



COPRA CHRONICLE

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

April 2011 **MEMBERSHIP IS OUR STRENGTH** Issue 9

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MEDICARE OPTIONS

This is the last of a series of articles concerning options available to City retirees when they qualify for Medicare. These articles are in response to concerns expressed by COPRA members in our survey last year about the cost of medical insurance. The options discussed are: 1. Original Medicare; 2. City Medical Plans and Medicare; 3. Medicare Supplemental Plans; and 4. Medicare Advantage Plans. You can review the previous articles by going to the COPRA website (www.phoenixcopra.com) and accessing the January, February and March 2011 Chronicles.

Medicare Advantage Plans

Medicare Advantage Plans, sometimes called "Part C" or "MA Plans," are offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, the plan will provide all of your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage. In all types of MA Plans, you're always covered for emergency and urgent care. Medicare Advantage Plans must cover all of the services that Original Medicare covers except hospice care. Original Medicare covers hospice care even if you're in a Medicare Advantage Plan. Medicare Advantage Plans aren't supplemental coverage.

Medicare Advantage Plans may offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs. In addition to your Part B premium, you usually pay a monthly premium for the services included.

Medicare Advantage Plans provide more health-care options for seniors than traditional Medicare, including coverage for doctor visits, lab tests and preventive care. Most include Medicare prescription drug coverage (Part D.)

(continued on page 3)



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

PRESIDENT'S MESSAGE



I hope this message finds all of you in good health and happiness. We had an excellent turnout in March at the quarterly meeting on City Pensions. This meeting also provided an opportunity to update everyone with some preliminary information on the Pension Reform Task Force. A big thank you to Donna Buelow, her staff and 4 members of the COPERS Board, including the Chair, Libby Bissa, who all took the time to join us for this very important meeting. I am sure those of you in attendance would agree that Donna did an outstanding job going through the Pension System and the latest status on both COPERS and the Pension Reform Task Force activities. We were also joined by Rick Naimark, Deputy City Manager who is serving as the City Manager Liaison to the Task Force, who also provided additional updates for everyone. A copy of the presentation by Donna is available on our Website for you to review.

What I can share with you at this point regarding the Pension Reform Task Force is that we completed our second meeting in March and the work of the committee continues. The focus to date has been in giving everyone on the committee a thorough grounding in the detailed workings of the City's Pension System and further expanding that to include some of the elements of the rest of the public retirement systems in the State of Arizona for comparative purposes. The committee is also anticipating an update from the City next month on the consultant study that was conducted of COPERS in 2009 and what observations/recommendations have been addressed to date and which have not.

We also were updated on the progress by the City and a panel from the committee to select a consultant to assist the Task Force in its work. This will include, as an example, reviewing all critical elements of the system and issues that are surfacing regarding future directions, funding costs, actuarial analysis, and impacts going forward, and providing some recommendations for board consideration. It is anticipated that the consultant will be selected in the next month and be on board sometime in May. The Committee is also acquiring the services of legal council to assist in reviewing the City Charter and State Constitution since there are some significant restrictions placed on the City to make any changes that would impact existing City employees and certainly retirees as well. We anticipate bringing that person on board in April to assist the committee in better understanding and working through these complex issues.

It appears at this time that it will be very difficult for the committee to complete its work and have recommendations to the City Council for potential placement on the ballot for the upcoming mayor election as was originally envisioned. Most likely any recommended changes to the system would require a special election at some point further out. A schedule that can be met is still unknown as of now, but the committee strongly feels the work of the committee is far more important than being rushed into quick decisions to meet an upcoming election deadline.

In closing, you will find in the Chronicle a separate article which references how you can acquire the agendas of upcoming meetings along with reviewing the minutes of meetings that have already been held. A calendar of all meetings that are scheduled out into next fall for the Task Force along with time and location is also provided. These are all open meetings to the public and a few retirees have been attending to date. It is important, however, to always reference the City Website on these meetings since they can be changed and/or additional meetings added if necessary.

I will continue to provide you updates over the next months on the work of the Task Force and will most likely use the Website during the summer when the Chronicle is not published. As always though, I would encourage you to look at the City Website at anytime should you have questions on the work of the committee.

Jack

MEDICARE OPTIONS (CONTINUED)

(continued from page 1)

Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. Each MA Plan can charge different out-of-pocket costs and have different rules for how you get services (like whether you need a referral to see a specialist or if you have to go to only doctors, facilities or suppliers that belong to the plan for non-emergency or non-urgent care). These rules can change each year.

There are different types of Medicare Advantage Plans:

- **Health Maintenance Organization (HMO)** – are managed care plans that require you to go doctors and hospitals in the plan’s network, except in a medical emergency.
- **Preferred Provider Organization (PPO)** – are managed care plans that allow you to see a specialist without a referral. You may pay more if you go to a doctor or hospital outside the plan’s network, except in a medical emergency.
- **Private Fee-for-Service (PFFS)** – are private fee-for-service plans that allow you to go to any doctor or hospital that accepts their terms. Not all providers agree to them; they can reject or accept a plan on a visit-to-visit basis. In an emergency the plans must cover treatment by any doctor or hospital.

The Medicare Advantage program has become very popular. By 2009, there were an estimated 11 million enrollees for these Medicare health plans offered by various private insurance companies. The number represents one out of four Medicare beneficiaries. MA plans typically cost less than Medicare Supplement plans but cover different benefits. Recent legislative changes to healthcare in the U.S. may drive up Medicare Advantage monthly premiums so it is important to compare prices before enrolling in a plan. Premiums for MA Plans in Arizona currently range from \$0 to \$150 per month.

Although you’ll probably pay a lower monthly premium for Medicare Advantage than for a Medigap and Part D plans, MA plans also have deductibles and co-pays which you’ll be paying out of your own pocket. Whether Medicare Advantage is a better deal than Original Medicare-plus-Medigap-plus-Part D depends on a host of individual factors, such as your comfort with managed care and your willingness to trade lower up-front premiums for the risk of higher out-of-pocket costs if you get seriously ill.

More important Medicare Advantage Plan information:

- As with Original Medicare, you still have Medicare rights and protections, including the right to appeal.
- Check with the plan before you get a service to find out whether they will cover the service and what your costs may be.
- You must follow plan rules, like getting a referral to see a specialist or getting prior approval for certain procedures to avoid higher costs. Check with the plan.
- You can join a Medicare Advantage Plan even if you have a pre-existing condition, except for End-Stage Renal Disease.
- You can only join a plan at certain times during the year. In most cases, you’re enrolled in a plan for a year.
- If you go to a doctor, facility or supplier that doesn’t belong to the plan, your services may not be covered, or your costs could be higher, depending on the type of Medicare Advantage Plan.

(continued on page 4)

HELP NEEDED!!!!
240 COPRA MEMBERS HAVE NOT PAID THEIR 2011 DUES YET

Your urgent help is needed now to make sure you have paid your 2011 dues!!! Renewing your COPRA membership is important so you will continue to receive COPRA Chronicle newsletter. The Chronicle has important information about the status of the City retirement system.

It will be necessary very soon to drop retirees from membership who have not paid their 2011 dues.

Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2010”, you should renew your COPRA membership now!

COPRA membership dues are \$10.00 annually. 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

MEDICARE OPTIONS (CONTINUED)

(continued from page 3)

- If the plan decides to stop participating in Medicare, you'll have to join another Medicare health plan or return to Original Medicare.
- Not all Medicare Advantage Plans work the same way, so before you join, find out the plan's rules, what your costs will be, and whether the plan will meet your needs.
- Medicare Advantage Plans have an annual cap on how much you pay for Part A and Part B services during the year. This annual maximum out-of-pocket amount can be different between MA Plans.

To learn if a Medicare Advantage Plan is right for you, it is best to check with your primary doctor, a medical insurance advisor, and visit www.medicare.gov/find-a-plan. You can also call 1-800-MEDICARE (1-800-633-4227) to find plans in your area.

The Benefits Assistance Program of the Area Agency on Aging can provide you with free personalized one-on-one help throughout Maricopa County about your Medicare options. They can be reached at 602-264-2255. Also, check out their website at www.stairwaytomedicare.org.

Watch for announcements of joint COPRA/City of Phoenix/Area Agency on Aging workshops coming this September to help answer your questions about this important subject of Medicare-related health insurance.

NEW RETIREES

January 2011

Bruce Best
 Mark Cernetic
 Thomas Dehlinger

Benny Flores
 Lawrence Gibason
 Cathleen Gleason
 Henry Hatcher

Donald Maxwell
 Gary Minton
 Kevin Solie
 Jarvis Thules

CITY MANAGER'S CORNER

Hello, everyone. I hope your spring is off to a great start and that you're enjoying the season before the heat arrives.

The city began the season with exciting news about the 2010 Community Attitude Survey, which is conducted by an independent research firm every two years. One of the questions asks residents to evaluate their last contact with a city employee.

In 2008, 86 percent of the respondents indicated they were treated in a professional and courteous manner. That figure jumped to an amazing 95 percent in 2010. Even more impressive is the fact that this increase occurred with 2,000 fewer employees.

What a great level of customer satisfaction! I am very proud of our employees and so pleased our customers are getting good service.

I did want to mention one more result from the survey: 91 percent believe Phoenix is a good place to live, which has remained the same since 2000. For the rest of the survey results, visit phoenix.gov/CITYGOV/attsurv.html.

In another piece of good news, the city's website, phoenix.gov, just earned a 2011 Sunny Award from the Sunshine Review, a nonprofit organization dedicated to state and local government transparency. This is the second consecutive year Phoenix has received the award for its website.

Spring is a busy time for the city because it's when we begin the budget-planning process. Each year, the city's budget is developed in conjunction with the mayor and City Council, residents, city employees, city manager and all city departments. The result is a budget that closely matches the community's highest priorities each fiscal year.

This month, residents can provide input on the 2011-12 budget during a series of community hearings at various dates and locations throughout the city. After the community's review, I will present a revised proposed budget to the City Council on May 10; the City Council is expected to make a decision on the budget on May 24. The Mayor and City Council will consider adopting a budget-balancing plan on June 22, and the approved plan will take effect July 1.

The city is facing a General Fund deficit of \$58.8 million for 2011-12. But after additional savings of \$20 million and carefully considered financial transactions of \$35 million, departments are only being requested to cut \$4 million. And, none of the proposed budget cuts have any direct impact on services to the community. This is a much better financial picture compared to last year, when we faced a \$277 million deficit for the 2010-11 fiscal year and had to make significant cuts to services and programs.

I invite you to attend one of the budget hearings. If you cannot, you can send your comments and questions to budget.research@phoenix.gov or call 602-262-4800.

All of us – the Mayor, City Council and I – look forward to hearing from you.



DEA PRESCRIPTION DRUG TAKE BACK DAY

On April 30th, the DEA will be hosting the 2nd National Prescription Drug Take Back Day. This is a safe way to dispose of expired prescription drugs so they do not end up in the hands of youth. Drop off locations will be located at MetroCenter Mall (9617 North Metro Parkway), the Target store parking lot (10404 north 43rd Avenue), and the Beuf Community Center (3435 West Pinnacle Peak Road). Visit - <http://www.justice.gov/dea/index.html> for more information.

PENSION REFORM TASK FORCE

Some of you have expressed interest in receiving more information about the City of Phoenix Pension Reform Task Force. Listed below are the website links to follow to receive additional information on agenda items, meeting action results, and summary minutes from previous meetings once the board approves them. We are also providing you with the schedule of upcoming meetings throughout the rest of year. These are open meetings and anyone can attend.

WEBSITE LINK:

Agenda Overview -

1. Go to www.phoenix.gov
2. Click on Mayor/City Council (extreme upper right hand corner).
3. Click on City Meetings
4. Click on Public Meetings
5. Click on Public Meeting Results
3. You will see a heading of "Public Meeting Results"
4. Scroll down by date and select "Pension Reform Task Force".

Summary Minutes-

1. Go to www.phoenix.gov
2. Click on E-Services (top of screen)
3. Click on Search for Public Records (right-hand column)

4. Click on Advance Search Options
5. Type in "Pension Reform Task Force"
6. Select Meeting Minutes and/or Meeting Results
7. Select Date Range you wish to see

(Note: Meeting Minutes are not posted until after the next scheduled meeting where they are approved. As of now the February 22nd meeting is being posted but not the March Meeting.)

Pension Reform Task Force Meeting Schedule:

All of the meetings are confirmed for the dates listed below. The meetings will be held at 4:00 p.m. at City Hall, 12th floor in the Subcommittee Room.

Tuesday, April 12th
Tuesday, May 3rd
Wednesday, June 1st
Tuesday, June 21st
Tuesday, July 12th
Tuesday, August 2nd
Tuesday, August 23rd
Tuesday, September 13th
Tuesday, October 4th
Wednesday, October 26th

"Membership is Our Strength"

"FOOD FOR FINES"

Phoenix Public Library customers can restock food banks during "Food for Fines"

Library customers can pay overdue fees and help restock the pantries of Valley food banks during Phoenix Public Library's annual "Food for Fines," April 9 through 23. During "Food for Fines," 50 cents will be deducted from overdue fees for each non-perishable food item donated at any of the city's 16 libraries. A maximum of \$50 can be paid with donated food. Homemade food or food in lieu of lost or damaged books cannot be accepted. Donated food will be distributed to St. Mary's Food Bank Alliance and Desert Mission Food Bank. Last year the program collected more than 30,000 pounds of food. For more information, call 602-262-4636 or visit phoenixpubliclibrary.org.

In Remembrance

George Molder	02/24/11	
Tony Aro	02/28/11	
Julia Ann Mankus	02/28/11	Survivor
Fred Sprau Sr.	03/03/11	
Florence Hill	03/03/11	
Arthur Bowen	03/04/11	
Richard J Miller	03/05/11	
Susan Clover	03/07/11	
Robert C. Anderson	03/07/11	
Rosemary Jarrett	03/09/11	
Paul J Brickley	03/14/11	
Allen Simerdla	03/23/11	
Prudencio Renteria	03/24/11	

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

NO COST OF LIVING ADJUSTMENT

At a recent City of Phoenix Retirement Board meeting, the Board took preliminary action to not approve a cost of living increase for retirees this year. There are not enough funds available for an increase. To make funds available for an adjustment, the five year rate of return needs to be above 8%. Earnings above 8% are placed in the cost of living fund. The current five year average is 4.10%. The preliminary Consumer Price Index for Phoenix –Mesa is 0.6%.

CITY OF PHOENIX INFORMATIONAL WEBSITES

The Public Information Office (PIO) and Information Technology Services (ITS) teamed to create two new websites which are now live. They provide information on the city's Strategic Plan

<http://phoenix.gov/citygovernment/strategicplan/index.html> and the Door-to-Door Solicitation Ordinance -

<http://phoenix.gov/publicsafety/safehome/safehomedoortodoor/index.html>.

2011 COPRA BOARD

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Treasurer:	Barbara Kellogg	(623) 322-5227 E-mail avidgolfer@aol.com
Secretary:	Dawnell Navarro	(623) 412-0854 E-mail navarro2@cox.net
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Benefits Committee Chair & Health Task Force:	Laura Ross	(623) 878-3334 E-mail ljross50@gmail.com
Retirement Board Rep:	Ray Bladine	602-944-0971 E-mail rbladine@cox.net
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Membership Chair:	Marvin Roelse	(480) 288-1046 E-mail marvinr567@msn.com
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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

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APRIL COPRA CHRONICLE

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Gold Canyon, AZ 85118



AHH... SPRING IN THE DESERT



MEMBERSHIP MEETING ANNOUNCEMENTS

**Washington Adult Center
2240 W. Citrus Way
Phoenix, AZ**

*Mark your calendars for
the May 19th Meeting!*

**May 19, 2011 at 1:30 pm - Healthcare
October 13, 2011 at 1:30 pm - City Manager
December 1, 2011- Holiday Party (11:30 am) and Annual Meeting
(Mountain Preserve Center)**

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