



COPRA CHRONICLE

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

November 2009	MEMBERSHIP IS OUR STRENGTH	Issue 4
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COPRA BOARD ELECTIONS

It is election time once again for the COPRA Board of Directors. In the October issue of the Chronicle, we put out a call for volunteers that would be willing to serve on the Board. Two people stepped forward to answer this call.

There are ten elected positions on the Board, each serving a two year term. Elections are staggered with five Board positions coming up for election each year. There are five members seeking election this year for the term of office 2010 – 2011.

In accordance with the COPRA By-laws, if there are no more than 5 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a "voice vote" at the December 3rd COPRA Annual Meeting and Holiday Party.

I would like to give a special thanks to all who participated in the process.

Karen Clifford-Anderson, COPRA Nominating Committee Chair
Committee Members: Gary Gross, Laura Ross, Sue Sites, Kerry Wangberg.

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NEW - DENTAL INSURANCE OPTIONS FOR RETIREES

The COPRA Health & Benefits Committee is pleased to announce that they worked with the City of Phoenix Personnel Department to offer retirees a voluntary group dental plan: **Retiree Dental Choice**. **Retiree Dental Choice** consists of two CIGNA dental plans that both offer national networks.

The effective date of the new dental program will be March 1, 2010. Going forward, the dental plan will operate on the same open enrollment cycle as retiree medical coverage.

Retiree Dental Choice will provide comprehensive dental coverage at group rates through CIGNA. Retirees will pay 100% of the monthly dental premium through a monthly pension check deduction.

Proposed rates and plan features are as follows:

Continued on page 5

PRESIDENT'S MESSAGE



What an honor it was for all of us who were able to make the October 8th General Meeting and hear a special message from Frank Fairbanks on his view of the “State of the City”. I am sure that those in attendance were excited to hear from Frank, but at the same time saddened by his upcoming departure from the City after 37 years of service including many as our City Manager. He reminded us all that “he will now qualify for the “Rule of 100” given his years of service and age”. He will be truly missed as the Manager but very welcomed into our membership of COPRA. He, in fact, filled out his membership application at the meeting.

We were no sooner adjusting to the departure of Frank, but then heard that Alton Washington, Assistant City Manager, was retiring on the same date as well. Alton has also been a friend of COPRA and in my conversation with him this past week he reminded me that he intends to join our organization on the day he retires. We wish him all the best as well and expect to see them both at one of our upcoming meetings as new members.

Speaking of upcoming meetings, we have our Holiday Party coming up on Thursday, December 3rd. If you have not already gotten your tickets please reference the information in this Chronicle, or on our Website at www.phoenixcopra.com for the details. Remember, there are a limited number of tickets available and time to purchase so please check this out soon. This is a wonderful event every year and the venue is outstanding.

We will also be holding our Annual Meeting right after this luncheon. This meeting will include the annual election for 5 of the 10 board positions and some changes to the by-laws that require approval by the general membership at large. These changes center on simplifying the types of memberships in COPRA and the methods by which dues are established. The existing by-laws provide the board some authority to make minor wording/housekeeping changes for better clarification, and even modify dues for budgetary needs if necessary, however, these new recommendations, we feel, do require your approval. Specifically, we have a number of couples paying the single member rates, and others who are single paying the couple membership rate. It is obvious that this 2-tiered dues structure provides some confusion to the membership. To simplify matters we are recommending just one membership rate that would cover everyone, singles and couples. In addition, our current dues rates have not adjusted (at least during my 9 years on the board) yet our annual printing and post office mailing costs have gone up tremendously along with other expenses associated with the organization. We are recommending removing the specific dues rate structure from the by-laws and re-affirming the board’s authority to look at the budget annually and review the dues rates and allowing for minor adjustments if needed to meet current and future expenses. Many of you have already taken advantage of the 4 for 5 years rate and any minor adjustments in 2010 would not impact you during your existing paid-up membership period.

I hope to see everyone on December 3rd for the Luncheon. In closing may all of you have a wonderful Thanksgiving with family and friends.

Jack

CHRONICLE ISSUES VIA E-MAIL

If you are interested in receiving your copy of the CHRONICLE electronically, send a request (including your name) to COPRAChronicle@gmail.com or call Mary Franklin at 602-705-8822. We will, of course, continue sending CHRONICLE issues to all members who prefer to receive it in the mail. Receiving your newsletter electronically will help defray some of the printing and mailing costs and be COPRA’s effort to help make the world a little greener!

CANDIDATE BIOGRAPHIES

Continued from page 1

TAMI DERUITER-POLINSKY

Retired from the Police Department in 2008 as the Communications Manager (9-1-1 and Police Radio) after 29 years with the City. She has been a COPRA member since retiring. "I would like to share my experience and knowledge with COPRA and help the organization be responsive to the current and future needs of retirees."

JIM FLANAGAN (incumbent)

Retired as City Auditor after 23 years with the City, Jim is a Certified Public Accountant and received his Masters Degree in Accounting from Florida State University. Jim's experience has been invaluable as he has extensive knowledge of our retirement system, investment guidelines and retirement fund returns.

PJ JASSO

After 33 years of service with the City of Phoenix, I retired from the City Manager's Office in 2008 where I held the position of International Economic Development Director. Prior to that, I served as Chief of Staff to the Phoenix City Council for seven years and worked in various capacities with every Mayor/Council administration since 1974. I am a true believer in local government and want to do my part to protect and enhance the future interests of all retirees.

BARBARA KELLOGG (incumbent)

Retired from Water Services in 2005 as a Management Services Administrator after 23 years with the City. She has been with COPRA since retiring and is currently serving on the board. "COPRA's advocacy on behalf of retirees is important to our current and future quality of life."

JACK THOMAS (incumbent)

Retired from Information Technology in 1998 as a Deputy Director after 32 years with the City. He has been with COPRA since retiring and is currently serving as President. He has also served as Vice President and is on the board of directors of Arizona Federal Credit Union. "I have a strong commitment to championing the interests of retirees."

October 8th, 2009 Membership Meeting

The October 8th meeting was well attended and those there received the State-of-the-City address from City Manager, Frank Fairbanks. City Personnel was also there to talk about the two new Cigna Dental Insurance plans



that will be offered to retirees. Open enrollment will be from January 11-29, 2010 with coverage effective March 1, 2010. Retirees will receive their information packets in the mail after January 2, 2010.



Jack Thomas introduces
City Manager Frank Fairbanks

"Membership is Our Strength"

NOTICE

Proposed COPRA By-law Changes

The COPRA Board of Directors is proposing changes to the current By-Laws of the Association. Article XIII of the By-Laws states that amendments require a majority vote at a general membership meeting providing that at least fifteen (15) calendar days written notice of the proposed changes are given to the membership. A vote will be conducted at the December 3, 2009 annual Holiday Party and Membership Meeting.

The primary reason for these changes are that the Board felt there was no significant purpose or benefit for maintaining couple memberships *and* individual memberships. Spouses or partners are always welcome to attend all general membership functions regardless of their membership status.

The Board is proposing removing any reference to a dollar amount on dues to afford them flexibility to adjust dues as necessary in future years, depending on income vs. expenses, without having to amend the By-Laws. The Board approved setting the dues for 2010 at a rate of \$10 per year for individual membership, pending approval of these changes. Language is also being added to allow the Board flexibility to establish incentive programs to boost membership.

ARTICLE III. GENERAL MEMBERSHIP

Membership shall be open to any retiree of the City of Phoenix under the General Retirement Plan (COPERS) upon payment of dues as established by the Board of Directors. Additionally, the following individuals are also eligible for membership:

1. RETIREE'S SPOUSE SURVIVOR. The ~~spouse~~ SURVIVOR of a ~~retired City of Phoenix employee~~ is eligible for ~~membership, and~~ CURRENT COPRA MEMBER is eligible ~~for~~ TO continued membership in COPRA upon the death of the retiree.
2. DEFERRED RETIREE. ANY City of Phoenix GENERAL Retirement Plan Deferred Retiree ~~and their spouse~~.
3. DISABILITY/MEDICAL. Any City of Phoenix General RETIREMENT PLAN employee (~~and spouse~~) currently receiving a disability/medical pension from the City of Phoenix.

ARTICLE VIII. DUES

~~Annual dues shall be \$10.00 for retiree and spouse, and \$7.00 for single retirees, unless otherwise modified for specific budgetary reasons on an annual basis.~~ ANNUAL DUES FOR ELIGIBLE MEMBERS AS OUTLINED IN ARTICLE III, SHALL BE AS ESTABLISHED BY THE BOARD OF DIRECTORS. THE BOARD OF DIRECTORS MAY ALSO ADOPT MEMBERSHIP INCENTIVE PROGRAMS. Dues from new members paid after September 1 shall apply to the following year. Dues must be paid annually at the beginning of the calendar year. A member may pay dues for more than a year ~~if he or she desires~~. Payment of dues for multiple years will be at the established rate for the current year and additional payment by a member in subsequent years due to a change in fee structure will not be required for those years already paid. If dues are not paid by May 1 of each year, membership will terminate.

TIME TO RENEW YOUR COPRA MEMBERSHIP DUES FOR 2010

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2009", you should renew your COPRA membership now!

As a retiree, it is important that you stay abreast of events happening in the City that may have an impact on your benefits and the retirement fund. Please renew your membership today. As our motto on the front page of the Chronicle says, "Membership is Our Strength."

The 2010 dues are still \$7.00 for Singles and \$10.00 for Couples. The dues special is still available so if you pay dues for 4 years (\$28.00 Singles; \$40.00 Couples), you get credit for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA
% Marvin Roelse
10701 East Peralta Canyon Drive
Gold Canyon, AZ 85118-5130

CELEBRATE THE HOLIDAYS WITH COPRA MEMBERS

COPRA'S Annual Holiday Buffet will be held on
Thursday, December 3, 2009 at
The Mountain Preserve Reception Center,
1431 East Dunlap, Phoenix, AZ

Doors open at 11:30 a.m.

Cost is \$18.00 per person (additional costs subsidized by COPRA)

Tickets must be purchased in advance no later than Friday, November 20, 2009

No tickets will be sold at the door on the day of the event

Please make checks payable to COPRA and send to:

Gary Gross
2425 E. Turquoise Drive
Phoenix, AZ 85028-4351

Please join us for a lovely meal and good conversation
With your COPRA friends.

You can bring a new toy (not gift wrapped)
For delivery to a local toy drive, if you choose.

Limited handicapped parking will be available.

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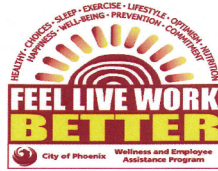
DENTAL INSURANCE

<u>Coverage</u>	<u>Dental HMO</u>	<u>Coverage</u>	<u>Dental PPO</u>
	<u>Monthly Rate</u>		<u>Monthly Rate</u>
Retiree Only	\$18.36	Retiree Only	\$34.08
Retiree + 1	\$33.17	Retiree + 1	\$75.72
Family	\$58.46	Family	\$110.75
<ul style="list-style-type: none"> ◆ Must have an in-network dentist of record ◆ No out-of-network coverage ◆ Fee schedule applies to services ◆ No deductible ◆ Fee schedule will be available to review online 		<ul style="list-style-type: none"> ◆ \$2,000 annual maximum benefit ◆ \$50 annual deductible ◆ 80% coverage on cleanings, x-rays, fillings, and extractions ◆ 50% Tier 3 coverage on crowns, bridges, dentures, partials, root canals, and orthodontia ◆ In and out-of-network coverage with less out of pocket charges in-network 12 month waiting period for Tier 3 coverage waived if your enroll Jan. 11-29, 2010 	

Plan Requirements

- ◆ Enrollment will be for a minimum of 12 consecutive months
(If you enroll March 1, 2010 you will be enrolled through July 2011)
- ◆ Coverage changes can be made within 31 days of a qualifying event
- ◆ Survivors will have access to retiree dental benefits in the same way they have access to retiree medical benefits:
 - If the survivor was already covered, they can continue coverage
 - If the retiree and survivor had waived coverage, the survivor can enroll
 - If the retiree was covered and the survivor was not, the survivor cannot enroll in coverage
- ◆ If you enroll, your monthly dental rate will be deducted from your pension check

CIGNA will have an Enrollment Hotline available in January for you to call with any questions you have about providers, coverage, cost, or plan design.



Banner Alzheimer's Institute

NEW RETIREES

August 2009 Retirees

- Esperanza Adrian
- Richard Blankenship
- Linda Chavez
- Linda Grave
- Lawrence Guyton
- Diana Jiron
- Esteban Linares
- Robert Nunez
- Edward Santa Cruz
- Joseph Sebastian
- Jeffrey Shaffer
- Lynn Shutt
- Jean Stoudt

The City of Phoenix and Banner Alzheimer's Institute
Invites you to attend:

MAPS (Memory Assistance and Planning Services) For Caregivers of Person with Dementia

Date: **November 20, 2009, Friday**
 Time: **9:00 am – 3:00 pm**
 Location: **Adams Street Training Center**
 304 W Adams Street
 NW Corner of 3rd St & Adams St
 Fee: **\$25.00** includes materials, continental breakfast & lunch

At the completion of this program you will:

- Have a better understanding of the progression of dementia, along with current and future treatment options.
- Utilize strategies to improve communication techniques and avoid behavioral upsets.
- Find resources that can help you meet the ever-changing needs of your loved one.
- Learn effective ways to utilize meaningful activities and innovative techniques for caregiver health.

If you are interested in attending, please contact Veronica Ellis at veronica.ellis@bannerhealth.com or call her at 602.239.6850.

Seating is limited so please register early.

A confirmation of your registration will be sent to you once registered.

MEDICARE INFORMATION MEETINGS

Have you received your Medicare Card in the mail and wondered "what do I do now?" Do I need to sign up for Medicare Part B because it costs me money? Or you are nearing the Medicare age of 65 and receiving "tons of mail" from healthcare carriers advertising their medical coverage? Do you ask yourself "should I stay with the City's plan or choose something else for my coverage?" Are you confused with all the choices out there?

Get the answers to the above and more by attending one of the Medicare Informational Meetings that will be held in November. The City Benefits Office, in conjunction with representatives from BlueCross/BlueShield and CIGNA, will be in attendance to answer your questions. This meeting is primarily to educate the Medicare eligible retiree of their responsibilities and choices as it pertains to health coverage. But it is also for any retiree who has questions about their options as they come closer to Medicare eligibility.

Meetings and times are listed below:

- | | |
|-----------------------------|--|
| • 11/3/09 – 9-11 A.M. | Desert West Senior Center - 6501 W. Virginia |
| • 11/6/09 – 9:30-11:30 A.M. | Washington Community Center – 2240 W. Citrus Way |
| • 11/6/09 – 1-3 P.M. | Paradise Valley Senior Center – 17402 N. 40th Street |
| • 11/9/09 – 1-3 P.M. | South Mountain Senior Center – 212 E. Alta Vista |
| • 11/10/09 – 9-11 A.M. | City of Phoenix Personnel Dept. – 135 N. 2nd Ave |
| • 11/13/09 – 1-3 P.M. | Devonshire Senior Center – 2802 E. Devonshire |

For your consideration in deciding whether to attend: We're also going to share information on the new retiree dental plan to be offered next year!

You won't want to miss this meeting!

In Remembrance

Randi Porter	10/31/08 Survivor
Gregory Peterson	09/18/09
Don Tolifson	09/28/09
Chris Ullmeyer	09/13/09 Survivor
C. Louise Fehr	09/20/09 Survivor
Mary Enriquez	10/01/09
Sarah Raikes	10/13/09 Survivor
Burnett W. Miller	10/11/09
Patricia Johnston	10/14/09 Survivor

HEALTH AND COMPASSION

We care about our members and their families. If someone in your family is ill, whether at home or in a care facility, or if a loved one has passed away, please call Mary Dysinger-Franklin at (602) 705-8822

TIDBITS OF INFORMATION

Camp Colley Treasurer expressed thanks for COPRA's donation and to let us know that their annual fundraising golf tournament will be held April 10 at Aguila Golf Course. Watch for more details in future newsletters.

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."--John Fitzgerald Kennedy

"Blessed are those that can give without remembering and receive without forgetting."--Unknown

MEMBERSHIP

Changed your address or phone number? For address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: COPRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85118, or by e-mail at marvinr567@msn.com

COPRA BOARD

President:	Jack Thomas(623) 825-6999 E-Mailjtnt@cox.net
Vice President:	Laura Ross(623) 878-3334 E-mailljross50@gmail.com
Treasurer:	Gary Gross(602) 992-7495 E-mailgwgross1@cox.net
Secretary:	Barbara Kellogg(623) 322-5227 E-mailavidgolfer@aol.com
Board Members:	Donna Lewis(480) 361-8784 E-mail.....dglewis09@cox.net
	Al Zielinski(602) 510-0408 E-mailal.zielinski@cox.net
	Jim Flanagan(480) 497-8317 E-mailjamesaflanagan@gmail.com
	Sue Stites(602) 957-6099 E-mail.....sstites@cox.net
	Karen Clifford-Anderson(623) 772-7472 E-mail.....kcliffander@yahoo.com
	Kerry Wangberg(480) 893-2794 E-mail.....wangwell@qwest.net
Benefits Committee Chair & Health Task Force:	Laura Ross(623) 878-3334
Retirement Board Rep:	Kerry Wangberg(480) 893-2794
Member Support and Social Chair:	Donna Lewis(480) 361-8784
Membership Chair:	Marvin Roelse(480) 288-1046 E-mail.....marvinr567@msn.com
Chronicle Editor:	Mary Dysinger-Franklin(602) 705-8822 E-mail.....copranewsletter@gmail.com
Past President:	John Burke (ex officio).....(928) 427-9461

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Personnel - Benefits Section	(602) 262-4777
COPMEA.....	(602) 262-6857

Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20th 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
Or mail to: Mary Dysinger-Franklin
6208 E. Desert Cove Ave
Scottsdale, AZ 85254

Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.

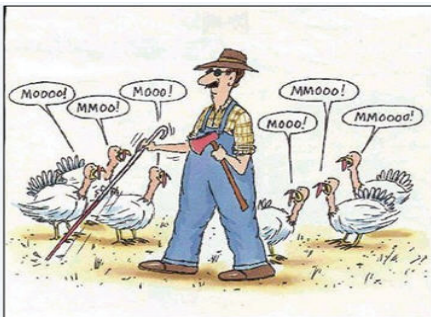


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COPRA Chronicle, %Marvin Roelse
10701 East Peralta Canyon Dr.
Gold Canyon, AZ 85118



COPRA wishes everyone
A Happy & Safe
Thanksgiving!

MEMBERSHIP MEETING ANNOUNCEMENTS

Mountain Preserve Reception Center
1431 E Dunlap Ave
Phoenix, AZ 85020

December 3, 2009 - 11:30 am

Holiday Party and Annual Membership Meeting

~ Holiday Party tickets must

Be purchased by **Nov 20**

Send check to Gary Gross

2425 E Turquoise Dr

Phoenix, AZ 85028 ~