



# COPRA CHRONICLE

Issued by and for the City of Phoenix Retirees Association  
*Your advocate in pension and insurance matters*

October 2021

**MEMBERSHIP IS OUR STRENGTH**

Issue 7

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Please update us when you change your address, email and or phone number. You can send it to:

[lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)



### **"Membership is our Strength" MEMBERSHIP**

Membership for COPRA is \$12 per year or \$50.00 for 5 years. If you have changed your address, email address or phone number, or have any questions about dues payments, please contact Linda Henderson.

Linda can be reached by: telephone at 623-693-9955, or by email at [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)

**Mail payments to:**  
COPRA  
PO Box 2464  
Litchfield Park, AZ 85340

**PayPal Payments:**  
You can send in dues via PayPal. Use our email address [phoenixcopra@gmail.com](mailto:phoenixcopra@gmail.com) from your account.

## CALL FOR ARTICLES

The COPRA Board is asking for your help. We'd like to hear what you've been up to over the past year. Did you celebrate a major milestone? Did you complete something off your bucket list? If so, we'd love to share your experiences with COPRA Members.

Please consider submitting a brief write-up and photo(s) about your celebration to COPRA. We would love to highlight your celebration or milestone in an upcoming issue of *The Chronicle*. Please email your submittal to Mary Jo Slunder at [mj.copra@gmail.com](mailto:mj.copra@gmail.com) for consideration.

Thank you for your interest in making our communications to members more personal.

## SEEKING BOARD OF DIRECTOR MEMBERS

We are at that time of year when we need candidates for our new Board of Director members for COPRA.

COPRA is an important organization that is always working diligently to develop, promote and carry out activities for the benefit of COPRA members and ALL City of Phoenix retirees. *Many* of the improvements and protections of pensions and other benefits have come through the efforts of COPRA.

There are 12 elected positions on the Board, each serving a two-year term. Elections are staggered with six Board positions coming up for election each year.

In addition, two of our Board Members have been serving on the Board for many years – 16 and 23 years – and they feel that it is time to hand off the reins to the next generation of retirees. They will be leaving mid-term and we need volunteers to fill the remainder of those terms.

**Please consider volunteering to serve**, for either a 1-year interim assignment or for a full two-year term. Your organization needs you!

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## PRESIDENT'S MESSAGE



Rob Sweeney

Ever notice how there are so many specialty awareness days or months? National Hot Dog Day (July 21). National Red Rose Day (June 12). National Weed Your Garden Day (June 13, the day after you see all the weeds when smelling the roses!). National Grapefruit Month (February). Well, October brings us a few celebrations which are great reminders to create and complete our Fall 'to do' list.

October is historically when the City of Phoenix holds its annual open enrollment for health care and voluntary deductions for health savings, flexible spending, etc. We can sum up this annual event under Health Literacy Month, celebrated each October. While many of us may not need to utilize the City's health plan services, it doesn't mean we should not utilize the time to be better educated regarding our health. Take the time to review insurance coverage needs; update your immunizations (e.g., flu, shingles, tetanus, etc.); complete your periodic health screening (e.g., blood work, colonoscopy, mammogram, prostate health). The COVID-19 pandemic has kept most of us away from our normal health care reviews. Use October to finalize your health plan for 2022.

Financial Planning Month is held each October. This is a great time to review our finances from multiple perspectives. We should look at our investments and accounts to ensure we are not exposing funds to undue risk. Please review and update your beneficiaries. Plan your charitable contributions. And something that we should do annually, is to review our credit report. This process is free and secure and can be completed securely by visiting <https://www.annualcreditreport.com/index.action> or calling 1-877-322-8228 (Source: Federal Trade Commission). Many of the credit bureaus are allowing individuals more than an annual inquiry of their credit report due to the pandemic. While you are inquiring, consider placing a 'credit lock' on your account to protect yourself from identity and financial fraud.

A fairly new, yet important, monthly celebration is the National Cybersecurity Awareness Month. The intent of this 'celebration' is to learn more about protecting ourselves related to online information and online services. This is a great time to consider changing passwords for our numerous accounts with passphrases, which may be easier for us to remember and are generally more difficult to hack. An example of a poor password flipped into a more secure passphrase is: Password: Baseball#1; Passphrase: Bas3ball is my #one sp0rT. Security experts suggest not using the same password/passphrase for all accounts.

Whatever you plan on doing this October, make it link to the national Emotional Awareness Month. Improving our physical, mental and social well-being is paramount. The pandemic has created too much anxiety, angst and uncertainty. Control what you can by planning and executing your plan of action this Fall. Any positive change you make will help you and your family.

Stay safe, healthy and happy - Rob

## NATIONWIDE RETIREMENT SYSTEMS WEBINAR

Nationwide Retirement Systems will be providing retirees with another opportunity to participate in a webinar specifically for City of Phoenix retirees. The next webinar will be held on Thursday, November 18<sup>th</sup>.

Geared toward your life in retirement, this seminar will give you strategies, tools and resources to help you stay on track. Covered topics include Required Minimum Distributions, Roth 457, and Roth conversions.

To register, please email Christina Lessard at [Lessac1@Nationwide.com](mailto:Lessac1@Nationwide.com).

# OPEN ENROLLMENT 2022

## OCTOBER 18, 2021 THROUGH NOVEMBER 12, 2021

January 1, 2022, marks the beginning of a new year for the City's benefits plans. The open enrollment period for making changes is Monday, October 18 through Friday, November 12, 2021 no later than 5:00PM.

If you are currently enrolled in the Choice HSA, Choice Plus PPO, or Navigate HMO benefit plans you do not have to re-enroll in benefits unless you are actually making changes to your current benefit elections or opting out of coverage. **If you are currently enrolled in the Navigate High Deductible Health Plan for 2021, you will need to elect a new health care plan for 2022. If no action is taken during Open Enrollment, your health care plan enrollment will default to the Catastrophic plan for 2022.**

The City offers retirees a generous choice of retiree health care benefits because your health is important. This year the City will continue to offer a choice between four medical plans that include an HMO plan, PPO Plan, HSA plan and a new Catastrophic Plan. As you may be aware, health care costs have steadily increased over the years. While we have been able to maintain consistent levels of premium costs to our retirees, we needed to make a difficult, yet necessary decision to increase medical premiums and moderate plan design changes. In the interest of sustainability and to allow the City to continue offering viable retiree medical plan benefits, the Non-Medicare medical premiums for plan year 2022 are increasing by 15 percent overall.

We understand the importance of offering sustainable and affordable medical benefits to its' Non-Medicare eligible retirees. As most of you are aware, the Retiree Rate Stabilization fund was established in 2008 to stabilize the increasing cost of healthcare by reducing the retirees out of pocket premium costs yet maintaining comprehensive plan options for retirees. Historically, over the last three years the City has offset retiree premiums on average by 10 percent annually through the Retiree Rate Stabilization fund. However, the fund will exhaust this year, resulting in the need to increase the medical premiums.

The City remains committed to offering City retirees sustainable and affordable health care benefit options. To meet that commitment, the High Deductible Health Plan is being replaced with a Catastrophic plan that offers a lower monthly premium and expanded provider network. By making changes in medical plan rates and designs, the City hopes to offset rising health care costs so that generous benefits can continue to be offered to our valued retirees for years to come.

We want you to know that the City is working every day towards a comprehensive and practical solution for retiree medical plan offerings. We are exploring options to include issuing a Request for Proposal process for Non-Medicare benefit plans. Our goal is to continue to offer affordable and sustainable benefit plan options for years to come, beginning with plan year 2023! There are no changes to the dental, vision or legal plan premiums for 2021.

To keep you safe, the City of Phoenix will be engaging and educating you on your benefit offerings through live virtual information sessions. City of Phoenix Benefits Office staff in partnership with United Healthcare will facilitate informational presentations and will be available during each virtual event to address any questions.

Please see the table below for more information on how to attend a virtual information session.

### **Important Notes:**

- The annual 2022 Retiree Benefit Guide is now available at [www.phoenix.gov/hr/benefits](http://www.phoenix.gov/hr/benefits) and the guide will be mailed out in the next few weeks.
- **It is especially important** to keep contact information (including email addresses) up to date. If you know of any employees or retirees who are not receiving Annual Open Enrollment communication material, please encourage them to contact the Benefits Office by email at [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov) or by phone at (602) 262-4777 to update.

*(Continued on page 6)*

## NEW RETIREES (JULY)

Nita Anderson	Police Dept.	Jerry Lowery	Street Transportation
Debra Bentley	Finance Dept.	Denise Olson	Finance Dept.
Deon Brooks	Parks & Rec.	Paul Palley	Water Services
David Evans	Public Works	Debra Placencia	Public Defender's Office
Tracey Femenia	Police Dept.	Evans Poleon	Water Services
Vania Fletcher	Planning and Dev Dept.	Sheila Ralston	Street Transportation
Mary Hammer	Finance Dept.	Donna Semmens	Parks & Rec.
Antonio Heredia	Water Services	Jeanne Shockley	Parks & Rec.
Josephine Jenkins	Police Dept.	Peter Soqui	Aviation
Jon Loehrke	Street Transportation	Mary Beth Thompson	Aviation
Jeffrey Love	Aviation	Charles Wyatt	Water Services

## NEW RETIREES (AUGUST)

Dennis Allen	Public Works	Irene Felix	Aviation
Robert Ashton	Phx. Conv. Center	Fortino Garcia	Street Transportation
Janie Sue Bailey	Human Resources	Keith Goode	Police Dept.
James Bedford	Water Services	Yvonne Lugo	Public Works
Monica Beeman	Street Transportation	Dewey McKnight	Facilities
Cynthia Bohner	Human Resources	Kwan Mitchell	Information Tech. Services
Maria Camacho-McKenzie	Library	Orlando Muller	Municipal Court
Lorena Chavez	Public Works	Guillermo Rios	Aviation
R Steven Colter	Parks & Rec.	Christina Sova	Municipal Court
Russell Cox	Water Services	Margarita Stallard	Public Works
Lina Cruz	Neighborhood Serv.	Jacob Steinbach	Community Prosecution
Roseann Decker	Phx. Conv. Center		

## USPS TO SLOW FIRST CLASS MAIL IN OCTOBER

The U.S. Postal Service (USPS) is moving forward with its plan to slow down some first-class mail deliveries in an effort to achieve financial sustainability for the struggling agency, NPR and Reuters report. Under a 10-year plan called Delivering for America (DFA), the USPS will add 1 to 2 days to the service standards for certain first-class and periodicals. The plan is set to take effect on Oct. 1 and will relax the current first-class delivery standard of one to three days to a one-to-five day benchmark, according to Reuters.

In a notice published in the Federal Register, the USPS said about 61% of first-class mail will remain at its current standard. The USPS argues that modifying select service standards will allow for additional transport time for long-distance package deliveries and increased network efficiencies.

*(Continued on page 6)*

## YOUR E-MAIL IS YOUR ENTRY

As you all know, receiving the COPRA Chronicle by email significantly defrays the printing and postage costs for COPRA. An added benefit is that if there is any important information that COPRA wants to send you, we have your email address on file and can transmit to you in a timely fashion.

In order to encourage our COPRA members to receive the Chronicle by email, each month we will randomly select one member who receives their Chronicle by email and that member will receive a \$25 gift certificate to a grocery store (Fry's or Safeway).

The September winner is **Karen Thompson. CONGRATULATIONS KAREN!**

If we already have your email address, you are automatically entered! If you do not receive the Chronicle by email, do so NOW! You can provide your email to Linda Henderson at [lindaioyhenderson@gmail.com](mailto:lindaioyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## IN REMEMBRANCE

We have received requests over the past year to include the Department for which our deceased retirees last worked. Beginning this month, we will include that information, if we have it available. For many years that information was not shared with us, so we do not have the information for many of them.

Also, we were asked to identify those who are listed in the column who were surviving spouses of City retirees, as opposed to the retiree themselves. Those on the list who are surviving spouses will have the retiree's name in parentheses after the deceased's name.

Name	Department	Date of death
Maria Pechar	Convention Center	01/05/2021
Lidia Ulloa		01/10/2021
Myron W. Demeritt	Aviation	06/10/2021
Ruby Smalls (Tillman)		06/12/2021
Mark Klinger	Public Works	07/23/2021
Merle Myer	Personnel Department	07/29/2021
Betty Bucey	Retirement	08/05/2021
Dalcie Jespersen	Human Resources	08/08/2021
Latrelle Swart	Parks Department	08/12/2021
Dorothy Garcia	Water Dept.	08/12/2021
Carmen Cordova (Harry)		08/14/2021
Bobbie Drennan	Library Department	08/15/2021
Rudolph D. Gutierrez	Streets department	08/18/2021
Rudolph Heimlich	Parks Department	08/21/2021
Kenneth London (Claudia Blackwell)		08/25/2021
Kirk Horner	Street Transportation	08/26/2021
Mildred Sage	Finance/Real Estate	09/10/2021

## SEEKING BOARD OF DIRECTOR MEMBERS (CONTINUED)

*(Continued from page 1)*

The Board members are elected each year, and at the first Board meeting of the new year (January 2022) the complete Board discusses and votes on who will comprise the Executive Board, which includes the President, Vice President, Treasurer, and Secretary. Other elected members are Board Members at large and will serve in other capacities for the Board. You can review the duties of each office by reading the by-laws under the "About Us" tab on our website at [www.phoenixcopra.com](http://www.phoenixcopra.com).

Candidate biographies and ballots, if necessary, will be included in the November issue of the COPRA Chronicle with the actual election taking place at the December 2021 Annual Membership Meeting.

If you feel you have the time and interest and are the kind of person that can make a difference, please submit your name to run as a candidate for the COPRA Board! We need COPRA members who are committed to our cause, are enthusiastic, who are willing to be an advocate for retirees and have an overall desire to make a difference for our retiree population.

If you are interested and would like to discuss becoming a member of the COPRA Board of Directors, please contact Kathy Wenger, Chair of our nominating committee. You may email her at [kjw7833@msn.com](mailto:kjw7833@msn.com) or call her at 602-550-4390. **Please contact Kathy no later than October 9, 2021, if you are interested in serving.**

(Nominating Committee: Kathy Wenger, Chair, Rob Sweeney, Laura Ross, Sue Stites, and Brian Suggs.)

### Reminder!

**Please remember to update us (COPRA to [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)) if you change your address, email, or phone number. We do not get updates from COPERS. Thank you!**

## OPEN ENROLLMENT 2022 (CONTINUED)

*(Continued from page 3)*

Retiree Non-Medicare Information Session  
Monday, September 27, 2021, 9AM-1030AM MST  
[Click here to register](#)

Retiree Medicare Information Session  
Tuesday, September 28, 2021, 9AM-10:30AM MST  
[Click here to register](#)

Retiree Medicare Information Session  
Wednesday, September 29, 2021, 2PM-3:30PM MST  
[Click here to register](#)

Retiree Non-Medicare Information Session  
Friday, October 1, 2021, 2PM-3:30PM MST  
[Click here to register](#)

Retiree Medicare Information Session  
Monday, October 4, 2021, 9AM-10:30AM MST  
[Click here to register](#)

Retiree Non-Medicare Information Session  
Tuesday, October 5, 2021, 2PM-3:30PM MST  
[Click here to register](#)

Retiree Medicare Information Session  
Wednesday, October 6, 2021, 2PM-3:30PM MST  
[Click here to register](#)

Retiree Non-Medicare Information Session  
Friday, October 8, 2021, 9AM-10:30AM MST  
[Click here to register](#)

Retiree Non-Medicare Information Session  
Monday, October 11, 2021, 2PM-3:30PM MST  
[Click here to register](#)

Retiree Medicare Information Session  
Tuesday, October 12, 2021, 9AM-10:30AM MST  
[Click here to register](#)

Retiree Non-Medicare Information Session  
Wednesday, October 13, 2021, 9AM-10:30AM MST  
[Click here to register](#)

Retiree Medicare Information Session  
Thursday, October 14, 2021, 2PM-3:30PM MST  
[Click here to register](#)

The Benefits Office, in partnership with Nationwide Retirement Solutions, presents the City of Phoenix Virtual Benefits Fair through November 12, 2021. The booth will feature a special welcome and tutorial, recorded webinars, short educational videos and valuable information from the City of Phoenix's Retirement Office and Benefits Office. Click [here](#) to explore the resources and education at this interactive event.

Or scan with your smart phone.



## USPS TO SLOW FIRST CLASS MAIL IN OCTOBER (CONTINUED)

*(Continued from page 4)*

"The new ... service standards will also enable additional package volume to be transported by surface transportation, which is more reliable and affordable compared to air transportation," wrote the USPS in a statement in June.

With its 10-year plan, the USPS says it aims to reverse a projected \$160 billion in losses over the next 10 years.

While speaking at a board of governors meeting on Friday, [August 6], postmaster General Louis DeJoy acknowledged that the plan includes "uncomfortable changes," but he said the USPS is confident it's headed in the right direction, "which is slightly away from what we have done in the past – as we know what we have done in the past has not worked."

Source: [www.allaboutarizonanews.com](http://www.allaboutarizonanews.com), accessed 8/12/2021

## ALMOND BUTTER OAT SNACK BITES

Looking for an afternoon snack without processed sugars and chemicals? This recipe fits the bill. Made from whole food ingredients and loaded with fiber, these bites give long-lasting energy to squelch that afternoon slump. Have a batch on hand for on-the-go snacks.

### Ingredients:

- 2/3 cup natural unsalted almond butter
- 1/4 cup creamed honey
- 1 tsp pure vanilla extract
- 1 cup dry rolled oats
- 1/2 cup ground flaxseed meal
- 1/2 cup raisins
- 1/2 cup dark chocolate chips

### Preparation:

- In a large bowl, mix almond butter, honey and vanilla together.
- Add in oats, flaxseed, raisins and chocolate chips.
- Roll into 18 balls (or use a small cookie scoop). If batter is too sticky to roll immediately, place bowl in refrigerator, covered, for 15 to 30 minutes.
- Store bites in an airtight container in the refrigerator.

**Yield:** 18 bites

**Approximate nutritional value per bite:** 150 calories, 3.4 grams protein, 8 grams fat, 16 grams carbohydrate, 3 grams fiber, 2 grams sodium.

Source: [www.honorhealth.com/healthy-living](http://www.honorhealth.com/healthy-living)



### Disclaimer

All articles are for informational purposes and not intended to be a substitute for professional, legal, financial or medical advice. Consult an attorney or other professional what is best for your situation. COPRA expressly disclaims and denies liability for any decisions based on the information presented.

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/copers">www.phoenix.gov/copers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section .....	(602) 262-4777
COPMEA.....	(602) 262-6858

## 2021 COPRA BOARD

President:

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### Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20<sup>th</sup> day of the month** before you want the article to appear. Any member may submit material for publication, but the Editor determines what will appear in the final copy based on suitability and available space.

This is your Chronicle. Help us by submitting articles of general interest. Tell us about yourself, your family, a trip you've taken or an interesting hobby you have. Suggestions are always welcomed.

E-mail to: [COPRAnewsletter@gmail.com](mailto:COPRAnewsletter@gmail.com)

Or mail to: Mary Dysinger Franklin, 6208 E Desert Cove Ave, Scottsdale, AZ 85254

## OCTOBER COPRA CHRONICLE

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PO Box 2464  
Litchfield Park, AZ 85340



### **2021 MEMBERSHIP MEETING ANNOUNCEMENTS**

Membership meetings held

**Virtually until further notice**

**October meeting date TBD - Healthcare Update**

**December meeting date TBD - Holiday Luncheon/Board Member Voting**

Board meetings are held quarterly on the 2<sup>nd</sup> Thursday of the Month  
Except for June, July and August.