



COPRA CHRONICLE

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

March 2010 **MEMBERSHIP IS OUR STRENGTH** Issue 8

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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

HEALTH CARE PREMIUMS

City of Phoenix retiree medical premium equivalent rates have been set for the 2010-11 plan year which begins on August 1, 2010. The City continues to offer CIGNA HMO, BCBS HMO and BCBS PPO plans with the same plan design, co-pays and deductibles you know today.

The City's medical plan has been self-insured for the past five years which means that the City pays each medical and prescription drug claim from the Health Care Benefits Trust. Premium equivalent rates are established by the City and driven by the prior year's retiree medical claim and prescription drug costs incurred. The retiree medical plans will see an average premium increase of 16.4% effective August 1, 2010. 2010-11 rates are found in the table below.

For the second year, the City has created a health insurance premium holiday. This year's premium holiday takes place in April 2010 for employees and retirees. This premium holiday keeps health insurance in full force while saving health insurance premium costs for one month. If you are wondering how much you will save in April from the premium holiday, look at your March 2010 pension check advice to find your monthly deduction for health insurance. This amount will be deducted from your April pension check. With this premium holiday taken into account, the retiree medical premium increase nets out to 6.7%.

(See Chart of Premiums on page 3)

This year's SelectCare® Open Enrollment is scheduled for June 7 – 25. Please look for your 2010 Open Enrollment Guide in the mail in late May.

Continued on page 3

PRESIDENT'S MESSAGE



It is hard to believe that we are already three months into 2010 with lots of COPRA activity continuing. We have a new member (Rosemary Stefaniak) who has joined us as Member Support and Social Chair and we welcome her aboard so please say hi to her at the upcoming meeting. Speaking of that meeting, it is just around the corner and the Retirement Office has put together an excellent program for us on the Pension System and current events. Make sure you mark March 25th on your calendar for this very important meeting.

COPRA continues to grow and we are now 2,487 members strong representing the majority of City general service retirees. Thank you to all retirees who have continued to support the organization through membership and for those who have not we encourage you to join us. We will always focus our energy in support of every retiree, but having everyone on board makes it even easier through constant communications on current events, issues that may affect retirees and other areas of interest as well.

As a closing reminder, please continue to check our website at www.phoenixcopra.com since we make on-going efforts to keep that site updated with the latest information. I look forward to seeing as many members as possible on March 25th.

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. 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!

HEALTH CARE PREMIUMS (CONT.)

Continued from page 1

Retiree Medical Plan	Current Monthly Premium	Monthly Premium 8/1/2010	\$ Change
CIGNA HMO			
Single – Retiree or survivor not on Medicare	\$513.50	\$640.87	\$127.37
Family – Retiree and 1 or more dependents not on Medicare	\$1,407.53	\$1,774.61	\$367.08
Family – Retiree not on Medicare, all dependents on Medicare	\$939.96	\$1,187.07	\$247.11
Single – Retiree or survivor on Medicare	\$438.85	\$547.76	\$108.91
Family – Retiree with Medicare, any dependent not on Medicare	\$846.61	\$1,071.41	\$224.80
Family – Retiree and all dependents on Medicare	\$822.72	\$1,040.54	\$217.82
BlueCross/BlueShield HMO			
Single – Retiree or survivor not on Medicare	\$467.27	\$562.04	\$94.77
Family – Retiree and 1 or more dependents not on Medicare	\$1,274.30	\$1,547.42	\$273.12
Family – Retiree not on Medicare, all dependents on Medicare	\$850.27	\$1,034.13	\$183.86
Single – Retiree or survivor on Medicare	\$399.32	\$480.35	\$81.03
Family – Retiree with Medicare, any dependent not on Medicare	\$765.02	\$932.27	\$167.25
Family – Retiree and all dependents on Medicare	\$743.66	\$905.72	\$162.06
BlueCross/BlueShield PPO			
Single – Retiree or survivor not on Medicare	\$472.91	\$526.42	\$53.51
Family – Retiree and 1 or more dependents not on Medicare	\$1,290.51	\$1,444.73	\$154.22
Family – Retiree not on Medicare, all dependents on Medicare	\$861.16	\$964.97	\$103.81
Single – Retiree or survivor on Medicare	\$404.16	\$449.92	\$45.76
Family – Retiree with Medicare, any dependent not on Medicare	\$774.80	\$869.23	\$94.43
Family – Retiree and all dependents on Medicare	\$753.27	\$844.78	\$91.51

MARCH FINANCIAL PRESENTATION

CITY OF PHOENIX EMPLOYEES RETIREMENT SYSTEM (COPERS)

DATE: March 25, 2010

TIME: 1:30 pm – 3:00 pm

LOCATION: Washington Community Center
2240 W. Citrus Way, Phoenix, AZ

- Topics Include:
1. Economic Overview
 2. COPER's Financial Condition
 3. COPER's Post-retirement Increases

RETIREES MAY SUPPORT CITY PROGRAMS

As a former city of Phoenix employee, you may be passionate about city services that support youth, seniors, public safety, parks and outdoor activities. Now, with cost-cutting measures impacting many of the programs, you have an effective way to help out.

It's the Change for Phoenix fund, which offers retirees and Phoenix residents the opportunity to give tax-deductible donations to the city's general fund or individual department programs. The idea for the fund came from a resident during city budget hearings where spending cuts were discussed. You may contribute any amount you wish.

The fund accepts only monetary donations with a check payable to City of Phoenix - "Change for Phoenix Fund." In the check memo line, indicate where the contribution should be designated, the general fund or a specific program or department. Mail the contribution to City of Phoenix, City Treasurer, 251 W. Washington St., 9th floor, Phoenix, AZ 85003. Visit phoenix.gov/changeforphoenix for more information.

SAVON DENTAL PLAN

This is to notify all current COPRA members who are enrolled in the SAVON Dental Discount Plan that they have had an increase in their annual fee schedule. The good news is that all current plan members will be continued (grandfathered in) at the current fee schedule rates as long as their renewal fees are submitted on time. The current rate structure is \$40/year for both single and family members. The new rate structure is \$60/year for singles and \$90/year for families.

If you have decided to stay in this discount plan rather than enroll in our new insurance options from CIGNA it will be important that your renewal fees be paid in a timely manner so as not to incur the cost of the new rate schedule.

TAX REMINDER

Reminder to COPRA members: Up to \$2,500 of U.S. Government, Arizona State or Local Government Pension income is excludable from Arizona Income. This amounts to up to \$2,500 per retiree being excluded for Arizona income tax calculation, or a savings of several hundred dollars.

The state tax portion of Tax programs, for example, may not record the income exemption for City retirees (AZ Form 140, Line C20 - Exclusion for U.S. Government, Arizona State or Local Government Pensions) unless you manually enter it. This may be due to the manner the Form 1099-R is prepared (no 'Taxable Amount', Box 2a), and not a particular fault of the program.

Tax assistance available - <http://phoenix.gov/humanservices/2010map.pdf>

TIPS TO HELP YOU ENJOY A LOW COST VACATION

Embrace the "Staycation"

Most people have never fully explored the 10-mile radius around their home. Take the opportunity to learn more about the area you live in.

- | | |
|-------------------------------|----------------------|
| Visit a local museum | Visit a winery |
| Take a picnic to a local park | Listen to live music |
| Go camping | |

If you're planning to travel, consider these money-saving tips before planning your trip:

- Avoid travel during the peak seasons
- Enroll in customer advantage programs
- Check for money-saving amenities
- Do plenty of research for airline tickets

Compare prices from many different websites to find the best deal.

Try these sites:

www.expedia.com

www.kayak.com

www.priceline.com

For information about budget friendly traveling, check out these sites:

www.tripadvisor.com

www.Budgettravel.about.com

IT IS IMPORTANT THAT YOU PAY YOUR 2010 COPRA MEMBERSHIP DUES NOW!!!

If you have not renewed your COPRA membership for 2010 yet, you should do so as soon as possible.

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!

If you have elected to receive the Chronicle by email you will also receive an email notification when your dues are up for renewal.

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."

Based on by-law changes approved at the December 3, 2009 annual meeting, COPRA membership dues are now \$10.00 for all members. The dues special is still available so if you pay dues for 4 years (\$40.00), 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

NEW RETIREES

December 2009 Retirees

Fred Bibeau
Livia Boca
Rosemary Caldwell
John Craig, Jr.
Patricia Dickey
Bertha Gonzales

Jeffrey Goodwyn
Laurence Gordon
Francisco Hernandez
Charles Hughes
Josephine Lopez
Ann Lorillard
Doris Marshall
Joe Medina

Robert Murray
Jeannette Passaretti
Milton Phelps
Steven Salazar
Raymond Schultz
John Watson
Erminie Zarra

“Membership is Our Strength”

CITY MANAGER MESSAGE REGARDING CITY OF PHOENIX BUDGET

Feb. 12, 2010

Last week, I reported that the Mayor and City Council approved a 2 % emergency food sales tax in Phoenix. As you may know, every city bordering Phoenix currently has a food tax. This revenue will allow us to restore about \$62.5 million in city services over the next 15 months. At the direction of the City Council, we developed a seven-point plan for the use of this emergency food tax to restore vital services to the community:

- Fiscal responsibility - This component of the plan increases our contingency fund by \$3 million per year over the next five years. By doing so, it will help us avoid cuts during years when there are minor downturns in the economy.
- Seniors - This part of the plan restores five senior centers and some nutrition programs.
- Public safety - Under the plan, a significant portion will be used to restore important first responder services to police and fire.
- Community enrichment - This includes funding for five large community centers, Reach 11 and parks.
- Youth – This allocation restores seven summer recreation centers and seven year-round recreation centers.
- Libraries and learning – This restores after-school programs at 21 sites and reopens three branch libraries.
- Critical infrastructure and transportation – Finally, the plan restores some transit and light rail services and a street pothole repair crew.

You can see full details of these proposed restorations at www.phoenix.gov/budget.

This week we began our 15 community budget hearings in order to hear the community’s input on the budget and the food tax and its restorations. On March 2, the Mayor and City Council will act on a final budget.

I want to thank you for your continued hard work as we resolve these budget issues and let’s continue to do what we do best - serve the residents of Phoenix.

--David Cavazos

In Remembrance

Ruth McKenzie	12/04/09
Laura Shaw	01/06/10
Dorothy Thomas	01/18/10
Ralph R. Rodriguez	01/23/10
Leo Fitzgerald	01/23/10
Pauline Ann Perry	01/24/10 Survivor
Otila Aros	01/28/10 Survivor
Steven Covey	01/30/10
Carole Lee Janssen	02/03/10
Rosa Cota	02/04/10
Charles Eacock	02/06/10
Lavonne Lawrence	02/07/10
Daniel Phelan	02/12/10
Margerette Hunt	02/17/10 Survivor
Susan Rhodes	02/18/10
Gabe Perez	02/19/10
David Clymer	02/19/10
George Henry	02/23/10

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

For an accurate blood pressure reading: Sit with your back supported and both feet flat on the floor. Wear short sleeves or ones that are loose and can be pushed up easily. Avoid a big meal, alcohol and caffeine for at least 30 minutes before your blood pressure is taken. Be quiet and relaxed – do not rush to your appointment.

Mayo Clinic Health Letter, 200 First St. SW, Rochester, MN 55905

REMEMBER



5th Annual Camp Colley Golf Tournament
Saturday, April 10, 2010
Aguila Golf Course

35th Avenue and Baseline Road

For more information, please contact Kathleen Kilfoyle at 602-359-8023.



2010 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
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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.



MARCH COPRA CHRONICLE

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10701 East Peralta Canyon Dr.
Gold Canyon, AZ 85118

MEMBERSHIP MEETING ANNOUNCEMENTS
Washington Adult Center
2240 W. Citrus Way
Phoenix, AZ
1:30 PM

See you There!

March 25, 2010 - COPERS Report to Retirees

May 20, 2010 - Benefits Information Meeting

October 7, 2010 - State of the City with the City Manager

December 2, 2010 - Holiday Party (11:30 am)

(Mountain Preserve Center)

Board meetings are at 10 am on the 2nd Thursday of the Month
Except for June, July and August