



COPRA CHRONICLE

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

November 2015

MEMBERSHIP IS OUR STRENGTH

Issue 8

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COPRA BOARD ELECTIONS

It is election time once again for the COPRA Board of Directors. In the October issue of the Chronicle, we asked if any members were interested in becoming a candidate for a Board position. Three people have volunteered to fill our openings. All of these people's biographies along with the incumbent officers are included in this newsletter (page 3). There are twelve elected positions on the Board, each serving a two year term. Elections are staggered with six Board positions coming up for election each year. In accordance with the COPRA By-Laws, if there are no more than six candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a "voice vote" at the December 3rd COPRA Annual Meeting and Holiday Party.

A special thanks to all who participated in the process: Karen Clifford-Anderson, Nominating Committee Chair; Sheryl Jeremiah, Dawnell Navarro, Laura Ross and Sue Stites.

LEGAL INSURANCE

**Open Enrollment Dates:
October 19 - November 30, 2015**

As a retiree of the City of Phoenix, you have many valuable employee benefits. With continuing concerns regarding identity theft, financial stress, home foreclosures and targeted financial scams, we believe the best way to protect your family, finances, and future is to **enroll in the City's Legal Insurance Plan from ARAG®**.

As a member you have access to covered legal service from a nationwide network of attorneys. In addition, plan members also receive **Expanded Identify Theft Protection!** You can protect and restore your identify with credit monitoring, interest surveillance, identity theft insurance, identity restoration, and lost wallet services.

Having access to affordable coverage is a great reason to enroll in the City's plan – just \$21.90 per month. **For just \$.72 a day, you and your family can receive a comprehensive legal plan and peace of mind.** Attorney fees for most covered benefits are 100% paid-in-full when you work with a Network Attorney.

(Continued on page 7)



MEMBERSHIP

Have you changed your address, email address or phone number? For address, email address and/or telephone number changes, or for any questions about your COPRA membership, please contact Sheryl Jeremiah, Membership Chair. Sheryl can be reached by telephone at (623) 376-2980, or by mail at: COPRA Chronicle, 19031 N 76th Ave, Glendale, AZ 85303-8303, or by e-mail at sheryljeremiah6@gmail.com

PRESIDENT'S MESSAGE



All of you by now are probably immersed into reviewing various health insurance options for 2016 and hopefully working with OneExchange. The process has some variables for pre-medicare versus medicare, but OneExchange is there to help all of us. This is a big change for medicare retirees since you now have to not only select an insurance company and program, but also a prescription drug program as well, not to mention possibly dental and vision coverage. I already started the process and it does require a little effort since there are so many options and associated costs to decide from. I found it very helpful to provide the OneExchange secure website some of your medical information (doctors and prescriptions) ahead of your appointment time which helps your advisor on program options. Being candid on your medical history will also help to allow the advisor to suggest options that meet both your medical and financial needs. No worries if you do not have a computer since they will also work with you directly over the phone to obtain the needed information. Remember, OneExchange staff does not receive commissions suggesting one program over another. The City of Phoenix is paying the costs associated with the OneExchange service to help retirees through this process and provide ongoing assistance going forward.

A few retirees have expressed some unhappiness about the health insurance transition and have shared those feelings with both myself and other members of the COPRA Board. Fortunately, the complaints have been few from what we know, although in some instances the communications has been less than charming. As I shared last month, retirees have been complaining for multiple years about the ever growing costs of insurance and asking for COPRA's help in working with the City. There was no doubt that the City, needing to reduce costs for health insurance were going to do something, and the move to this type of program was most likely going to be inevitable, if not this year certainly by next. As previously mentioned, this past summer the City did invite a group of retirees (including COPRA) to be involved in preliminary discussions and subsequent vendor evaluations and recommendations, and we were able to make sure the interests of retirees were heard in the process. All retirees are in this transition together and hopefully everyone will look back and realize this was a positive change going forward.

This month's issue of the Chronicle includes the list of candidates for the upcoming board elections in December. I am excited to see that we have found three excellent new candidates willing to serve and fill several vacancies. The interest and responses by retirees in running for board positions continues to be a significant challenge and we thank these three nominees who have come forward to help. Hopefully next year's elections will bring out more folks who are interested in helping COPRA with our important mission.

In closing, you will note in this edition the announcement for the upcoming Holiday Party where we will also hold our Annual Membership Meeting and elect new board members. Tickets are now on sale and we encourage your attendance. We are excited to be going back to a luncheon, and at an entirely new Venue at the North Mountain Visitors Center on 7th Street just south of Thunderbird Rd. Please contact Barbara Kellogg to get your tickets soon.

See you at the Holiday Luncheon, Jack

13th Check Approved By COPERS for December 2015

The City of Phoenix Employees' Retirement System (COPERS) approved that all eligible retirees will receive a one-time, 1% increase of their 2015 pension, in their December 1, 2015 pension check. To be eligible you must have been retired and receiving payments by July 1, 2015 (had to retire by May 31, 2015).

If you have any questions, please contact Retirement at [\(602\) 534-4400](tel:6025344400).

BOARD OF DIRECTOR CANDIDATE BIOGRAPHIES

GREG BINDER – Greg retired from the city of Phoenix in 2014 after 34 years of service. He was an IT Strategic Planner with the Information Technology Services Department at the time of his retirement. A member of COPRA since 2014, he seeks to serve “as-needed” on the board. As a new retiree, Greg sees the value that COPRA brings to its members and wants to build on the success of the Health Care Committee to continue to strengthen the relationship between COPRA and the City of Phoenix on behalf of our membership.

LINDA HENDERSON (Incumbent)

Linda retired from ITD in 2009 after more than 24 years of service and has been a COPRA member since retiring. She served as a board member on several boards in different capacities throughout her career, including treasurer for I.O.W.I.T. (International Organization of Women In Telecommunications) and president for S.M.U.G. (Southwest Messaging User’s Group). “I would like to utilize my skills and expertise to help to keep members informed of changes that will affect them”.

LOUIS MATAMOROS

Louis retired from the city of Phoenix in 2012 after 23 years of service. He was a Contract Specialist II with the Aviation Department at the time of his retirement. A member of COPRA since 2012, he looks forward to serving as the Treasurer. Louis believes that COPRA’s commitment on behalf of retirees is essential to our current and future quality of life.

RAYMOND T. OLIVER

Ray retired as a Senior Building Equipment Supervisor with the City of Phoenix Public Works Department in 2012 after 27 years of service. During Ray’s career with the City, he worked his way from an A/C Tech in the Aviation Dept. to President of AFSCME Local 2384 from 1999-2006 which included creating and serving on the Health Care Task Force. Earned a Bachelor’s Degree in Professional Aeronautics and in 2015, earned an MBAA both of which were from Embry-Riddle Aeronautical University. Ray believes that his experience and education will be a valuable asset to the COPRA Board of Directors in ensuring retirees benefits when working with the City of Phoenix Management.

SUSAN PERKINS (Incumbent)

Susan Perkins is the retired Assistant Finance Director for the City of Phoenix. She currently serves as a trustee on the City of Phoenix Retirement Board. Prior to her retirement in December of 2011, she managed staff responsible for citywide payroll, procurement, financial computer systems, real estate acquisitions, risk management, accounts payable and accounts receivable. She regularly represented the Finance Department at City Council and often briefed City Council members and city management on financial issues. Prior to joining the Finance Department in 1996, Susan was a Deputy City Auditor for the City of Phoenix and supervised a professional team of auditors responsible for rate, financial, federal, and compliance audits. Susan has a B. S. in Accountancy from the W.P. Carey School of Business at Arizona State University and is a Certified Public Accountant registered in the State of Arizona.

JACK THOMAS (Incumbent)

Jack has served on the COPRA Board since 1999 and as the COPRA President since 2006. He continues to be actively involved in all issues that impact retirees including being appointed by the Mayor in 2011 to serve for one-year on the Pension Reform Task Force. He also volunteered his time serving on the Board of Directors of Arizona Federal Credit Union for 18 years before stepping off the board in 2011 after serving 3 years as Board Chairman. He also continues to be actively involved serving on the Phoenix Symphony Board of Overseers, along with the Board of his HOA. Jack, a graduate of Arizona State University, also holds a CCP National Certification in Computer Sciences. In his 32-year career with the City of Phoenix, Jack served as Deputy Director of the Information Technology Department.

NEW RETIREES (AUGUST 2015)

Rose DeRocher	Aviation	Nancy Madden	Aviation
Bruce Ellefritz	Planning & Dev	Leonard Madrid	Parks & Rec
Elizabeth Estrella	Neighborhood Service	Diane Manchester	Police
Kerry Freeman	Housing	Larry Meza	Public Works
Robert Harman	Parks & Rec	Sherri Peyton	Police
Gary Hyde	Public Works	Yolanda Tarazon	Human Services
Leonard Lara	Parks & Rec	Louella Williams	Aviation

COUNTDOWN TO OPEN ENROLLMENT/MERP

The City Manager recently authorized a change to the MERP survivor eligibility criteria. Beginning January 1, 2016, it doesn't matter where the retiree and spouse or domestic partner obtains medical coverage, a spouse or domestic partner who is also the retiree's pension beneficiary will receive Basic MERP and Supplemental MERP upon the retiree's passing. (Supplemental MERP is an additional \$10-\$50 per month when the total annual pension is \$25,000 or less). We have posted this information online at <https://employee.phoenix.gov/retirees>, we are updating information with OneExchange, and we are notifying retirees as they call our office with questions. Please assist us in sharing this information with your retirees. We will include this update in a mailing going out to retirees in mid-November. Don't forget that you will need to select your new insurance by December 15, 2015. Contact One Exchange at 1-844-824-7658 or go online at OneExchange.com/phoenix.

HOLIDAY PARTY!

We hope you will join us in making this the best Holiday Party ever! You can look forward to great food, good company, a 50/50 drawing and door prizes.

Date:	Thursday, December 3, 2015	Caterer:	Atlasta Catering (menu on page 7)
Time:	11:30 am (Doors open at 11:00 am)	Ticket Price:	\$20.00
Location:	North Mountain Visitor Center 12950 N 7th St, Phoenix, AZ (.05 miles south of Thunderbird)		

To order tickets, send check payable to COPRA before **November 29th** to the following address:

COPRA
Barbara Kellogg
1465 E Rosemonte Dr
Phoenix, AZ 85024-2962

Please note: No ticket sales on day of the event and no tickets available by mail after November 29th.

TOY DRIVE

COPRA will be collecting toys at our Holiday Party to be delivered to a local toy drive for disadvantaged children.

Past Holiday Party attendees have been extremely generous with their donations. If you would like to donate, please bring a **new unwrapped toy** to assist us in making the season a little brighter for those who are less fortunate.



GUEST COLUMN MARIO PANIAGUA, DEPUTY CITY MANAGER

Building Our Transportation Future

Imagine what Phoenix transportation will look like in the year 2050. Yes 35 years from now, envision Phoenix residents getting to work, doctor appointments, school, soccer or little league baseball games, downtown events...the list goes on and on. This question was presented to a group of Phoenix citizens charged with evaluating the future of Phoenix transportation. The 34-member Citizens Committee on the Future of Phoenix Transportation met eleven times over seven months to analyze community needs, evaluate transportation assets and chart a path to a vibrant future. The Committee obtained feedback from a variety of stakeholder groups, including reaching out to more than 3,500 residents and reviewing hundreds of comments from in-person outreach and talktransportation.org. Their vision, shaped by this extensive community involvement, became Phoenix's Transportation 2050 plan.



Mario Paniagua

In August, Phoenix voters took a significant step in the journey to the future of the city with the passage of the Transportation 2050 plan, or Prop 104. Transportation 2050 provides for a new sales tax, which will go into effect on January 1, 2016 and will support Phoenix's 35-year, multi-modal transportation plan. The plan invests in Phoenix's immediate and long-term transportation needs, including:

- 680 miles of new asphalt pavement on major arterial streets
- 1,080 miles of new bicycle lanes
- 135 miles of new sidewalks
- 2,000 miles of new street lights
- 75 miles of new bus rapid transit
- 42 miles of new light rail as well as new light rail stations

The plan is critically important to advancing the City toward its economic development, sustainability and accessibility goals. And, to assure continued representation by community members in the implementation of this plan, a new Citizens Transportation Commission is charged with advancing transparency, public input and government accountability for Transportation 2050. The 15-member Commission, unpaid and appointed by Mayor and Council, will provide input to the City Council on performance measures, programs and major projects as well as future innovative financing and funding mechanisms to implement the plan.

Although the 1989 movie "Back to the Future Part II" may have been a little off in its predictions for 2015 – people cruising on their hover boards, flying cars, or the Cubs winning the World Series, Phoenix now has our own version of the DeLorean time machine in Transportation 2050, the vehicle that will take Phoenix residents where they want to go, well into the future.

"Membership is our Strength"

Reminder: Please keep your mailing address up-to-date with the City and with us (COPRA) to assure that you receive important information. If you are a general city retiree (COPERS) please contact COPERS with any address change at (602) 534-4400 and COPRA at sheryljeremiah6@gmail.com

COMPUTER SECURITY

Use Security Software That Updates Automatically

The bad guys constantly develop new ways to attack your computer, so your security software must be up-to-date to protect against the latest threats. Most security software can update automatically; set yours to do so. You can find [free security software from well-known companies](#). Also, set your operating system and web browser to update automatically.

If you let your operating system, web browser, or security software get out-of-date, criminals could sneak their bad programs – malware – onto your computer and use it to secretly break into other computers, send spam, or spy on your online activities. There are steps you can take to detect and get rid of [malware](#).

Don't buy security software in response to unexpected pop-up messages or emails, especially messages that claim to have scanned your computer and found malware. Scammers send messages like these to try to get you to buy worthless software, or worse, to "break and enter" your computer.

Treat Your Personal Information Like Cash

Don't hand it out to just anyone. Your Social Security number, credit card numbers, and bank and utility account numbers can be used to steal your money or open new accounts in your name. So **every time** you are asked for your personal information – whether in a web form, an email, a text, or a phone message – think about whether you can really trust the request. In an effort to steal your information, scammers will do everything they can to appear trustworthy. Learn more about scammers who [phish for your personal information](#).

Check Out Companies to Find out Who You're Really Dealing With

When you're online, a little research can save you a lot of money. If you see an ad or an offer that looks good to you, take a moment to [check out the company behind it](#). Type the company or product name into your favorite search engine with terms like "review," "complaint," or "scam." If you find bad reviews, you'll have to decide if the offer is worth the risk. If you can't find contact information for the company, take your business elsewhere.

Don't assume that an ad you see on a reputable site is trustworthy. The fact that a site features an ad for another site doesn't mean that it endorses the advertised site, or is even familiar with it.

Give Personal Information Over Encrypted Websites Only

If you're shopping or banking online, stick to sites that use encryption to protect your information as it travels from your computer to their server. To determine if a website is encrypted, look for **https** at the beginning of the web address (the "s" is for secure).

Some websites use encryption only on the sign-in page, but if any part of your session isn't encrypted, the entire account could be vulnerable. Look for https on every page of the site you're on, not just where you sign in.

Protect Your Passwords

Here are a few principles for creating strong passwords and keeping them safe:

- The longer the password, the tougher it is to crack. Use at least 10 characters; 12 is ideal for most home users.
- Mix letters, numbers, and special characters. Try to be unpredictable – don't use your name, birthdate, or common words.
- Don't use the same password for many accounts. If it's stolen from you – or from one of the companies with which you do business – it can be used to take over all your accounts.
- Don't share passwords on the phone, in texts or by email. Legitimate companies will not send you messages asking for your password. If you get such a message, it's probably a scam.
- Keep your passwords in a secure place, out of plain sight.

Back Up Your Files

No system is completely secure. Copy important files onto a removable disc or an external hard drive, and store it in a safe place. If your computer is compromised, you'll still have access to your files.

IN REMEMBRANCE

Kathy S. Alvarez	7/27/15
Thomas F. Moore	8/27/15
Albertina S. Martin	8/29/15
Paul W. Willmore	8/31/15
Irving Anderson	9/04/15
Raymond J. Jenkins	9/06/15
George Alegria	9/08/15
Ronald T. Broughton	9/14/15
John M. Juniel	9/22/15
Edwin E. Smalley	9/22/15
Cheryl Putnam	9/23/15
Viola Fouts	9/28/15
Louise Jacobson	9/30/15

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 Franklin at (602) 705 8822.

LEGAL INSURANCE (CONT.)

(Continued from page 1)

Make the right choice and join the thousands of City of Phoenix employees – current and retired – who have already taken advantage of the City's legal plan. Simply fill out the enrollment form that has been mailed to you and return it to ARAG in the postage-paid envelope that was provided to by mail. Legal Insurance open enrollment will take place from **October 19 to November 30, 2015.**

If you have questions, call ARAG toll-free at **800-247-4184 (800-383-4184 for TTY or 711 to reach a relay operator)**, Monday –Friday, 6:00 a.m. – 6:00 p.m., Mountain Standard Time or visit **ARAGLegalCenter.com** and enter **Access Code 16922ret.**

HOLIDAY PARTY MENU

Slow Roasted Organic Chicken
bone in chicken/lemon and black pepper

Rosemary Scented Pork Roast
slow roasted/mushroom demi

Farmers Market Tossed Garden Salad
Roasted Red Potatoes & Green Beans Almondine

Fresh Brewed Coffee & Iced Tea
Eco Water Station

Apple Double Crust Pie
Blueberry Pie
Strawberry Rhubarb Double Crust Pie

2015 COPRA BOARD

President:	Jack Thomas	(623) 825-6999
	E-mail	jtnt@cox.net
Vice President:	Laura Ross	(623) 878-3334
	E-mail	ljross50@gmail.com
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Secretary:	Dawnell Navarro	(623) 412-0854
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	E-mail	ljross50@gmail.com
Retirement Board Representative:	Susan Perkins	(602) 861-5914
	E-mail	sjperkins@msn.com
By-laws Review Chair:	Karen Clifford-Anderson	(623) 772-7472
	E-mail	kcliffander@yahoo.com
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Membership Chair:	Sheryl Jeremiah	(623) 376-2980
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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
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

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.

NOVEMBER COPRA CHRONICLE

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POSTMASTER

Please send address corrections to:
COPRA Chronicle, %Sheryl Jeremiah
19031 N 76th Ave
Glendale, AZ 85308-8303



2015 MEMBERSHIP MEETING ANNOUNCEMENTS

**NEW
DATE and TIME!**

**December 3, 2015 at 11:30 am - Annual Holiday Party/Meeting
North Mountain Visitor Center
12950 N 7th St, Phoenix, AZ**

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