



COPRA CHRONICLE

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

January 2016

MEMBERSHIP IS OUR STRENGTH

Issue 1

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IF YOU HAD CITY MEDICAL COVERAGE IN 2015, LOOK FOR FORM 1095-C IN YOUR MAILBOX

According to the Patient Protection and Affordability Care Act (PPACA), commonly known as "Obamacare," if an individual does not have health insurance, they will be required to pay a penalty. The penalty is assessed and deducted when the individual files his or her Federal income taxes. A new form, known as IRS Form 1095-C, allows you to submit proof of having employer-provided health insurance coverage when you prepare your tax return each year.

Large employers, like the City of Phoenix, are required to provide you with an IRS Form 1095-C if you were enrolled in City sponsored medical coverage in 2015. This means if you were enrolled in City employee or retiree medical coverage for any amount of time in 2015, whether it was one month, 12 months, or something in between, you will receive an IRS Form 1095-C in the mail in mid-to-late January 2016. Please set this form aside to use when you prepare your 2015 Federal tax return.

If you have specific questions about IRS Form 1095-C, please consult with your tax advisor. If you have questions about medical coverage through the City of Phoenix, please contact the City's Benefits Office at benefits.questions@phoenix.gov or (602) 262-4777.



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 Barbara Kellogg.

Barbara can be reached by: telephone at (623) 322-5227, or by e-mail at: avidgolfer@aol.com or by mail at: COPRA Chronicle
1465 E. Rosemonte Dr.
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10 TIPS TO CUT YOUR CANCER RISK

A sobering statistic: Half of all men and a third of women will get one of the 100-plus forms of cancer in their lifetimes. Although just the word "cancer" can give us the shivers, the truth is that we are making step-by-step progress against many forms of the disease. But the best way to beat cancer is not to get it in the first place. Here are 10 ways to reduce your risk.

1. Cut the cola

A study published in the journal Cancer Epidemiology, Biomarkers & Prevention shows that people who drink two or more sugar sweetened soft drinks a week are 87 percent more likely to get pancreatic

(Continued on page 3)

PRESIDENT'S MESSAGE



Thank you for your support in helping me to serve as the COPRA President.

This will be my final President's Message for the Association. I announced at the Annual Holiday Lunch and General Meeting in early December my intention to not seek re-election as President in 2016 and allow a younger and more energetic person to take the reins of this wonderful organization. This was not a rush decision, but one that has been shared with the board for the past two years with my hope of stepping down even sooner than now. The board will be meeting in January to nominate and elect a new President and I am excited to step down and support a new leader. I am now completing my 18th year on the COPRA Board and have served as President for over 9 years, with over 6 years prior to that as Vice President. I am proud to have been involved this past 18 years and watch the organization grow and continue to serve all retirees through both good and challenging times, and know that COPRA will grow even more in the future.

December started off continuing to be a stressful time for everyone with the roll-out of the new health insurance program for retirees. The COPRA Board and the City continued to hear from many pre-Medicare retirees expressing strong concerns regarding what was happening, and the losses they will be realizing in 2016 with both their insurance coverages and the negative financial impacts. COPRA continued to express our serious concerns as well for both the program and the performance of Towers Watson in this effort. Several meetings were held with COPRA representatives, senior City staff, and the City Manager where these concerns were openly shared and options explored. The City did listen and responded quickly to reinstate the Pre-Medicare Retiree Program back into the City immediately for 2016, for those pre-Medicare retirees wishing to stay with the City. This also included those pre-65 age retirees on disability (drawing Medicare) who were equally impacted with no improved Medicare options available to them under State Law. Recognizing the significant amount of work that needed to be done in very short order by the City, the COPRA Board is extremely grateful for the support of City Manager, Ed Zuercher, and the senior management staff of Human Resources, including Mary Kyle and Leslie Dewar, in looking out for this vulnerable group of retirees and working diligently to make it all happen.

There is no doubt that by mid-2016 the City insurance program will be going through some changes in both plan design and premium costs. At least this insurance reinstatement will give an opportunity for this group of retirees to make longer term decisions on whether to stay with the City program as it evolves, or go out on their own without the short term pressures that were thrust upon them these past few months.

As a member of the Medicare group of retirees, I also have some apprehension going forward into 2016, but I know that the program options for our group are excellent, and most of us should experience some savings over the previous City program with options to have plans that come close to what the City previously offered. It is anticipated that there will be a few of us with exceptions to this regarding prescription drug coverages, but again the City has put some safeguards in place to mitigate some of that impact. By the end of 2016, it should be better understood how this group of retirees fared, but I also know that this group is not bashful in sharing their concerns if there are any. I hope not!

Goodbye as your COPRA President and thank you again for your support, Jack

"Membership is our Strength"

10 TIPS TO CUT YOUR CANCER RISK (CONTINUED)

(Continued from page 1)

cancer. Researchers suspect that the sugar in colas bumps up insulin, which has been shown to contribute to pancreatic cancer cell growth.

2. Grab some grapes

Resveratrol, a compound found in grape skins, helps prevent cancer by killing damaged cells before they replicate, according to a University of Colorado study. Red wine provides the compound. If you don't imbibe, though, have a handful of grapes or a morning cup of low-sugar grape juice.

3. Dress in red and blue

Protecting your skin from harmful UV exposure can be a chore, but simply choosing red and blue clothing over lighter colors such as white and yellow can help protect the areas not covered by sunscreen, a Spanish study finds. Also wear a broad-brimmed hat.

4. Marinate your meat

Add rosemary and thyme to your favorite marinade at least an hour before tossing your meat on the grill. These antioxidant-rich herbs can cut the cancer risk posed by charring your meat by as much as 87 percent. That's the word from Kansas State University researchers.

5. Ban the bottle

Plastic bottles aren't great for the environment — both outside and inside your body. One study found that about a third of bottled-water brands contained bacterial or chemical contaminants, including carcinogens in levels exceeding state or industry standards. Our suggestion: Drink tap or filtered water.

6. Watch for weird symptoms

Your voice sounds different: It's probably laryngitis, but hoarseness can also be a sign of lung cancer, especially if you also have trouble breathing, you wheeze or you have a tough time swallowing.

Your breasts are itchy: Though it could be an allergy or infection, this can be a sign of inflammatory breast cancer or Paget disease of the breast, less common forms of breast cancer.

Your waistband is tight ... and your clothes fit fine everywhere else: Abdominal bloating could be just gas, but in women it can be a sign of ovarian cancer.

7. Get moving

If you need more motivation to be active, one study of postmenopausal women shows that regular exercise can cut breast cancer risk by at least 10 percent. Another concludes that rigorous exercise (such as hiking or biking) can reduce colon cancer risk by up to 40 percent.

8. Can the BPA

The lining that coats almost 75 percent of cans of vegetables and other foods contains a chemical called bisphenol A (BPA), which studies report increases the risk of cancer. In one study, researchers at the Harvard School of Public Health found that those who ate one serving a day of canned soup for five days had a 1,000 percent increase in BPA in their urine, compared with those who consumed fresh soup. Since it's impossible to tell which cans contain BPA, you can avoid the whole issue by choosing fresh or frozen foods.

9. Go nuts!

Brazil nuts are full of selenium, an antioxidant that lowers the risk of bladder cancer in women. Researchers think selenium protects cells from free radical damage, boosts immunity and suppresses the formation of blood vessels that nourish tumors.

10. Schedule screenings

- Colon cancer: Ninety percent of cases are found in people 50 or older.
- Breast cancer: Most breast cancers (79 percent) occur in women over 50.
- Lung cancer: The median age for getting this cancer is in the mid-60s.
- Prostate cancer: About six cases in 10 are diagnosed in men 65 or older.
- Stomach cancer: This occurs most frequently in the late 60s through the 80s.

NEW RETIREES (OCTOBER 2015)

Mark Alvarez	Public Works	Vickey Jessee	Public Works
Sandra Anderson	Planning and Dev	Raymond Kosturik	Parks & Rec
Russell Becker	ITS	John Loubet	Water Services
Nicolette Beloud	Police	Bryan McGhee	Aviation
Richard Boyle	Public Works	Ronald Muhammad	Aviation.
Alexander Dolotov	PPD	Patricia O'Shea	Police
Vince Garcia	Public Works	Sharyn Runyen	H S D
Veronica Gonzalez	NSD	Lance Strong	Fire
Chester Green	Street Trans	Kathy Thiessen	Comm & Economic Dev
Russell Hays	Aviation	Annette Vigil	Library
Howard Hindman	Water Services	Gerald Vohn	Water Services
Vincent Huizar	Parks & Rec	Barbara Wallace	Aviation
Rex Jeppson	Public Works	Karen Williams	Police

NEW RETIREES (NOVEMBER 2015)

Tammy Arredondo	Police	Carl Meyer	Water Services
Elizabeth Bissa	HSD	Regina Moreno	City Clerk
Gerard Brilhante	NSD	David Morris	Parks & Rec
Beverly Burke	NSD	KariAnne Otterson	Police
Enrique Chacon	Parks & Rec	Constance Parker	City Court
Antonio Chavez	Public Works	Diane Powell	Fire
Teresa Comey	ITS	Leonel Puig	Parks & Rec
Steven Dopke	Street Trans	Lloyd Ritzberg	Street Trans
William Douglas	ITS	Michael Rodriguez	ITS
Sandra Erives	Parks & Rec	Eugene Rogers	City Clerk
Terrence Gellenbeck	Public Works	Keith Rowe	Aviation
Zeferina Gil	Street Trans	Sharyn Runyen	HSD
Denise Godbehere	Police	Edward Salas	Public Works
Frank Goldberg	Street Trans	Diane Sanchez	Aviation
Alma Guevara	NSD	Yolanda Sanchez	Street Trans
Victor Harris	NSD	William Schmidt	Public Works
Patricia Hartley	HSD	Sheri Scott	HSD
Dewell Howell	Human Resources	Ronald Serio	Water Services
Barbara Hummell	Finance Dept	David Sifuentes-Palomino	NSD
Ronnie Infurna	Parks & Rec	Fernando Soza	Public Works
Kim Keller	Street Trans	Jason Turnbaugh	Planning & Dev
James Kobyluck	HSD	Terry Viney	Street Trans
Christina Koehn	City Attorney	Kenneth Vonderscher	Parks & Rec
Cynthia Langwell	Law	Molly Weiss	Housing
Margaret Lense	Police	Rebecca Welsch	Library
Linda Matteo	City Court	Diane Wills	City Court
Sheila Mauzy	Police	Mariagene Wilson	Library
Tim McMurray	Public Works	Adam Zendejas	Water Services

Your Health - Probiotics do more that help digestion. These helpful bacteria also may help prevent a cold, treat high cholesterol, ease anxiety and alleviate allergies. Probiotics must be taken for about five straight days to build up a useful level and then continue to be consumed regularly. They alter gastrointestinal balance in ways that can fight diarrhea and constipation...prevent release of toxins by harmful bacteria...and improve the strength of the gastrointestinal barrier that allow nutrients through and repels pathogens. Probiotics have few side effects—although people with digestive disorders should talk with a doctor before taking them.

Daniel J. Merenstein, MD, Probiotics expert and associate professor of family medicine, Georgetown University, Washinyon, DC, quoted in *Good Housekeeping*.

CITY MANAGER'S COLUMN ED ZUERCHER, CITY MANAGER

Happy New Year! I hope you had a wonderful and safe holiday season.

In addition to our usual winter visitors, we will have an influx of visitors for another round of big games. As we enter 2016, Phoenix is finalizing its preparations to host the College Football Playoff National Championship on January 8 - 11. The game marks the middle of a three-year run of mega events for Phoenix. The city hosted Super Bowl 49 last year and will host the NCAA Final Four in 2017.

This mega event strategy is designed to elevate Phoenix's profile and economic activity. The Phoenix metro area has become a sports destination thanks in part to its reputation of great hospitality, its thriving culinary scene, recreational activities, and year-round warm temperatures and sunny skies. While the Championship Game will be played at the University of Phoenix Stadium in Glendale on January 11, most major events will be occurring in our downtown. The Playoff Fan Central, a three-day football festival filled with diverse entertainment, food, and live media events, will begin January 8 at the Phoenix Convention Center on downtown streets. Visit www.azchampgame.org for more information regarding street closures, parking, and planning your route during the festivities.



Ed Zuercher

In addition to being a great place to host sporting events, Phoenix is making strides in another area: Technology. The Phoenix metro region was recently ranked second as the fastest-growing city for technology. The technology and startup strategy is also designed to stimulate economic activity and position Phoenix residents to have educational opportunities that build for future jobs. To help bridge today's technology gap, Galvanize has decided to open a campus in our city, specifically in the Warehouse District, in 2016. A technology education company that trains workers in software development and data science, Galvanize has a bold vision: Build a community to provide entrepreneurs and leaders with life-changing opportunities for growth. We are excited for the campus launch in September as this a major step forward for education, the economy and the city. Please read additional information about Galvanize and their stories at www.galvanize.com.

Innovation and entrepreneurship have an important role in our city's future. They help to drive economic growth and as we can see from Galvanize, help bridge the technology gap between industry leaders and education. People move to our city not only for our great events and great weather, but also for jobs and a great quality of life. During holiday parties I had the opportunity to talk to many of our retirees who worked hard during their time with the city to build the foundation on which we are continuing to expand and grow. Thank you.

I hope you have a great 2016 and I look forward to sharing updates throughout this new year.

YOUR NEW YEAR'S RESOLUTION SHOULD BE TO RENEW YOUR COPRA MEMBERSHIP DUES FOR 2016

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2015", you should renew your COPRA membership now!

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

As of January 1, 2015, COPRA membership dues are \$12.00 annually. There is a dues special that, you can pay \$50.00, and receive membership for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA
% Barbara Kellogg
1465 E Rosemonte Dr
Phoenix, AZ 85024

BEYOND CARROTS - 9 FOODS FOR BETTER VISION

What to eat for healthy eyes and clear vision

Seeing is believing

Carrots aren't the only foods that can help your eyes — they've just gotten most of the attention; thank you, Bugs Bunny. But many other nutritious foods not only improve your vision but also can lower the risk of cataracts or age-related macular degeneration.

Broccoli

Packed with eye-nourishing antioxidants that protect against cell damage, broccoli is also high in vitamin B2 (riboflavin), which helps your eyes adapt to changes in light. Boiling broccoli destroys this vitamin, so opt for light steaming or roasting. Top with a bit of olive oil and lemon juice to power up its benefits.

Coffee

A morning cup of coffee may help you get through the day without the itchy, burning, gritty irritation of dry eyes, a problem brought on by lack of tears. Researchers at the University of Tokyo found that study participants produced significantly more tears after swallowing the caffeine equivalent of a couple of cups of brewed coffee.

Corn

This sweet vegetable treat is rich in lutein and zeaxanthin, two micronutrients that guard against harm from sunlight, damaging high-energy blue wavelengths of light (computers, television sets, smartphones), cigarette smoke and air pollution. Enjoy corn fresh, frozen or canned. Other good bets: avocados, broccoli, eggs, kale and spinach.

Eggs

Egg yolks are packed with zinc, a trace mineral that helps keep the retina (the light-sensitive part at the back of the eye) in tip-top shape. A deficiency of zinc has been linked to poor night vision as well as mental sluggishness, according to the American Optometric Association. Beans, nuts, poultry, tofu and wheat germ are also good sources.

Fish

Mackerel, salmon, sardines and tuna are rich in omega-3 fatty acids that help protect against both age-related macular degeneration and cataracts. Aim for at least two servings a week. Want a change from fish? Try flaxseed, olives, brussels sprouts or walnuts.

Oranges

Men and women who ate the equivalent of two vitamin C-rich oranges a day had half the risk of developing cataracts as those who ate less than one a day, according to a recent study of nearly 600 adults over age 65 published in *BMC Ophthalmology*. For a change of pace, try red bell peppers, kiwi, grapefruit or strawberries.

Sunflower seeds

Rich in vitamin E, a powerful antioxidant, sunflower seeds can help slow the progression of age-related macular degeneration and cataracts. Other foods rich in vitamin E include almonds, pecans, spinach, and safflower and olive oils. Sprinkle a topping of sunflower seeds over a green salad and drizzle on a bit of oil for an eye-healthy side dish.

Sweet potatoes

Bright orange fruits and vegetables are a great source of beta-carotene, a nutrient the body uses to make vitamin A. Plentiful amounts of these colorful foods help the eyes adjust to light changes and contribute to better night vision. Other good choices: pumpkin, butternut squash and, yes, carrots.

Wine

Drink a toast to healthy eyes with a glass of red wine. According to a five-year study from Iceland that involved more than 800 people, moderate red wine consumption, loosely defined as anywhere from two glasses a month to two or three glasses a day, can reduce the risk of developing cataracts.

by Nissa Simon, AARP

IN REMEMBRANCE

Josephine B. Brown	03/26/2015
Edward J. Karsten	11/04/2015
Edward Brooks	11/04/2015
John J. Cartwright	11/13/2015
Sarah S. Pike	11/19/2015
Dale Sisson	11/20/2015
W. William Winkler	11/20/2015
Kathleen Bardwell	11/22/2015
Richard Schneider	11/22/2015
Walter Parker	11/23/2015
Ruth Virginia Schultz	11/25/2015
Thomas E. Hughes Jr	11/29/2015
Trinie Serna	12/07/2015
Gene Telford	12/09/2015
William A. Baker	12/11/2015

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.

HOUSEHOLD HAZARDOUS WASTE EVENT

From toasters to TVs, computers to VCRs, the city of Phoenix wants your old stuff. Household Hazardous Waste (HHW) and electronic collection events are only for city residential solid waste customers. No commercial loads, large residential quantities, medical waste, explosives or radioactive waste will be accepted. Non-hazardous materials brought to events will be sorted and disposed of as municipal solid waste. Please bring your current city of Phoenix city services bill showing solid waste fees and a matching photo ID.

Details: January 8 and 9, 2016 at Paseo Highlands Park, 3435 W. Pinnacle Peak Rd., 7 a.m. to Noon.

More information: Call 602-262-7251 or visit www.phoenix.gov/publicworks, click on Household Waste Events.

Postal rates for packages increase on Sunday, January 17, 2016. Letter and postcard rates stay the same for now - 49 cents and 35 cents respectively.

2016 COPRA BOARD

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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

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POSTMASTER

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Glendale, AZ 85308-8303



2016 MEMBERSHIP MEETING ANNOUNCEMENTS

To Be Determined

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