



COPRA CHRONICLE

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

January 2011

MEMBERSHIP IS OUR STRENGTH

Issue 6

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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

MEDICARE OPTIONS

The recent survey of our COPRA membership indicated that the top concern of those responding was the cost of medical insurance. In response to those concerns, we are working on ways to present you with information on various alternatives available to you when you become eligible for Medicare. We will try to stay on top of any changes that are happening due to recent federal changes in health insurance which may affect these options and present them to you via the Chronicle, website, membership meetings, and special training sessions.

There are four options available to you as a city retiree when you become eligible for Medicare:

- | | |
|--------------------------|------------------------------|
| 1. Original Medicare | 3. Medicare Supplement Plans |
| 2. City Plans – Medicare | 4. Medicare Advantage Plans |

Which plan you choose depends on your health needs, where you live, and your financial situation. It is best to discuss your needs with a trained professional who can analyze your circumstances and is familiar with all options. These services should be provided free of charge to you. Medicare is also a good resource for option information. If you are on Medicare, their handbook Medicare & You 2011, has a wealth of information on the various plans in Arizona; which number over 50. Your doctor may also be helpful in making your decision.

The option you choose is not set in stone. You can change your plan every year during the open enrollment periods if your plan doesn't suit you (e.g. premiums increase, benefits change, your doctor drops your plan, etc.) It is important that you stay on top of annual changes to your plan or your health needs. You can return to the City's Medicare plans as long as you maintain health insurance without any break in coverage.

(continued on page 3)

"Membership is Our Strength"

PRESIDENT'S MESSAGE



HAPPY NEW YEAR to all of you as we face new opportunities for 2011 and the new decade. The COPRA Board is getting ready for our first meeting in 2011 and we are excited about the work ahead on behalf of all retirees. There are several new members on the board who were elected at our Annual Meeting in December. We welcome Yvonne Warren, Dawnell Navarro and Marvin Roelse to our board, joining returning members re-elected and ready to take on the challenges ahead.

One focus area we have already initiated for the new year was in response to overwhelming comments received in our recent survey. In this month's Chronicle you will be seeing the first of four articles regarding health insurance related to Medicare. Gary Gross, who just retired from the COPRA Board, agreed to coordinate the material on this education series working closely with our Health and Benefits Committee. As you will find out reading this month's article and the upcoming articles the subject is complex. Medicare Health Insurance Options will be discussed at a meeting sometime in 2011 so look for that in the coming months.

As you may also have noticed in addition to a specific meeting on Medicare Health Insurance mentioned above, we have set the calendar for 2011 with the three important meetings on Pension, Health and Benefits, and the State of the City and hopefully you will be able to make these excellent meetings. The turnout in 2010 was fantastic and we hope to get even more of you out in 2011 since a great deal of information is shared in these meetings, especially the question and answers segment. We will continue to summarize these meeting for those of you out-of-town or otherwise unable to attend. Please try to attend if possible.

Finally, I mentioned last month the Mayor establishing a committee to discuss the city's pension system. COPRA had requested directly to the Mayor that we would like to be involved in this process. We have been notified that the Mayor is establishing a Commission on the Pension System and that COPRA will be involved. I have been asked to serve on this commission which will be a one-year appointment. I am not sure as yet what that will fully involve but it is my understanding that it will be starting up this month.

I look forward to seeing you at the March meeting. Enjoy the start of this new year and may we all prosper and grow in 2011. As always continue to look for updates in the Chronicle and on our website at www.phoenixcopra.com.

Jack

CELL PHONE DO NOT CALL LIST

Cell phone numbers were released to telemarketers in October 2010. You can prevent telemarketers from calling on your cell phone, and being charged for those calls. Call 888-382-1222 from the cell phone you want to block. This is the National DO NOT CALL list. It only takes a minute of your time and it blocks your cell phone number from telemarketers for five years.

MEDICARE OPTIONS (CONTINUED)

(continued from page 1)

Each month we will discuss a Medicare option in a Chronicle article, with summaries of benefits and costs, as well as the pros/cons of each. This month we will talk about Original Medicare.

1. Original Medicare

Medicare is health insurance for people 65 or older, under 65 with certain disabilities, and at any age with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or a kidney transplant. Medicare allows you to access any provider in the U.S. for medical services such as doctor, hospital, laboratory or outpatient clinic that accepts Medicare. Original Medicare covers many health services and supplies, but there are many costs (gaps) it doesn't cover. For example, Medicare does not cover long-term care.

You are eligible for and must join Medicare when:

- A) You are 65 years old or qualify as indicated above.
 - 1) Even if you are collecting Social Security, you must wait until you're 65.
 - 2) YOU must be 65. Your spouse's age doesn't count.
 - 3) If you're not collecting Social Security yet, you're eligible for Medicare at 65.
- B) You are a U.S. citizen or a legal resident who has lived in the U.S. for at least 5 consecutive years.

MEDICARE PART A insurance helps pay for inpatient HOSPITAL care. Part A is provided to you if you or your spouse has made payroll contributions to Social Security for at least 10 years (40 quarters.)

MEDICARE PART B insurance helps pay for doctor visits and other medical services. You'll pay a premium for Part B which is deducted from your Social Security check. The premium amount depends on your yearly income; premiums range from \$96.40 to \$353.60 per month. Typically, if you turned 65 prior to 2010 the premium is approximately \$96.40, 65 in 2010 - \$110, and 65 in 2011 - \$115.

To be eligible for any Medicare insurance plan, including the City's retiree group coverage, you are REQUIRED to enroll in Medicare Part A & B. You will pay Medicare premiums regardless of any other plan option you select.

Medicare may charge a penalty if you don't sign up for PART B when you are first eligible. Your cost for Part B may go up 10% for each full 12-month period that you could have had Part B but didn't sign up for it. You'll pay that penalty for as long as you're enrolled in Part B.

Medicare also has PART D for prescription drug coverage. We will cover Part D in another article.

If you have questions about when you may be eligible for Medicare, visit www.medicare.gov or 1-800-MEDICARE (633-4227), or call your local Social Security Administration office for more information.

STORYCORPS

StoryCorps is an independent nonprofit whose mission is to provide Americans of all backgrounds and beliefs with the opportunity to record, share, and preserve the stories of our lives.

StoryCorps National Public Radio's StoryCorps mobile recording studio is parking in front of Burton Barr Library for the month of January. The City's Public Information Office and the Library worked with NPR and KJZZ radio on logistics. Residents will have the opportunity to record their own personal stories as part of the StoryCorps project, with a story featured every Friday morning nationally on NPR during Morning Edition. Other stories will air locally on KJZZ. For more information visit storycorps.org.

**HAVE A HAPPY NEW YEAR AND
RENEW YOUR COPRA MEMBERSHIP DUES FOR 2011!!!**

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

ELDER CARE COUNSELING FOR CITY OF PHOENIX RETIREES

Did you know that the City of Phoenix provides employees, retirees and family members with an important, free service to help with the problems of aging parents and other family members?

The Employee Assistance Program’s (EAP) Preferred Care Coach elder care counseling service is available and Care Coaches can hold individual or family meetings by telephone with a qualified Geriatric Care Manager (GCM). The GCM can conduct a detailed interview and help develop a geriatric care plan. They can also help you determine the health, safety and living conditions for an older adult (in-home assessment) OR can help you review two specific living facilities (facility review).

You can contact a consultant today by calling 602-534-5433.

THANKS FOR THE MEMORIES

I want to take a moment to thank the board and all members of COPRA for giving me the opportunity to serve that fine organization for over 15 years.

Our membership has grown over the years to over 2,500. We are one of only a few such retiree organizations in the country. COPRA was started in the early 70’s by a group of farsighted retirees who could see the value of having representatives who could give a voice to pension concerns that come up from time to time. One of those issues led to the implementation of the PEP (Pension Equalization Program) which over the years has provided retirees with cost-of-living increases, and the 13th Check. There have been other benefit changes that have come about due to the efforts of COPRA.

I am proud to have been part of a group of dedicated retirees who volunteer their time and talents to helping all general city retirees achieve and maintain a quality standard of living.

Although I will no longer serve on the COPRA board, I will continue to help COPRA in any way that I can. I encourage you all to do the same if at all possible.

Gary Gross

CITY MANAGER'S CORNER

I hope your holidays were enjoyable and that your new year is off to a great start. As I was ringing in 2011 with family and friends, I couldn't help but reflect on the year that just passed.

You know from reading my previous columns and news reports that 2010 was a very difficult year for the city. I won't rehash the many challenges that we managed to overcome, thanks to the support of the Mayor, City Council, city employees and Phoenix residents.

Instead, I'd like to reflect on our many successes in 2010. An editorial that appeared Dec. 14 in the Arizona Republic summed it up best. Here is an excerpt:

"The atmosphere at Phoenix City Hall is much calmer today than it was a year ago. Then, city officials were scrambling to plug major leaks in their financial boat. A grocery-sales tax was rushed to passage. Employees agreed to pay cuts. In all, the city ended up with \$240 million in cuts and savings.

"This year, that panic is nowhere to be seen. The fiscal year ended with a \$24 million surplus. Financial trends are within a few dollars of what budget officials expected, in stark contrast to the 20 percent miss last year. There will be no drastic midyear cuts, no new tax, no appeal to employees for an immediate pay cut. What a turnaround."

Righting our "financial boat" was definitely a major achievement in 2010, and it is gratifying to see the local media acknowledge it.

There were many more accomplishments, including:

- American Recovery and Reinvestment Act (ARRA) funding. The city worked aggressively to secure federal stimulus dollars, and by year's end Phoenix had been awarded more than \$425 million.
- Downtown Redevelopment. The city broke ground on the Health Sciences Education Building at the Phoenix Biomedical Campus, 600 E. Van Buren St., and celebrated the grand opening of Downtown's CityScape, the mixed-use project that I told you about last month.
- Public Safety. According to the FBI's Uniform Crime Report (UCR), Phoenix violent crime figures are at 20-year lows. Homicides are at a 20-year low with clearance rates reaching 20-year highs, and property crimes are at a 25-year low with more than 24,000 fewer victims between 2006-2009. In 2010, the city opened two new Police precincts – Estrella in southwest Phoenix and Black Mountain in northeast Phoenix. The Fire Department, meanwhile, completed a plan to staff every engine company with a crew that includes two paramedics; every ambulance is now staffed with a paramedic and an EMT. The city also opened a new fire station in northeast Phoenix.
- Library Services. Phoenix Public Library extended hours of service late last year at Burton Barr Central Library, 1221 N. Central Ave., and Mesquite Library, 4525 Paradise Village Parkway North. Both locations are open until 9 p.m. on Tuesdays, Wednesdays and Thursdays. These additional hours were funded through budget-saving measures identified by library. Phoenix Public Library also opened a new Harmon Branch Library, 325 S. Fifth Ave. The 12,500-square-foot building almost doubles the size of the original branch.
- Neighborhood Services. In addition to traditional reporting tools, Neighborhood Services launched a program last year that enables residents to use free smart-phone applications to report blight, graffiti and abandoned shopping carts.



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CITY MANAGER'S CORNER (CONTINUED)

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- Parks and Recreation. In 2010, the Phoenix Parks and Recreation Department continued to add land to the city's Sonoran Preserve in northern Phoenix. The city completed the purchase of a 278-acre tract that provides crucial connectivity between two large preserve areas adjacent to Cave Buttes recreation area. Meanwhile, staff is overseeing the construction of the area's new trail network.

The city will build on those successes in 2011. Although the year is just getting under way, we already have a major new initiative - developing a strategic plan for the city. With support from the Mayor and City Council, we have created a team to move forward with a plan for the future that will help establish budget priorities.

The strategic plan will focus on 10 areas: economic development and education; financial excellence; infrastructure; innovation and efficiency; neighborhoods/livability; public safety; social services delivery; sustainability; technology; and the Phoenix team, focusing on supporting our employees, volunteers and community partners.

I look forward to updating you on the strategic plan's progress later in the year.

Meanwhile, to learn more about what the city achieved in 2010, please refer to the annual report in the January/February issue of Notes. You'll find Notes in your municipal services bill or online at phoenix.gov.

NEW RETIREES

October/November 2010

John Barkworth
Ramon Becerra
Ronald Burch
Terrence Chaplin
Chris & Esther Compton
C. Annette Davis
Angela Ebert
Jacob Garcia

Sandra Gongora
Paul Haigas
Charles Hamilton
Lynda Kayes
Val Krush
Judy Landers
Mark Leonard
Michael Lopker
Thomas Mason

Daniel Matthews
Mike McDaniels
Raymond Quay
Mary Rachwitz
Sandra Remy
James Richter
St. Augustin Ruelas
Jeffrey Van Hoy
Delma Wheeler-Cronin

"HEALTH FOR A LIFETIME" SERIES

"Health for a Lifetime," a series of free workshops presented by the city of Phoenix Human Services Department and St. Joseph's Hospital and Medical Center, offers health information for older adults and the community. Contact the City's Human Services Department for more information.

Future monthly workshops will include information about how to speak to your doctor, how to live with Parkinson's, grandparents raising grandchildren, and diabetes management and prevention. The workshops are free and open to the public and support the mission of the Healthier Phoenix Initiative. The city of Phoenix Human Services Department operates 15 centers that provide adults, 60 years or older, with a variety of programs and services. St. Joseph's is a 697-bed, not-for-profit hospital that provides a wide range of health, social and support services, with special advocacy for the under served.

In Remembrance

Catharina Bakker	10/06/10	Survivor
Ima Henry	11/30/10	Survivor
James Burns	11/30/10	
Gail Alexander	12/02/10	
Richard Fraser	12/06/10	
Samuel Jamison	12/06/10	
Fern Eckhardt	12/06/10	
Ruth Taylor	12/06/10	
Ysidro Garcia	12/10/10	
Darrell Baldwin	12/13/10	
Gregorio Ramirez	12/14/10	
Terry Bultemeier	12/17/10	
Caroline Ybarra	12/18/10	Survivor
Rita Stetson	12/19/10	Survivor
Opal Ellis	12/21/10	
Louis Guzzetta	12/27/10	

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

To Reduce Spending

Unless your financial problems are so pressing that drastic change is necessary, spend a month training your brain to search for small savings before attempting big ones. This reduces the odds that the mind will rebel against the economizing. Small-step strategies:

- Remove one item from your shopping cart before checking out.
- Set a goal of trimming \$1 from your budget each day.
- Allow yourself your favorite daily indulgence, but purchase it in a smaller size or split it with a friend.
- Try the store brand of one brand name item you usually buy.

2011 COPRA BOARD

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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.



JANUARY COPRA CHRONICLE

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Gold Canyon, AZ 85118



THE COPRA BOARD WISHES
EVERYONE A HAPPY, HEALTHY &
PROSPEROUS NEW YEAR!

MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Adult Center
2240 W. Citrus Way
Phoenix, AZ

Tentative dates

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**