



# COPRA CHRONICLE

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

December 2016

**MEMBERSHIP IS OUR STRENGTH**

Issue 9

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### **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 [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)

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

## REMEMBER - RETIREE MEDICAL PLAN ENROLLMENT

- ❖ Medicare annual enrollment through One Exchange (or anywhere else) is October 15 – December 7.
- ❖ Enrollment for non-medicare retirees through One Exchange is November 1 – December 15.

If you were not able to make one of the Healthcare meetings, you can review the presentation given on the COPRA website [www.phoenixcopra.com](http://www.phoenixcopra.com) or also on the City site [www.employee.phoenix.gov/benefits](http://www.employee.phoenix.gov/benefits). All of you should have received your City of Phoenix Benefits Guide for 2017 which contains all of the information related to retiree medical plan benefits & enrollment. You can, at any time, contact the City's Benefits Office at (602) 262-4777 with questions or you can email questions to [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov).

## 13<sup>TH</sup> CHECK APPROVED BY COPERS

The City of Phoenix Employees' Retirement System (COPERS) approved that all eligible retirees will receive a one-time 1% increase in their December 1, 2016 pension payment. To be eligible you must have been retired and receiving payments by July 1, 2016 (had to retire by May 31, 2016). If you have any questions, please contact the City of Phoenix Retirement Office at (602) 534-4400.

## CITY OF PHOENIX 401(a) AND 457 PLAN INVESTMENT OPTION CHANGES

Effective December 15, 2016, investment options are changing in the City's 401(a) and 457 Plans. These changes were approved by the City's Deferred Compensation Plan Board as a part of its regular review of plan options and features. These three changes will occur:

- U.S. stock fund options will be simplified
- The number of low-cost funds that track an index will be expanded
- Retirement target date funds will be introduced

*(Continued on page 4)*

## PRESIDENT'S MESSAGE



Laura Ross

By the time you read this, Thanksgiving will be a happy memory and the race to the holiday season will be on. As we approach the holidays, gratitude for our blessings is in order. Likewise, with the New Year approaching, we again face more changes.

Both of these things are what we make of them. We are at that stage of our lives where we have more to look back on than we have to look forward to happening. That, as they say, is the good news and the bad news all in one. I am here to encourage you to stay positive on all fronts. Be thankful for your blessings and look for the changes to come, with hope. I know that after a hard fought political race this may not be where you find yourself. However, as a believer that you are about as happy as you decide to be, I also believe that your outlook has a lot to

do with that. You can choose to approach things from either a positive or negative place. Choose positive. Be a positive force in your own happiness. Do the things you can to make sure the change in your life remains positive.

The Holiday Party and Annual Meeting will have included an election where all the incumbents that are up for re-election opted for another term and were accepted by our membership. That means that the Board will remain the same. We are grateful that it appears that our membership seems to be happy with that and they are grateful that we are willing to take on this service. However, if you recall, in the last issue I indicated that we had additional openings on the Board for new faces to join us. Most of us have been on your Board for quite a number of years and are looking for others to step up. Along those lines, it is not too late to let us know of your interest to take part in our organization as a Board Member. We are able, according to our By-Laws, to bring on a couple more Board Members. This gives the new member a chance to become familiar with the workings of the Board before taking on an office or committee chairmanship. This is one of those areas where some new outlooks could bring about a positive change. As we go into the New Year, think about whether you would be able to offer your service and thereby become a part of something positive for yourself and your fellow retirees. Change is always easier when you have a part in directing it.

We are all grateful that we have an employer that assists us in finding the health insurance option that best fits our needs. Along those lines, we want to make sure that you have made that all important decision and done what needs to be done to secure your insurance for the New Year. While the time to enroll in the City option for pre-Medicare retirees is past, there is still time to utilize One Exchange or a private broker. Medicare enrollment dates through OneExchange are October 15 – December 7<sup>th</sup> for a January 1 effective date. Non-Medicare enrollment dates through OneExchange are November 1- December 15<sup>th</sup> for a January 1 effective date. Don't let these deadlines pass without action to ensure that your choice of insurance is elected. Likewise, if you want to stay with your current option, be sure to check whether there are any plan design changes or changes to the Formulary for your Prescription Plan.

And last, but surely not least, notice on this month's paycheck that those eligible received a "thirteenth check". This results in a one-time 1% increase to the December 1, 2016 pension payment. Eligibility means that you had to retire by May 31, 2016. Now that's a blessing we can all be grateful for getting!

Laura

*Wishing you a season of gladness, a season of cheer, and to top it all off*

*- a wonderful year.*

*Unknown Author*

## FIREPROOF YOUR FEAST THIS HOLIDAY SEASON

Food is a big part of the holiday fun, but festivities can take your attention away from cooking and lead to fires. Before you bake, broil, grill, or fry, remember these tips for fireproof feasts:

- Have someone on cooking duty at all times. If you have to leave, turn off cooking equipment.
- Plan family time, walks, TV, chores, and other activities outside of meal preparation time to limit distractions.
- Everyone loves hanging out in the kitchen, but that can lead to bumps, spills, and injuries, especially when kids are involved. Divert traffic by putting snacks, games, and toys in another room.
- Only use grills and gasoline – or charcoal-burning devices outdoors.
- If you are sleepy or have consumed alcohol, step away from cooking and designate a “driver” to take the lead.
- Keep towels, paper products, and other flammable materials away from heat.
- Smother grease fires with a metal lid or baking soda. Never use water, and make sure to turn off the heat. If a fire starts in the oven, turn off the heat and keep the door closed.
- Have a fully functional fire extinguisher on hand for emergencies. Call 911 for help.

Source: November/December 2016 AAA Highroads

## SEVEN TIPS FOR SAVING MONEY AT THE PUMP

Fuel prices have a major impact on vehicle operating costs. The following tips will help you boost fuel economy, no matter what type of car or truck you own.

1. Check on tire pressure at least twice a month, or daily on extended road trips. A 10-degree change in ambient temperature results in a 1-pound change in tire pressure. You can find the recommended air pressure in the owner’s manual or on a sticker on the driver’s side doorjamb.
2. Consider purchasing fuel saver tires. While not available in every size, this type of tire reduces excessive rolling resistance to save fuel.
3. When driving at higher speeds, close the windows and use the air conditioner. The additional load from the air-conditioning compressor is less than the increase in aerodynamic drag from open windows.
4. Change your oil according to owner’s manual recommendations. Oil additives wear out over time, reducing the lubricant’s ability to minimize friction from moving engine parts.
5. Have service technician check wheel alignment every 25,000 miles. Wheels out of alignment prevent the vehicle from tracking straight, reducing fuel economy.
6. Avoid jackrabbit starts and sudden stops. Feather the throttle when accelerating to keep the tachometer at 2,000 rpm, and coast into stops. These techniques take some practice but pay big dividends at the fuel pump.
7. Don’t overspend by purchasing premium gasoline if your engine doesn’t require it. The purpose of octane is to prevent detonation in certain types of engines. Using a higher grade of gasoline than what the manufacturer recommends is an additional cost that won’t yield any benefits. Do, however, pay attention to the quality of gas you put in you car. AAA found that using a TOP TIER gasoline significantly reduces engine deposits that reduce fuel economy.

Source: November/December 2016 AAA Highroads

## HELP WANTED: TAX PREPARERS

The city of Phoenix is looking for volunteers to offer free tax preparation help for low to moderate income households. Tax professionals can also earn continuing education credits when volunteering. The city will hold free IRS process-based tax law training sessions from November to January at various locations.

The city of Phoenix Earned Income Tax Credit (EITC) campaign is in partnership with the Internal Revenue Service VITA program. Nationally, the EITC helps an estimated 6.5 million people out of poverty, including more than three million children. Visit [Volunteer.Phoenix.gov](http://Volunteer.Phoenix.gov) and search VITA or call **602-534-0543**.

Source: PHX At Your Service, November 2016

## NEW RETIREES (OCTOBER 2016)

Vicki Barr	City Courts	James Foree	Parks & Rec
James Bennett	Information Tech Serv.	Homer Hounshell	Phx Convention Center
Donald Boop	Neighborhood Services	Norman Lund	Planning & Dev Dept.
Jeffrey Brookins	Information Tech Serv.	Alan McCully	Parks & Rec.
Michael Butters	Fire Dept.	Bonnie Rivera	Equal Opportunity Dept
Edward Covarrubias	Street Transportation	Eric Torres	Aviation
Rafael De'Alva	City Courts	Henry Valencia	Parks & Rec.
Rose Dubois	Library	Robert Vasquez	Water Services
Thomas Elder	Information Tech Serv.	Jeffrey Williams	Information Tech Serv.

## YOUR E-MAIL 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, 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).

November's winner is **ROSE DEMARBIEX. CONGRATULATIONS, Rose!** 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 [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## CITY OF PHOENIX 401 (a) AND 457 PLAN INVESTMENT OPTION CHANGES (CONTINUED)

*(Continued from page 1)*

A U.S. Large Cap Stock portfolio will be created which includes 50% large growth investments and 50% large value investments. Assets from large-cap stock funds currently available will be moved into this U.S. Large Cap Stock Portfolio.

Three low-cost index funds from Vanguard will be added: An international stock asset class fund, a large-cap stock asset class fund, and a small/mid-cap stock asset class fund.

Target Date Funds will be implemented on December 14, 2016. These funds will automatically adjust the investor's exposure to market risk to be more conservative as the investor gets older. On December 15, 2016 your investments will automatically be moved to the investment mix that correlates to a retired individual unless you move your assets to the Stable Value Fund on December 14 (or earlier) and make your own investment choices on December 16 (or later).

Retirees can call a local plan service representative at 602-266-2733 or call to make an appointment to meet with a service representative at the local Nationwide office at 4747 N. 7<sup>th</sup> Street in Phoenix. Information can also be found at [phoenixdcp.com](http://phoenixdcp.com).

### TIDBIT OF INFORMATION

**Simple ways to improve balance:** See how long you can stand on one foot with your eyes closed, and work on improving your time. Rise up on you toes 10 times with your eyes open and then 10 more times with them closed. Balance yourself on one foot for 10 to 15 second, then switch legs. Repeat 10 times then do it again with your eyes closed. Walk in a straight line, placing the heel of one foot in front of the toes of the other foot. Caution: When doing these exercises, stand near a wall or some other support.

Bottom Line Personal December 1, 2016

University of California, Berkeley Wellness Letter. [BerkeleyWellness.com](http://BerkeleyWellness.com)

## HEALTHY YOU - THE PERILS OF SMART PHONES

We spend 5 hours a day on our mobile phones. Here are 3 ways they could be harming your health and what to do about it.

**Text Neck** – A whopping 90 percent of us text with our necks bent, which strains muscles, tendons and ligaments. Flexing the neck forward at a 60-degree angle also puts 60 pounds of weight on the spine, leading to degeneration and arthritis.

**The Fix** – Stand upright and keep your phone 12 to 14 inches from your face. Apps such as HeadUp and Text Neck Indicator alert you when you're doing this wrong.

**Bum Thumb** – Sending hundreds of texts a day? All that digit bending can cause inflammation in your finger, leading to tendinitis or arthritis. And watch out for "trigger finger," a condition that causes fingers to get stuck in a bent position. (You may need surgery to fix it.)

**The Fix** – Use voice-to-text, and take breaks when you're typing on your phone. Try to send most of your emails from your computer keyboard. If you feel discomfort, stop and rest your hands, then gently stretch your thumbs and other fingers.

**Eyestrain** – Some 65 percent of Americans suffer from digital eyestrain, a condition characterized by dry, itchy eyes and blurred vision. Also, the blue light emitted by your phone may damage your retinas, leading to macular degeneration.

**The Fix** – Ask your doctor about antireflective lenses, or try blue-light blocking glasses from Gunner (\$69-\$299) or Swannies (\$89). Plus try to blink frequently at least 18 times a minute.

Source: AARP Magazine August/September 2016

### RENEW YOUR COPRA MEMBERSHIP DUES FOR 2017

**Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2016", you need to renew your COPRA membership!**

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you will receive an email in December advising you of the status of your COPRA membership.

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 \$12.00 a year for all members or \$50 for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

**COPRA  
PO Box 2464  
Litchfield Park, AZ 85340**

### SKY HARBOR TO BEGIN VALET SERVICE

America's Friendliest Airport® is pleased to offer travelers a new service to make the parking experience even easier. In mid-November, valet parking became available at Sky Harbor's busiest terminal, Terminal 4. It's easy for travelers to take advantage of this frequently-requested service. In fact, travelers have the option of drive-up service in the Terminal 4 garage or a reservation-only valet with drop-off at the curb. For more information on the new valet service including prices, please visit **SkyHarbor.com/valet**.

Source: PHX At Your Service, November 2016

# DID YOU KNOW THAT...

...Difficulty navigating new surroundings may be an extremely early sign of Alzheimer's? Recent finding: Study participants were tested on their ability to remember how to navigate a maze on a computer. People with preclinical Alzheimer's—based on analysis of fluid from around their brain and spinal cord—had significantly more trouble creating a map of the maze than people without cerebrospinal markers.

Study of 71 people by researchers at Washington University School of Medicine, St. Louis, published in *Journal of Alzheimer's Disease*.

...The home ownership rate was not lowest in 50 years in the second quarter of 2016? This is partly due to the continuing fallout from the collapse of the housing market, as well as shifting demographics and the fact that more people are moving into rentals instead of buying houses. The rate of homeownership fell to 62.9%, down 0.6% from the first quarter of the year and the lowest level since 1965.

U.S. census bureau statistics, reported in the *Wall Street Journal*.

...Seniors can be organ donors? But only about 7% of deceased American organ donors were over age 65 in the last few years. And the need for donated organs is growing as the population ages. Doctors can now successfully give organ transplants to people in their 60 and 70.

Round of experts on organ donation, reported in the *New York Times*.

...More bottled water will be consumed than soda by early next year? In the U.S., bottled-water consumption grew 120% from 2000 to 2015, while carbonated beverage consumption dropped 16%. Americans consumed 11.7 billion gallons of water last year.

Round of experts on beverage consumption, reported in *USA Today*.

...People who sleep less than 6 hours a night are 400% more likely to get a cold than people who sleep 7 hours or more?

Prevention.com

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6208 E. Desert Cove Ave Scottsdale AZ 85254

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I certify that 80% of all my distributed copies (electronic and print) are paid above a nominal price.

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 The publication is a general publication, publication of this statement is required. Will be printed in the November 2016 issue of this publication.  Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner  
Laura Matamoros, Treasurer Date: 10-31-2016

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

## IN REMEMBRANCE

Paula Cowan	09/26/2016
Eva Scholtz	10/04/2016
Lee A. Hicks	10/19/2016
Mona Weathersby	10/20/2016
Keith Zwick	10/21/2016
Frances Webb	10/26/2016
Robert L. Makinney	10/27/2016
Enice Hooks	10/29/2016
Douglas Manager	10/29/2016
Jose A. Neiblas	10/31/2016
Barbara Garry	11/04/2016
Clayton Rhymes	11/05/2016
Daniel Klein	11/09/2016
Esequiel L. Chavez	11/09/2016
Glenna Moore	11/16/2016

### 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.

### CEASE THE GREASE FOR THE HOLIDAYS

Did you know pouring leftover fats, oils and grease down your drain could result in serious damage to your plumbing and city sewer systems? To keep your plumbing clean this holiday season follow these two steps:

**Store It:** Once cooled, use a coffee filter, cheese cloth or fine metal strainer to filter oils and grease into a container. Store it in the refrigerator or freezer for up to six months for later use.

**Trash It:** Pour it into a small, sealable container and throw it in the trash. Make sure to only throw away a small amount of oil at a time. Big jugs can leak, makes a mess of the City's collection trucks and disposal facilities.

Source: PHX At Your Service November 2016

### CARDBOARD HELP

For many, the holidays mean opening presents packaged in recyclable cardboard. If you have just a few boxes, flatten and place them in your blue recycle container. If you have a large quantity of cardboard boxes, remove any packing materials and call the city of Phoenix, Public Works customer service at **602-262-7251**. They will work with you to figure out what kind of equipment is needed to pick up the load.

Source: PHX At Your Service November 2016

## 2016 COPRA BOARD

President/Benefits Chair:

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E-mail [ljross50@gmail.com](mailto:ljross50@gmail.com)

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E-mail [kcliffander@yahoo.com](mailto:kcliffander@yahoo.com)

Treasurer:

**Louis Matamoros** (623) 734-6624  
E-mail [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com)

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E-mail [navarro2@cox.net](mailto:navarro2@cox.net)

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E-mail [navarro2@cox.net](mailto:navarro2@cox.net)

COPERS Representative:

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Chronicle Editor:

**Mary Dysinger-Franklin** (602) 705-8822  
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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
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](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.

## DECEMBER COPRA CHRONICLE

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### 2017 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held at the  
Washington Activity Center  
2240 W Citrus Way, Phoenix, AZ  
Dates - TBD

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