



COPRA CHRONICLE

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

April 2016

MEMBERSHIP IS OUR STRENGTH

Issue 4

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YOUR EMAIL IS YOUR ENTRY!

As you all know, receiving the COPRA Chronicle by email significantly defrays the printing and postage costs for COPRA. An added benefit is that if there is any important information that COPRA wants to send to you, we have your email address on file and can transmit to you in a timely fashion!

In order to encourage our COPRA members to receive the Chronicle by email, your COPRA Board started a new program! Each month (except in June, July and August) we will randomly select one member who receives their Chronicle by email and that member will receive a \$25 gift certificate to a grocery store (Fry's or Safeway).

March's winner is **Lucille Heine. CONGRATULATIONS, Lucille!!** If we already have your email address, you are automatically entered! If you do not receive the Chronicle by email, do so NOW! You can provide your email to Linda Henderson at lindaioyhenderson@gmail.com. She can also be reached by phone at (623) 693-9955.

Sign up now!

PLACES THAT LEND A HAND

Caring for a family member usually involves piecing together a crazy quilt of help, based on your specific need and what's available in your community. Here are some resources to consider:

Your local Area Agency on Aging

How it helps: These government-funded agencies—623 across the country—help you connect to a specific program where you live such as respite care, support groups, education and training, and emergency assistance.

Where to look: Go to n4a.org.

Eldercare locator

How it helps: Another handy first stop in a service search, this site—run by the U.S. Administration on Aging—can steer you to adult day programs, financial and legal assistance, housing options, in-home services and more.

(Continued on page 3)



MEMBERSHIP

Membership for COPRA is \$12 per year or \$50.00 for 5 years. If you have changed your address, email address or phone number or have any questions about dues payments, please contact Linda Henderson.

Linda can be reached by: telephone at (623) 693-9955, or by e-mail at lindaioyhenderson@gmail.com

Mail payments to:
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PO Box 2464
Litchfield Park, AZ 85340

PRESIDENT'S MESSAGE



Laura Ross

As promised, we are here to bring you the latest information on Medical and Dental insurance issues. The Health Care Task Force (HCTF) met a couple of times to review plan design and look at the actuarial costs for continuation of the City's Self Insured option for pre-Medicare retirees. When offered the option, 1,262 non-Medicare retirees chose to continue their City retiree medical coverage. The City's Health Care Consultant, Mercer, did some preliminary estimates and found that the premium increase for this group of individuals would be close to 50% if the current plan design were maintained. They further determined that these costs could not be significantly decreased through just plan design changes. The original plan was for there to be two open enrollments this year, with one taking effect in July and the second in January. The HCTF, after struggling with alternatives to maintain an affordable option for this group, made a recommendation to maintain the plan as it is currently offered and at current rates for the remainder of this calendar year. It is estimated that this option, with the current enrollees, will cost \$5.6 million. This recommendation went to the Health Care Trust Board for their approval. The Trust Board at its meeting March 24th, made some modifications to the HCTF approach. They supported that there would be no plan design changes for the remainder of the calendar year and only one open enrollment in the Fall for an effective date of January 1, 2017. However, based on their fiduciary responsibility, they arrived at a decision to add a conservative but fair premium increase of 6% (which would equate to a 3% increase annualized) effective July 1 through December 31, 2016 to offset a portion of the overall cost. This was based on a blended national medical and pharmacy rate increase projection of 7.5% - 7.75%. The Health Care Trust will absorb \$2.6 million of the cost and then after the premium increase, the remainder of the cost will be charged to the Retiree Rate Stabilization Fund.

This solution offers the HCTF, in conjunction with the City, more time to come up with viable and affordable options for retirees. Another avenue that the HCTF recommended was to pursue the possibility of adding general retirees to those eligible to join the Arizona State Retirement System (ASRS) health insurance option. Currently, Public Safety Retirees have this option available to them. Many from this group chose this alternative this year rather than the Towers Watson option. State Legislative action would be required to open this option to general City retirees. With this in mind, it is likely that it will not be accomplished for a January 2017 enrollment. The HCTF, in conjunction with the City will continue to meet to pursue solutions for 2017 retiree plans and rates.

As to the question of Dental, the City continues to work on offering retirees an option equivalent to the Cigna program formerly offered through the City, with a midyear enrollment. They are looking to set it up where retirees would go directly to the vendor for enrollment and premium payments. Currently, they are not sure if the vendor would still be Cigna or another dental vendor. However, they are looking to set it up so that the PPO plan design matches the coverage formerly offered with an out-of-network option and a generous HMO plan.

If there is any question as to whether the City continues to support the best interests of retirees, this should provide strong evidence that they continue to work with us. We will continue to provide information as this unfolds.

Lastly, I'd like to encourage you all to sign up to receive your Chronicle through email. This has the added benefit of putting you on our list for any email updates on important issues such as health care. It also qualifies you for our random drawing for a monthly (except summer hiatus) drawing for a \$25 Fry's or Safeway gift card, as an added bonus.

Laura

APRIL CHECKLIST

- ✓ **Plant a tree:** Arbor Day is Friday, April 29. Donate to have a tree planted in a national forest in honor of a loved one. The Arbor Day Foundation, Shop.ArborDay.org.
- ✓ **Sign up for disappearing Social Security loopholes:** Saturday, April 30, is the last day for seniors to claim certain spousal benefits. Consult your financial adviser-or look up details at the Social Security website SSA.gov.
- ✓ **Breath easier on taxes:** The federal filing deadline has been delayed to Monday, April 18, because of the celebration of Emancipation Day in Washington, DC. Maine and Massachusetts have an April 19 date because of Patriots Day. These dates also are the deadlines for making 2015 contributions to retirement accounts.

Source: Bottom Line Personal April 1, 2016

PLACES THAT LEND A HAND (CONTINUED)

(Continued from page 1)

Where to look: Go to eldercare.gov/eldercare.net/public/index.aspx or call 800-677-1116.

Family Care Navigator

How it helps: For more locator assistance, this state-by-state listing of safety-net services is operated by the Family Caregiver Alliance, a research and advocacy organization for family caregivers. Listing includes programs and services within public, private and nonprofit sectors.

Where to look: Go online to caregiver.org/family-care-navigator.

MORE SPECIFIC SERVICES

Day respite services

How it helps: “Respite” is a fancy word for “giving you a break.” Day programs for older adults (sometimes ignobly referred to as “adult day care”) provide a safe, supervised setting at community centers, assisted living residences and other sites. Some are drop-in programs; at others, you sign up for certain hours and days.

Where to look: Your local Area Agency on Aging can point you to local service, or try ARCH National Respite Network and Resource Center’s National Respite Locator (archrespite.org/respitelocator). The U.S. Department of Veterans Affairs also runs adult day health care programs for veterans.

Overnight respite services

How it helps: Harder to find but in growing demand, short-stay services are increasingly offered by assisted living and memory-care facilities, nursing homes and some hospitals. Alternately, you can hire a professional to come to your home while you’re away through home-care agencies or referrals from family, friends and medical professionals.

Where to look: Check ARCH National Respite Center’s Respite Locator (see above); ask at local assisted living facilities or home-health agencies.

Elder companions

How they help: They provide company and social stimulation to the homebound, and act as an extra set of eyes and ears for you. Some will drive to appointments and run errands, or do light housekeeping and meal prep.

Where to look: Ask an in-home care agency or try a local Area Agency on Aging for referrals.

Personal care services

How they help: When you need help with bathing, dressing, feeding and other tasks, these workers can save time, minimize your back strain and handle personal care tasks you are uncomfortable performing.

Where to look: Home health agencies and in-home care agencies.

Meals on Wheels America

How it helps: Take some of the worry out of a relative living alone through this network of more than 5,000 community-based senior-nutrition programs. Recipients get a daily hot meal, and also someone checking in and providing a little companionship. Payments are on a sliding-fee scale, from free to full price.

Where to look: Find a local program at mealsonwheelsamerica.org/signup/find-programs. Churches or other groups may run similar unaffiliated programs in your community.

Next Step in Care

How it helps: Because transitions from one setting to another (hospital to rehab, home to nursing home) can be hard, the United Hospital Fund program provides step-by-step guides for family caregivers and health care providers to help them work together for safer, smoother moves. You can also find forms for health records, help with medication management and more.

Where to look: See nextstepincare.org/caregiver_home.

U.S. Department of Veterans Affairs Caregiver Support

(Continued on page 5)

NEW RETIREES (JANUARY 2015)

Octavio Aguirre	Public Works	Penelope Norville	Housing Department
Fernando Almendarez	Public Defender's Office	Gieselle Overstake	City Courts
Robert Brannock	Parks & Rec	Manuel Padia Jr	Parks & Rec
Mark Burkett	Aviation	Daniel Padilla	Convention Center
Keith Davis	Parks & Rec	Delia Ramirez	Housing Department
James Erickson	Water Services	Adriana Service	Law
Elizabeth Esparza	Public Works	Mark Shafer	Parks & Rec
Dale Essary	Public Works	Gary Skinner	Parks & Rec
Leslie Finkel	Planning & Development	Michael Sotomayor	Aviation
Joseph Giuliano	Aviation	Rossana Stokes	Aviation
Roxanne Hutson	Neighborhood Services	Vicki Szaszvari	Public Works
Jeffrey Johnson	Parks & Rec	John Trinidad	Water Services
Kathi McConnell	Police	Nollie Ulmer	Housing Department

CALLING GOLFERS!

Want to enjoy a game of golf while raising money to send deserving Phoenix urban youth to camp? The 11th annual Camp Colley Classic golf tournament is April 9, 2016 at Aguila Golf Course. Hosted by Camp Colley Foundation, proceeds from the tournament support Camp Colley, providing structured, supervised outdoor recreation and nature education at the city of Phoenix-owned camp on the Mogollon Rim for under-served urban youth. The event includes:

- Breakfast and lunch
- Antigua golf shirt
- 18 holes of golf
- Chances to win prizes including:
 - First Annual Poker Run (winning hand gets 4 passes to Disneyland)!
 - 4 day/3 night stay in ocean-front luxury condo in Puerto Penasco, Mexico.
 - Great silent auction prizes

Check in and breakfast begins at 6:30 a.m., shotgun start at 7:30 a.m.

Register at campcolley.org/gtregistration

Source: PHX CONNECT March 16, 2016

TIDBITS OF INFORMATION

CONTAINER REMINDER

Please remember that your solid waste containers must be at the curb by 5:30 a.m. on your collection day. Solid waste containers must not interfere with pedestrian and/or vehicular traffic and must be standing 4 feet apart from each other to prevent unnecessary spills and tipping over. Containers also must be at least 5 feet away from inanimate objects, such as parked cars, mailboxes and lamp posts to avoid damage. For questions, please email ReimaginePhoenix@phoenix.gov.

I RECYCLE PHOENIX

Everyone is invited to the next I Recycle Phoenix festival sponsored by Keep Phoenix Beautiful, in partnership with Phoenix Public Works. Please visit phoenixrecycles.org for a list of what you can and cannot recycle. (No CRT TVs.)

For more information or to volunteer, please visit phoenixrecycles.org or call 602-262-4820. Details:

- Saturday, April 9
- 8 a.m. – 1 p.m.
- Desert Ridge Marketplace (behind AMC Theatres), 21001 N. Tatum Blvd.

From March 2016 Phoenix@YOUR SERVICE

MENTAL DISTRACTION CAN LAST AS LONG AS 27 SECONDS

If you're like most people, you probably need a few moments to mentally focus on your next task after you end a phone call or send a text message, even from a hands-free system. But what if your next task required you to avoid a vehicle or pedestrian that entered your path? Would you be able to properly react when the traffic light you were waiting at turned green? New scientific answers to these questions may surprise you.

27 Seconds to Refocus

In its latest look at in-vehicle mental distractions, a University of Utah-based research team lead by professor David Strayer and sponsored by AAA Foundation for Traffic Safety discovered test subjects needed up to 27 seconds to fully restore their mental focus on driving after ending a call or texting from voice-controlled systems in their cars. These lingering distractions, referred to as "residual costs," were determined by measuring participants' reaction times to potential hazards while conducting such interactions as they drove on suburban roads.

"These residual costs are notable," Strayer says. "At 25 mph, a vehicle would travel up to 988 feet (the approximate length of three football fields) before the residual costs completely dissipate. These findings have implications for people who think it's safe to dial or send a text message at a stoplight, because the distractions from these interactions are likely to persist after the light turns green."

Strayer's study analyzed distraction levels resulting from the use of voice-controlled information systems available in 10 vehicles and on three smartphones. Among the vehicles, the Chevy Equinox has the lowest, or best, distraction rating. Of the smartphone systems, Google Now performed best, followed by Apple Siri and Microsoft Cortana, and using the latter three systems to send text messages significantly increased cognitive distraction levels.

"Developers should aim to reduce mental distractions by designing systems that are no more demanding than listening to the radio or an audiobook," says AAA President and CEO Mike Tully. "We advise consumers not to use these new technologies while behind the wheel, even at a stop sign or red light, given the high risk that distraction may last much longer than people realize."

Source: March/April AAA Highways, Rob Bhatt, editor of Western Journey Magazine, published by AAA Washington.

READY TO WALK?

Join the WalkPHX walking program as we encourage everyone to get outside and stretch those legs. Starting now through May 12, there will be four weekly walks. If you sign up and join for all ten weeks, you get a free t-shirt.

Details:

- Tuesdays at 7 p.m., Maryvale Park
- Tuesdays at 7 p.m., Encanto Park
- Wednesdays at 7 p.m., Eastlake Park
- Thursdays at 7 p.m., Los Olivos Park

You can register and track your walking on the new walkphx.org website. Just meet at the WalkPHX sign!

Source: PHX CONNECT March 9, 2016

PLACES THAT LEND A HAND (CONTINUED)

(Continued from page 3)

How it helps: For those caring for a veteran, the VA's Caregiver Peer Support Mentoring Program pairs you with a mentor volunteer who agrees to be available by phone, email or mail for six months or more. A caregiver-support coordinator can connect you with services such as home health aides, skilled home care, respite care, hospice and more.

Where to look: Call the VA Caregiver Support Line at 855-260-3274 toll-free, or go to caregiver.va.gov/index.asp.

Source: November 2015 aarp.org/bulletin; by: Paula Spencer Scott

DEFEND YOUR SMARTPHONE FROM SCAMMERS

Expect more mobile mayhem this year...

Love your smartphone? So do scammers. With more than 1.5 billion smartphones forecast to be sold worldwide in 2016, you can expect more mobile mayhem this year. The reigning ruses:

Spam

Nearly 70 percent of smartphone texters say they receive unwanted spam messages, studies show. And people are three times more likely to respond to spam received by cellphone than when using a desktop or laptop computer. That's particularly dangerous because more than a quarter of text-message spam—such as free gift cards, cheap medications and similar text-messaging come-ons—is intended to criminal-ly defraud you, compared with only about 10 percent of spam arriving by email. These texts often lead you to shady websites that install malware on your phone or otherwise seek to steal sensitive details for identity theft.

What to know—Don't click on links or follow instructions to text "stop" or "no" to prevent future texts. This only confirms to scammers that yours is a live, active number for future spam. Use and regularly update anti-malware software designed for smartphones; ask your phone's manufacturer or service provider for recommendations. Forward suspicious texts to 7726 ("SPAM" on most keypads) to alert your carrier to those numbers, and then delete them.

The one-ring con

In a longtime calling scam, crooks leave voice messages asking you to call back a specific number because you have won a sweepstakes or have an undeliverable package. Now they simply program calls to smartphones to ring only once or disconnect when you answer. Your curiosity over a missed-call alert results in you spending upwards of \$30 to call back. The reason: Despite a seeming American area code, the call is to an international phone number often in the Caribbean—that charges a premium connection fee and per-minute rate, which is extended through long holds and frequent transfers.

You might also find charges crammed onto your bill with such innocuous language as "special services," "Internet advertising" or "minimum monthly usage fee."

What to know—Beware of any unfamiliar calls—one ring or otherwise—with area codes 268, 284, 473, 649, 664, 767, 809, 829, 849 or 876.

Bank messages

These text messages claim to be from your bank or credit card company and say there's a problem with your account. You're instructed to click an included link, which leads you to a look-alike, scammer-run website that seeks your name, account number and online log-in credentials.

What to know—If there's really an account problem, you might get an email, but it will include your name and a portion of your account number. Or your bank or credit card company may telephone you with a fraud alert, but it won't ask for personal information.

Finally, keep in mind that smartphones are prime targets for old-fashioned theft. Don't let yours reveal your secrets if it winds up in the wrong hands. Always protect with a strong PIN. And don't use it to store credit card and account log-in information—or anything else potentially compromising.

Source: AARP Bulletin March 2016, by: Sid Kirchheimer

SAVE A BUCK

FYI for DIYers

Do-it yourselfers: Before buying a tool that you may never need again, visit localtools.org for a list of more than 80 "tool lending libraries" across the U.S. or for Phoenix use phxtoolshed.org. Some require a membership fee, but it's often less than the cost of the specialized tool you need for plumbing, carpentry and other home repairs. Or try one of the chains such as Pep Boys or AutoZone, where, with a deposit that's refunded on return of the gadget, gearheads can borrow a wide range of automotive tools.

Source: October 2015 aarp.org/bulletin

IN REMEMBRANCE

Eric Stella	11/06/2015
Agnes Hineman	01/18/2016
Larry Aldrich	01/30/2016
Don Patterson	02/05/2016
Stephen Finch	02/08/2016
Mae Hardt	02/11/2016
Irene Bielawski	02/16/2016
James Cockerhern	02/17/2016
Nancy Moses	02/26/2016
Leon D. Estes	02/26/2016
Joan Patton	02/27/2016
Ann Nelson	02/27/2016
Mary T. Englund	02/29/2016
Barry L. Gore	03/01/2016
Paul Jankowski	03/03/2016
Ramon A. Salazar	03/07/2016
Thomas Wilson	03/07/2016
Fred W. Gustin	03/09/2016
Bloyce Blackwell	03/17/2016
Larry A Waggoner	03/20/2016
Edith Yogerst	03/23/2016

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.

GARAGE GOLD

Spring cleaning typically means clearing out closets of unwanted tax-deductible clothing and household items that you no longer need. But why stop there? You may also qualify for write-offs by donating unwanted paints to globalpaints.org, building materials to Habitat for Humanity's ReStores and old linens (used for pet bedding) to tax-exempt animal rescue shelters. Check to see if your utility companies provide free pickup of older appliances that are not energy efficient. Some utilities will even pay about \$50 for upgrading your appliances, or they will credit your bill.

Source: AARP Bulletin March 2016

"Membership is our Strength"

2016 COPRA BOARD

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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.

APRIL COPRA CHRONICLE

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2016 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center
2240 W Citrus Way, Phoenix, AZ

Thursday, May 26, 2016 at 1:30 pm - State of the City
Thursday, October 27, 2016 - Healthcare
Thursday, December 1, 2016 - Annual Holiday Party/Meeting

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