



# COPRA CHRONICLE

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

February 2011 **MEMBERSHIP IS OUR STRENGTH** Issue 7

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## MEDICARE OPTIONS

*This is the second of a series of articles concerning the options available to retirees when they qualify for Medicare. These articles are in response to the COPRA membership survey last year where the cost of medical insurance was of primary concern. The options discussed are: 1. Original Medicare; 2. City Medical Plans and Medicare; 3. Medicare Supplemental Plans; and 4. Medicare Advantage Plans.*

*This article discusses the City Medical Plans and Medicare.*

The City of Phoenix offers group medical coverage to its retirees and their eligible dependents. Medical plan choices are the same for employees and retirees: CIGNA HMO, Blue Cross/Blue Shield of Arizona (BCBSAZ) HMO and BCBSAZ PPO.

### RETIREE MEDICAL PREMIUMS

Retirees enrolled in the City's group medical coverage pay a monthly premium to the City through pension check deductions, or, if their pension check is not sufficient to cover the cost, by making direct payment each month to the Benefits Office. Retiree medical premiums are not set by CIGNA or Blue Cross/Blue Shield. Medical premiums are determined by the City each year based on how much the covered retirees and their dependents used medical and pharmacy services, and how much those services cost.

Since 2007, GASB 45 (Federal Government Accounting Standards Board Statement 45) has required the City to report its financial liability for retiree benefits separately. This resulted in separating retirees and employees into two groups for premium setting purposes. At that time, the City began a premium reduction contribution ranging from \$90 to \$375 per month (please see page 12 in the 2010/2011 Retiree Open Enrollment booklet for details.) The amount of the premium contribution is based on single or family coverage and Medicare status. Details are also on page 12 of the bright pink Open Enrollment booklet.

Those who qualify receive monthly MERP (Medical Expense Reimbursement Plan) amounts that range from \$117 to \$302 each month, depending on the date of retirement and benefit category at retirement. For some retirees, \$100  
*(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

***"Membership is Our Strength"***

# PRESIDENT'S MESSAGE



COPRA continues to work on pension, benefits and health insurance matters that concern all City retirees. Our meeting in March on pension issues should be informative as the Pension Reform Task Force should be working on their effort to examine all issues associated with COPERS. As to how far along they will be when our Pension meeting is held is uncertain at this time, but whatever is known and can be shared will be.

As I mentioned in last month's Chronicle, the Mayor has asked that I serve on this task force representing our COPRA membership and all City General Retirees. I still do not know when the first meeting will be held and what will be the direction of this commission, but we will certainly have a challenge given the mission statement that was presented to the City Council last week. As we all know, public employee pension systems have been reported on in the news media the past several months. The Mayor's wish in creating the commission is to work with management, outside consultants, and other important stakeholders to review and recommend changes to the City of Phoenix Employee Retirement System (COPERS).

The commission will consist of mostly citizens who were public members of the City Manager's Innovation and Efficiency Task Force which was charged with finding areas to reduce the cost of local government, while continuing to provide excellent services. The Task Force was also recently tasked with taking a broader look at the city's compensation and benefit systems as well. How the work of that group will play into the Pension Reform Task Force activity is unknown to me as yet since we have not had our first meeting.

As the Mayor also shared, virtually any significant changes to COPERS must be referred to a ballot for approval by Phoenix voters. That would require the Task Force to work quickly to identify and recommend items to be referred to either an August or November 2011 ballot. The Mayor also recognized that some issues may require extensive study and research and only issues that can be dealt with expeditiously be examined early on for possible consideration by the voters. In any case, the Task Force will sunset next December 31 as it is currently structured.

Again, this is all new to me and COPRA at this point. As I come to better understand the direction that this committee takes, and the information that can be shared, it will be. I cannot at this point see how the committee would want to address the pensions currently received by existing retirees, but the system going forward may have some changes made, although none of this is known as yet.

On a final note, COPRA hopes that you enjoyed the first installment of the series regarding Health Insurance for Medicare eligible retirees. This month marks the second edition of that series and we hope you will find it helpful as well. I look forward to seeing you at the March meeting. As always continue to look for updates in the Chronicle and on our website at [www.phoenixcopra.com](http://www.phoenixcopra.com).

Jack

# MEDICARE OPTIONS (CONTINUED)

*(continued from page 1)*

of their monthly MERP is tied to their enrollment in the City's retiree medical plan. This is explained on pages 13 and 14 of the 2010/2011 Open Enrollment booklet.

## MEDICARE PART A and PART B

Retirees and their covered dependents must enroll in Medicare Part A and Part B as soon as they are eligible to do so if they wish to remain enrolled in the City's retiree medical coverage. Evidence of your enrollment in Medicare Part A and Part B must be provided to the Benefits Office. Acceptable evidence is a copy of a Medicare card showing Parts A and B coverage. Medicare enrollment is also required to enroll in a Medicare Advantage plan or Medicare Supplement plan.

Most of us become Medicare eligible when we reach age 65. When you become eligible for Medicare coverage you are automatically enrolled in Medicare Part A but must take steps to enroll in Medicare Part B. Medicare may charge you a penalty for late enrollment in Part B.

Medicare Part A is free, but you will pay a monthly amount, usually deducted from your Social Security check, for Part B coverage. In most, but not all, cases your City medical premium will be reduced somewhat when you provide evidence of Medicare Part B coverage to the Benefits Office.

## MEDICARE IS YOUR PRIMARY COVERAGE

When enrolled in the City's plan, Medicare automatically becomes "primary" when you reach age 65, whether or not you have enrolled in Medicare Parts A and B. This means Medicare will process your medical claim first and pay 80% of covered expenses. After that, the City's vendor (CIGNA or Blue Cross/Blue Shield) will review your claim and pay the remaining covered charges. If you are not enrolled in Medicare Parts A and B as soon as you are eligible for any reason, you may be financially responsible for the amount that Medicare would have covered. Don't delay your enrollment in Medicare Part B.

People with disabilities and receiving SSDI (Social Security Disability Insurance) payments are also eligible for Medicare Parts A and B in the 30<sup>th</sup> month after the start of the qualifying disability, or sooner in some cases. They, too, are required to enroll in Medicare Part A and B as soon as they are eligible.

**Important! Look for information from Medicare in the mail. Open it and read it carefully.**

## MEDICARE PART D AND CITY MEDICAL COVERAGE

If you are enrolled in the City's retiree medical coverage DO NOT ENROLL IN Medicare Part D which provides some coverage for prescription drugs. You will not gain additional coverage by enrolling in Part D and will, indirectly, increase retiree pharmacy claim costs and premiums. The City is reimbursed by Medicare for a portion of retiree prescription drug expense each year, and this reimbursement is reduced when you enroll in Part D.

## MULTIPLE MEDICAL PLANS

Don't enroll in the City's retiree medical coverage AND a Medicare Advantage or Supplement Plan. Select one and drop the other.

## DROPPING OR RE-ENROLLING IN CITY COVERAGE

Retirees can drop the City's coverage at any time and may re-enroll at Open Enrollment each year, or within 31 days of loss of group coverage, such as another employer's medical plan. Re-enrollment requires that you have had continuous, comparable medical and prescription drug coverage. Please note that proof of continuous, comparable coverage will be required before re-enrollment is processed. If you wish to drop or re-enroll, please contact the Benefits Office at (602) 262-4777 and ask to speak to a Benefits Analyst.

## STRATEGIC PLAN

Retiree medical coverage options that could reduce premium cost will be considered in the next two years as the City develops a long-term strategic plan for its benefits program.

## CONTACT INFORMATION

Remember, there are full-time, onsite representatives from CIGNA, Blue Cross/Blue Shield and CVS/Caremark in the Benefits Office to assist you, as well as the Benefits Office staff. Please contact them at (602) 262-4777 or [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov) with questions.



**GIVE YOURSELF A VALENTINE...RENEW YOUR COPRA MEMBERSHIP!!**



**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!**

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.”

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

## COPERS RETIREMENT OFFICE MOVING

Effective Monday, February 28<sup>th</sup>, COPERS Retirement Office will no longer be located in the Barrister Building. The Retirement Office will relocate to the 10<sup>th</sup> floor of City Hall, 200 West Washington, Phoenix, AZ, 85003. All other contact information remains the same.

**Phone:** 602.534.4400

**Website:** [www.phoenix.gov/phxcopers.html](http://www.phoenix.gov/phxcopers.html)

**Email:** [copers@phoenix.gov](mailto:copers@phoenix.gov)



Parking for the new office location in City Hall includes street metered parking spaces and surface parking lots, as well as garage parking. For further information, refer to the COPERS website.

## YOUR 457/401(a) PLANS

### One form lets you decide what happens to assets in your 457/401(a) Plans

You’ve retired. You have accumulated some retirement assets, thanks to your participation in the city of Phoenix 457 and/or 401(a) Plans. *But what happens to your retirement assets when you pass away?*

As the administrator for the 457 and 401(a) Plans, Nationwide Retirement Solutions wants to remind you to plan ahead. Having a current, accurate *Beneficiary Designation Form* on file with Nationwide means you determine the person(s) who would receive your account balance if you pass away before your account is paid out.

If you’ve not listed anyone as your beneficiary, or if that information is out-of-date, your family may be required to go through the court system to resolve the payout status of your account. That could end up being a messy process. It almost certainly will take time. Losing a loved one is hard enough. Why expose your loved ones to additional distress?

You planned ahead throughout your career so that you could enjoy the assets in your city of Phoenix 457/401(a) Plans’ account through retirement. Now, plan ahead one more time: assign or update your beneficiaries so that no matter the life-altering experience (marriage, divorce, death, birth of a child, etc.) your family has experienced, you’ve made things easier for them during a hard time.

1. Go to the Plans’ website, [www.phoenixdcp.com](http://www.phoenixdcp.com).
2. Click on the Forms tab.
3. Select “Beneficiary Designation Form”
4. If you are designating minor(s) as primary or contingent beneficiary(ies), to appoint custodian(s) for minor beneficiary(ies), you should also complete a “Beneficiary Designation Supplemental Form for Minor Beneficiary Designations.”

*Neither Nationwide nor any of its representatives give legal or tax advice. Please consult your own counsel for these services.*

# CITY MANAGER'S CORNER

I bet some of you worked many years for the city of Phoenix without getting a single “thank you” from a customer or perhaps even a supervisor.

That’s a shame. Having worked with many of you before you retired, I know how valuable you were to the community and to the city organization. I feel the same about our current employees who filled the void when you left. The overwhelming majority are outstanding people, and you deserve the credit for mentoring and training them.

One of my goals as City Manager is to publicly acknowledge employees for exemplary customer service, service to the community, even random acts of kindness. Here are a few recent examples:



- Solid Waste Equipment Operator Adrian Lopez received a special Christmas card from a little customer, a boy who is fascinated with garbage trucks. Adrian always takes the time to honk and wave to the little boy each time he passes the house. To show her gratitude, the boy’s Mom made a Christmas card especially for Adrian.
- Glenrosa Solid Waste Equipment Operator Michael Marquez partnered with Phoenix Police Officer Manny Valenzuela to raise donations for the family of a young boy who was found dead in an alley in December.
- An Arizona Republic reader last month commended an unidentified Phoenix Police officer who bought breakfast for a homeless man who had entered a restaurant to ask for directions. “The homeless man thanked the officer, who seemed embarrassed by the attention,” the reader wrote in his letter to the paper. “I felt it was important to pass on this kind gesture of one of Phoenix’s finest.”
- An Idaho visitor thanked Park Ranger Elizabeth Smith for a personalized tour of South Mountain Park, adding, “Our visit was very successful in locating and viewing a number of the petroglyphs in Box Canyon!”
- Citywide, our employees raised nearly \$1.2 million for the Community Service Fund Drive that benefits the Valley of the Sun United Way and other agencies. Like everyone else, they have been affected by the economy but it did not dampen their spirit of giving.

There are many more examples like these ...the problem is getting our employees to share them. They tend to be modest, but we’re working to change that.

The opportunity to recognize city employees is one of the best things about my job. The only time I don’t relish it is at the annual Employee Memorial Ceremony, which honors employees who lost their lives in the course of their duties. This year, we will honor Police Officer Travis Paul Murphy, Robert Scully of Planning and Development Services and Hugh T. McMurray Jr. of Public Works. I hope you can join me, along with Mayor Gordon, City Council members and city employees, at the ceremony, which begins at 9 a.m. Feb. 8 at the Orpheum Theatre, 203 W. Adams St.

As you know, it has become popular to criticize government employees at all levels. So, you can imagine my surprise when someone passed along this TV commentary from Ben Stein, a former Nixon administration aide who is famous for the movie line, “[Bueller? ... Bueller? ... Bueller?](#)” Today, he’s a well-respected conservative commentator who had this to say about government workers:

“There is a basic assumption among many of us conservatives that bothers me. Basically, the assumption is that if a person is a government employee, then he or she is lazy and shiftless . . .

*(continued on page 6)*

## CITY MANAGER'S CORNER (CONTINUED)

(continued from page 5)

'Bureaucrats' is what the sneering expression usually is. To put it mildly, this is unfair and not even in the ballpark of what's true."

He continued, "I have been a bureaucrat in my youth and I never worked so hard for so little money in my life (so) let's take our conservative noses out of the air and stop sneering at the people who serve us in the civil service. We would be awfully sad if they were gone, even the ones in the Department of Motor Vehicles."

I couldn't agree more.

## TAXPAYER ALERT

Expect 1099 forms to be late in 2011. These forms, sent to investors from mutual fund companies and financial services firms, are supposed to be sent by January 31, but about one-eighth of them have to be corrected—twice as many as 10 years ago. Some forms may not even arrive until after April 15. Forms are delayed partly because of more complex reporting requirements for both dividends and interest, resulting in initial reports being prepared to meet the January 31 deadline, then being revised when updated information comes in. **What to do:** If you expect to have a lot of 1099 forms, wait until April to file your taxes, and be prepared to file an amended return if forms containing significant changes arrive after April 15. Ask your accountant for details.

January 2011 [Consumer Reports Money Adviser](#)

## NEW RETIREES

November 2010			
Robert & Elizabeth Adams	Kevin Denomie	Gregory Magness	Patricia Puryear
Virginia Ahumada	Deborah Dertz	Margaret Mance	Karen Raymond
Frank Albanese	Jerry Diaz	Bruce Margolis	Richard Rehm
Gail Baird	Peter Dixon	Susanne Martinez	Sharlyn Riddle
Ernest Bautista	Martha Draper	Robert Mason	Matilde Romero
Emma Benavidez	Ricardo Enriquez	Lucy Mathews	Anthony Salvaggio
Margaret Borrello	Rodolfo Espinoza, Jr.	Margaret Mawhinney	Tony Samora
Todd Bostwick	Ralph Gonzales	Bryon McCammond	Robert Scattergood
Thomas Campbell	Randy Griggs	Cynthia McCloe	James Schroeder
Elaine Cardwell	Goeffrey Guthier	Vivian McCracken	Linda Schwall
Sylvia Cassella	Lucille & Gary Heine	James McDaniel	Michael Scott
Steven Cernik	Frank Hernandez	Walter McMillian, Jr.	Russell Strong
Manuel Chavez	Sabri Hill	Susan Meissner	Jim Taylor
David Cheever	Vickie & Steve Hoagland	Raymond Mercado	Paul Tellez
Marie Clark-Canneady	Cynthia & Morgan Holt	Steven Migliaccio	Raymond Temple, Jr.
Richard Clewis	H. Brian Hopkins	Gilbert Moore	Jose Torres
Mark Cody	Melvin Humphrey	Joseph Morales	Matilda Torres
Janet Collier	Richard Jeriha	Kathleen Navarro	Ramon Valasquez
Marcia Colpas	Paul Katsenes	Sylvia Nunez	Gilbert Vidal, Jr.
Virgil Curry	Debra Knoblauch	Karen Orton	Leroy Walker
Kathy Dalton	Frank Laborin	Cynthia Perea-Hernandez	Cindy White
Allan Deela	Mark Landrith	Rumaldo Perez	Rhonda White Helton
	Clayton Landwehr	Gary & Bernadette Phillips	Shirley & Bill Wren
	Michael Lemka	Lawrence Pierce	David Young
	Karen & James Lyman	Brenda Pruneau	

## In Remembrance

Mitch Helbon	12/06/10	Survivor
Lloyd Cordon	12/23/10	
John Randles	12/27/10	
Clyde Brown	12/31/10	
Gloria Lawton	01/01/11	
Willie G Williams	01/02/11	
Nell Porter	01/04/11	Survivor
David Sing	01/06/11	
Alice Cordova	01/13/11	
Edgar Warner	01/14/11	
George Helms	01/15/11	
Barbara Busse	01/17/11	
Ruth Saylor	01/19/11	
Marie Smith	01/21/11	
Daniel Kalifut	01/22/11	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

## NEW LOOK FOR E-CHRIS

Effective January 31, the City of Phoenix e-CHRIS menu has a new look. Some highlights to look for:

The Main Menu no longer takes up the left side of the page. Instead it is minimized and located at the top of the page.

If you like using Favorites, it has been given its own spot at the top left corner of the page.

Recently Used pages now appear under the Favorites menu.

In addition to being located under the Main Menu, the Search function is also located at the top right corner.

We hope you find these changes useful in navigating through e-CHRIS. While the menu has changed, your pages will still run the same as before. Be sure to log in to see the new menu at: [echris.phoenix.gov](http://echris.phoenix.gov).

## 2011 COPRA BOARD

President:	<b>Jack Thomas</b>	(623) 825-6999
	E-Mail	<a href="mailto:jtnt@cox.net">jtnt@cox.net</a>
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	E-mail	<a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>
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	E-mail	<a href="mailto:avidgolfer@aol.com">avidgolfer@aol.com</a>
Secretary:	<b>Dawnell Navarro</b>	(623) 412-0854
	E-mail	<a href="mailto:navarro2@cox.net">navarro2@cox.net</a>
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	E-mail	<a href="mailto:marvnr567@msn.com">marvnr567@msn.com</a>
	<b>Ray Bladine</b>	602-944-0971
	E-mail	<a href="mailto:rbladine@cox.net">rbladine@cox.net</a>
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	E-mail	<a href="mailto:yimmons@yahoo.com">yimmons@yahoo.com</a>
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b>	(623) 878-3334
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Retirement Board Rep:	<b>Ray Bladine</b>	602-944-0971
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	E-mail	
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Past President:	<b>John Burke</b> (ex officio)	(928) 427-9461

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
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](mailto: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.



## FEBRUARY COPRA CHRONICLE

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Gold Canyon, AZ 85118



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# THE COPRA BOARD WISHES EVERYONE A GREAT FEBRUARY

### MEMBERSHIP MEETING ANNOUNCEMENTS

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

*Don't forget the March  
Meeting -  
Put it on your calendar*

**March 24, 2011 at 1:30 pm - COPERS  
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**