



COPRA CHRONICLE

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

March 2011

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

MEDICARE OPTIONS

This is the third of a series of articles concerning options available to City retirees when they qualify for Medicare. These articles are in response to the concern 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.

This article discusses Medicare Supplemental Plans.

Medicare Supplemental Insurance (also called Medigap) is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage. Medigap policies can help pay your share (coinsurance, copayments or deductibles) of the costs of Medicare-covered services. Some Medigap policies also cover certain benefits Original Medicare doesn't cover. If you are in Original Medicare and you have a Medigap policy, Medicare will pay its share of the Medicare-approved amounts for covered health care costs, then your Medigap policy pays its share.

As a rule, there are no geographic limits on where you receive care covered by a Medigap policy, as long as the care is received in the U.S. Some policies do offer coverage of some emergency care outside of the U.S.

Every Medigap policy must follow Federal and state laws designed to protect you, and the policy must be clearly identified as "Medicare Supplement Insurance." Medigap insurance companies can only sell you a "standardized" Medigap policy identified by letters A through N. Even though the Federal government defines standard benefits for the plans, prices vary among companies. You may find that two companies charge very different premiums for the same coverage (for example, compare Plan F from one company with Plan F from another.) Plan F is

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"Membership is Our Strength"

PRESIDENT'S MESSAGE



I was asked a question this month by several of our COPRA members regarding the Mayor's Pension Reform Committee that I have been sharing information with you about. The question asked was good and I wanted to take this month's column to share the answer with the hope to also further clarify the role of COPRA with this and other committees and functions we may be involved with from time to time.

The question that was asked centered on what my specific role will be serving on this committee? The timing on the question could not have been better since the committee finally had its first meeting last week, after almost 2 months with no activity. My answer to those members was the same that I shared when the committee chair requested everyone in the room to share information about ourselves at this first meeting.

My answer was to let the committee know that I am but one retiree out of a population of almost 5,000 general service retirees that receive a pension from the City of Phoenix. The Mayor most likely asked me to serve since I was the current President of COPRA, and our association represents the only organized group of Phoenix retirees. I also shared with the committee that COPRA, and I serving on the committee, am not empowered to follow a "meet and confer" structure like many of the city unions and that we have no official legal standing to represent or speak for any specific retiree. I shared that we are an "association" of members with common interests in preserving and protecting our pensions and the benefits associated with those pensions and future considerations of the benefits going forward and nothing more.

As with all the committees and functions that COPRA board and committee members are involved with, we try to share the concerns that we hear from members which in most cases mirrors the concerns we personally have on various subjects as well. The Pension Reform Committee is no different. My involvement, as

the only retiree member among 14 members of this group will be to mostly listen and better understand the directions the committee may be taking regarding COPERS. As we all know, once we retired we are no longer members of COPERS, but are the recipients of a pension coming from COPERS. How that relationship will unfold as the committee continues to meet every three weeks or so remains to be seen. My purpose will be to continue to share the concerns of retirees and support for the pensions and benefits that we all earned from our many years of commitment to the City of Phoenix. I hope to have more information to share with you once the committee begins to work in earnest after this initial introductory meeting last week. As a reminder, all Pension Task Force meetings are open to the public and posted on the City website. Opportunity is also given in the meeting for the public to share their views with the committee as well. The COPRA website also has a link should you wish to use it.

In closing, I look forward to seeing all of you at the upcoming COPRA General Meeting on March 24. As in previous years, the focus for this first meeting of the year will be the Pension System.

Jack

COPRA FINANCIAL REPORT			
For the Years Ended December 31, 2010 and 2009			
	2010	2009	
RECEIPTS			
Member Dues	\$17,955	\$17,692	
Holiday Event	3,038	2,936	
Dividends	483	382	
Donations	24	14	
	<u>\$21,500</u>	<u>\$21,024</u>	
DISBURSEMENTS			
Chronicle	\$ 9,963	\$11,725	
Holiday Event	4,205	4,136	
Member Support	1,063	807	
Social Activities	620	377	
Donations	200	342	
Website	359	189	
Office	62	83	
	<u>\$16,472</u>	<u>\$17,659</u>	
Net Receipts less Disbursements	\$ 5,028	\$ 3,365	
Bank Balance*	\$42,019	\$37,316	
*Includes prepaid dues of \$35,375 in 2010 and \$32,574 in 2009 reserved for future years disbursements.			
Number of COPRA Members			
2010	2,555		
2009	2,440		
2008	2,285		
2007	1,966		
2006	1,946		
			Gary W. Gross, Treasurer

MEDICARE OPTIONS (CONTINUED)

(continued from page 1)

the most popular supplement plan and provides the most coverage overall. For example, a Plan F for a female, non-smoker with a major company currently is about: Age 65 - \$102, Age 70 - \$118, and Age 75 - \$132 a month.

If you use prescription drugs, you will need to obtain Medicare Prescription Drug Coverage (Part D) since this is not covered in a Medigap policy. Insurance companies that offer Medicare Part D plans vary by cost and their formulary (list of drugs.) Monthly premiums for drug plans can vary widely, even for similar coverage. For Medicare Prescription Drug Plans in Arizona, monthly premiums range from about \$15 to \$93.

The best time to buy a Medicare supplement policy is during YOUR open enrollment period. This period lasts for 6 months and begins on the 1st day of the month in which you're both age 65 or older and enrolled in Medicare Part B. During this period, an insurance company cannot use medical underwriting. This means it cannot:

- Refuse to sell you any Medicare supplement insurance policy it sells.
- Make you wait for coverage to start
- Charge you more for a Medicare supplement insurance policy because of any past or present health conditions.

There are certain limited situations in which you have the right to buy a policy regardless of your health, after your open enrollment period ends

Effective June 1, 2010, the following chart shows the revised list of benefits for standardized Medigap Plans:

How to read the chart:

If a checkmark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a column lists a percentage, the policy covers that percentage of the described benefit. If a column is blank, the policy doesn't cover that benefit. **Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible)

Medigap Benefits	Medigap plans Effective June 1, 2010									
	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
							Out-of-Pocket Limit**			
*Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2,000 in 2010 before your Medigap plan pays anything.							\$4,620	\$2,310		
**After meeting your out-of-pocket yearly limit and your yearly Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.										
*** Plan N pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits.										

(continued on page 4)



CELEBRATE ST. PATRICK'S DAY AND 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



MEDICARE OPTIONS (CONTINUED)

(continued from page 4)

More important Medigap policy information:

- You must have Medicare Part A and Part B
- You pay a monthly premium (may vary) for your Medigap policy in addition to your monthly Part B premium, and Part D if you choose.
- A Medigap policy only covers one person. Spouses must buy separate policies
- It's important to compare Medigap policies since the costs can vary and may go up as you age. In general, companies raise their rates between 5-15% annually to adjust for inflation and claims losses. All policyholders receive the same increase and it is not based on your personal health.
- If you have a Medigap policy and join a Medicare Advantage Plan you may want to drop your Medigap policy since this can't be used to pay your Medicare Advantage Plan copayments, deductibles and premiums.
- If you have a Medicare Advantage Plan, it's illegal for anyone to sell you a Medigap policy in addition to the Medicare Advantage Plan.
- A Medigap policy does not cover long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.
- Medicaid is not a Medigap policy.
- A standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay the premium, and they stay in business.

For more information about Medigap policies, visit www.medicare.gov or 1-800-Medicare (633-4227), call the Arizona State Insurance Department 602- 364-3100, or the State Health Insurance Assistance Program (SHIP) 1-800-432-4040.

COPERS RETIREMENT OFFICE MOVED

Effective Monday, February 28th, COPERS Retirement Office is no longer located in the Barrister Building. The Retirement Office is now located on the 10th 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
Email: 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.

CITY MANAGER'S CORNER

During the community budget hearings last year, something interesting happened. As city staff discussed cuts to services and programs, residents at just about every meeting asked what they could do to help. The result was a renewed emphasis on volunteerism in the city.

Volunteers allow us to fill the void left by employees who have retired or left the city. They improve the quality of life for the entire community, and in the process, learn how the city operates.

Last month, the city took the important step of appointing a citywide volunteer program manager. Cynthia Aguilar, who has been with the city for almost 12 years, will lead the effort to enhance the volunteer program. Her duties include expanding volunteer opportunities, increasing volunteer numbers, tracking citywide volunteer efforts and volunteer recognition.



April is National Volunteer Month. What better time to become a city volunteer? The opportunities to help are endless: eradicate graffiti with Graffiti Busters, shelve books for your neighborhood library, prune the gardens at Tovrea Castle or organize an effort to adopt a park. You'll find more information at phoenix.gov/volunteer.

It is estimated that 61.8 million Americans volunteered their time to an organization in 2008, up 1 million from the previous year. These volunteers contributed more than 8 billion hours of service in 2008, worth an estimated \$162 billion.

The city's Human Services Department has conducted a similar analysis of their volunteer program. In 2010, 753 volunteers logged 148,465 hours at the city's 15 senior centers, equaling \$2,605,561 in services. Through the city's senior programs, volunteers provide support services for older adults such as greeting participants, serving meals, assisting office staff, facilitating activities and planning trips.

The Navigators at Sky Harbor International Airport is another outstanding program, offering volunteers the opportunity to connect with travelers from all over the world.

"I enjoy every minute of being a Navigator and have a good feeling from helping people," said Nate Burnstein, who has been a Navigator for almost 10 years and has donated more than 5,770 hours helping passengers.

Few things are as satisfying as being a volunteer. I speak from experience: I am chairman of the board of directors for Phoenix Children's Hospital and have been very involved with its \$500 million expansion program.

On a final note, I am happy to share some exciting news with you. City holiday sales tax collected in January (December 2010 sales) was 12.5% higher than the same period last year. The largest and most encouraging aspect of city holiday sales was the retail component of General Fund sales tax, which grew by 14.8% over the same period last year. This is the highest January growth rate in total City General Fund Sales tax since January 2005 and the first positive January growth since 2008.

I know many of you did your part by shopping Phoenix during the holiday season. On behalf of the mayor, City Council and city employees, thank you for your support.

Transit Passes

Valero Gas Station has officially been set up as a new transit fare media retail account. Valero has 12 locations throughout the region that offer local and reduced all day transit passes for purchase.

PHOENIX PRESCRIPTION DRUG DISCOUNT CARD

The City of Phoenix is partnering with the Coast2Coast RX free prescription drug discount card to help people save up to 65% on their prescriptions. The card is free and anyone can use it regardless of age, income or health status. It comes at no cost to the city and actually generates revenue to help support city services.

The card was launched a few months ago and already has saved people more than \$250,000 on their prescriptions. It can be used for family members and friends living outside of Phoenix, and you even can use it for pet prescriptions. The card can save money for the uninsured and underinsured, people who have deductibles for their prescription insurance and also people in the Medicare "donut hole." You can use it at almost any pharmacy in the U.S.

You can cut out the card here and bring it to any pharmacy along with your prescription. You can use the same card as many times as you like. For more information, visit www.coast2coastrx.com or call the phone number on the card. To print out more free cards for friends and family, go to www.coast2coastrx.com/phoenix. The member id number can be a random 10-digit number of your choosing (eg 5432112345.)



CUT
THIS
CARD

AND
FOLD
IN
HALF

 Coast2Coast Rx Card <i>Your Prescription Savings Solution</i>	
Name: _____ Member ID: (10-digit #) _____ Processor NetCard Systems/RxWest Bin#: 008878 Group#: PHOENIX Coverage: Individual & Family This Plan Is NOT Insurance WellDyneRx is the PBM	Present this card and your prescription to any participating pharmacy. At the time of service, you are responsible for any co-payment or other charges as required by your plan. This card is for information only and is not a guarantee of benefits. This program is VOID WHERE PROHIBITED BY LAW Member Services: 1-800-931-8872 Pharmacy Help Desk: 1-888-886-5822 Pharmacy Locator: www.coast2coastrx.com

NEW RETIREES

December 2010

Daryl Adams
 Tiberiu Boca
 Carin Brauer
 David Brown
 Bernice Candelaria
 Joanne Cherry
 Dora Cortez
 Roy Estrella
 Roxann Forrey (November)
 James Gleason
 Candise Holcombe
 Patricia Hosier
 Amelia Hughes
 Frank Jaramillo
 Ronald Johnson
 Dioreann Kubanovich
 Mark Lamm
 Dale Larsen
 Jerlene Malone
 Cheryl Martinez
 Robert McDowell
 Maria Moya
 Daniel Padilla
 Vernon Payne
 Maria Pechar
 William Rone
 Lawrence Sentif
 Mary Stoner
 Carol Ulshoeffter



6th Annual Camp Colley Golf Tournament Saturday, April 16, 2011

Aguila Golf Course, 35th Avenue and Baseline Road

Camp Colley introduces youth to the fun and education of outdoor recreation and is one of Arizona's most effective interventions for at-risk, inner-city youth and people with life challenges. All proceeds from this tournament will go directly to providing programs at Camp Colley.

Please send completed form with check payable to: Camp Colley Foundation, 428 E. Thunderbird Road, #224, Phoenix, AZ 85022

Entry fee: \$400 per foursome. Four person scramble!
 (**Registration deadline: March 25, 2011**)
Entry fee includes: 18 holes of golf, tournament shirt, golfer gift bag, range balls, breakfast, lunch and awards presentation.
Time: Registration begins at 6:30 AM. Shotgun start at 7:30 AM

Early bird registration! Submit complete registration form and payment by March 18, 2011 and be entered to win a foursome!

To purchase raffle tickets or for more information visit www.campcolley.org or contact Kathleen Kilfoyle at 602-359-8023.

Refer a foursome and receive \$20 in raffle tickets!! TEAM REGISTRATION Referred by: _____
 Name: _____ Address: _____
 City: _____ State: _____ Zip: _____
 Phone: _____ Shirt Size: _____
 E-mail: _____

Name: _____ Address: _____
 City: _____ State: _____ Zip: _____
 Phone: _____ Shirt Size: _____
 E-mail: _____

In Remembrance

Reynalda Ramirez	01/26/11	Survivor
Tito Viloría	01/31/11	
Belva Klassen	01/27/11	Survivor
Lutelia Lunsford	01/27/11	Survivor
Gilbert Rerucha	02/07/11	
William O'Leary	02/08/11	
Oscar Anderson	02/10/11	
Ervin E Nelson	02/12/11	
Carmen Cota	02/14/11	Survivor
Carlos Esquer	02/16/11	
George Armenta	02/17/11	
Dan Trujillo	02/19/11	
Ruth Hill	02/22/11	
Harold Pepple	02/24/11	

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

Sky Harbor:

The total passenger count for Phoenix Sky Harbor was more than 38.5 million in 2010, up 1.9% from 2009. In addition, passenger totals in December 2010 were 2.8% higher than December 2009.

The East Overflow section of the East Economy Lot (EEL) closed on January 11th until further notice. The closure will affect the 608 parking stalls currently available in the section. This closure is necessary for the construction of the Arizona Department of Transportation (ADOT) SR-143 traffic interchange bridge, which will significantly improve east side access to and from the airport.

Fire Department Community Involvement:

The Community Involvement section of the Phoenix Fire Department delivers fire and life safety skills to schools and members of the Phoenix community. Last year its staff reached out to more than 100,000 students and did presentations at 316 community events in Phoenix. They educated people in each of the city council districts and made presentations at businesses, churches, hospitals, colleges, blockwatches, community centers, senior centers, homeless shelters and many others.

2011 COPRA BOARD

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Vice President:	Laura Ross	(623) 878-3334
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	E-mail	avidgolfer@aol.com
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	E-mail	marvinr567@msn.com
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	E-mail	rbladine@cox.net
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	E-mail	sstites@cox.net
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	E-mail	yimmons@yahoo.com
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Retirement Board Rep:	Ray Bladine	602-944-0971
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	E-mail	
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

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



THE IRISH LAD AND THE COPRA BOARD HOPE TO SEE EVERYONE AT THE MARCH MEETING

MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Adult Center
2240 W. Citrus Way
Phoenix, AZ

*See you all
At the March
Meeting*

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**