



COPRA CHRONICLE

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

November 2016

MEMBERSHIP IS OUR STRENGTH

Issue 8

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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

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

REMEMBER - RETIREE MEDICAL PLAN ENROLLMENT

- ❖ Enrollment for non-medicare retirees wishing to go through the City of Phoenix sponsored plan is October 24 – November 14, 2016.
- ❖ 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 or also on the City site 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.

COPRA BOARD ELECTIONS

It is election time once again for the COPRA Board of Directors.

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. There are only four members seeking re-election this year for the 2017-2018 term of office. A brief biography for the four incumbent positions is included below.

If you, or someone you know, would like to be considered to serve on the COPRA Board, please contact Susan Perkins, Elections Committee Chair immediately. Please direct inquiries to Susan at 602-448-4511, or by email at siperkins@msn.com

In accordance with the COPRA By-Laws, if there are no more than 5 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a "voice vote" at the December 1, 2016, COPRA Annual Meeting and Holiday Dinner Party.

(Continued on page 4)

PRESIDENT'S MESSAGE



Laura Ross

Here it is already November and the countdown to the holidays has already begun. Seems like just yesterday it was still 100 degrees outside and we were looking for shade.

That means it is time for us to look at the COPRA Board for the upcoming year. I am happy to report that all the incumbents that are up for re-election have opted to run for another term. That does not mean, however, that we are not looking for new faces to take an interest in being on the Board. Most of us have been on your Board for quite a number of years and are looking for others to step up and take our places one of these days. Some of us have been on the Board for over a decade and are thinking that it might be someone else's turn.

Along those lines, I would like you to search your soul to see if you might be willing to step up. If you are, please contact our Nominating Committee Chair, Susan Perkins, to let us know of your interest. We are able, according to our By-Laws, to bring on a couple more Board members if the interest is there. This gives the new Board member a chance to become familiar with the workings of the Board before taking on an office or committee chairmanship.

It is also time for you to get your tickets for the upcoming Holiday Party. This is a good way for you to keep in contact with all your old City friends and maybe meet a few new ones. It also gives you access to Board members. We are always glad to talk to you about what is going on and maybe give you some insight into what is involved in becoming a Board member yourself if you have some interests along those lines. All the information on how to get your ticket is included in this issue of the Chronicle. Most important of all, it is a good time and a nice way to herald in the holiday season with old friends and catch up on what has been happening in each other's lives.

And last, but certainly not least, it is time for you to make sure that you are enrolled in the right option for your healthcare. Medicare enrollment dates through OneExchange are October 15 – December 7th for a January 1 effective date. Non-Medicare enrollment dates through OneExchange are November 1- December 15th for a January 1 effective date. If you are non-Medicare and choose to go with the City of Phoenix option, Open Enrollment through the City Benefits Office is October 24 – November 14th. 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.

All of these things may be important to ensuring that your ongoing retirement continues to be a happy one. And in the end, that is what it is all about at this point in our lives. November brings some of the best weather for us to enjoy outdoor activities...so go out and enjoy yourselves!

Laura

DID YOU KNOW?

Mylar balloons are a great way to celebrate special occasions. However, helium-filled balloons (with Mylar strings) released outdoors can drift into overhead power lines, creating safety hazards and causing power outages.

Please do not release balloons outside. To keep balloons from escaping at your next outdoor party, attach weights to the balloons. Most importantly, never try to retrieve a balloon or other item (such as a kit or toy) that gets hung up on a power line. We want you and your family to stay safe around electricity.

Source: SRP Contact, July 2016



COPRA Holiday Party

Thursday, December 01

11:30 am (Doors open at 11:00 am)

Washington Activity Center
2240 W. Citrus Way Phoenix, Az
\$20.00 per person

To order tickets, send a check payable to COPRA
before

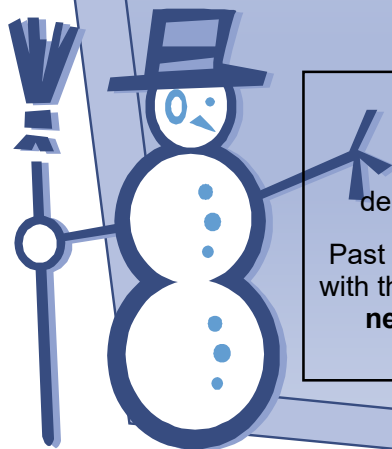
November 23 to the following address:

COPRA
Louis Matamoros
P.O. Box 2464
Litchfield Park, AZ 85340

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.



NEW RETIREES (SEPTEMBER 2016)

Millard Gaines	Public Works	Jerry Leyva	Public Works
Henry Galaviz III	Aviation	Richard McNamee	Aviation
Randy Garza	Public Works	Frank Mejias	Aviation
John Hare	Public Works	Jerry Thues	Street Transportation

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).

October's winner is **BARBARA HUNT. CONGRATULATIONS, Barbara!!** 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. She can also be reached by phone at (623) 693-9955.

Sign up now!

COPRA BOARD ELECTIONS (CONTINUED)

(Continued from page 1)

A special thanks to all who participated in the process: **Greg Binder, Linda Henderson, Louis Matamoros, Susan Perkins and Jack Thomas.**

KAREN CLIFFORD-ANDERSON (incumbent)

Karen retired from the City Clerk Department in 2007 as Deputy City Clerk after 24 years with the City. She has been a COPRA member since retiring. She works closely with the Benefits Committee Chair, President and serves as COPRA's Vice President. Additionally, Karen is the Chair for the COPRA CHRONICLE Newsletter. "I would like to continue to share my experience with COPRA and help the organization be responsive to the current and future interests of retirees."

DAWNELL NAVARRO (Incumbent)

Dawnell retired from the City Manager's Office in June 2010 as Secretary to the City Manager after 30+ years of service. She has served on the COPRA Board since January 2011 as Secretary, as well as serving as the Events Coordinator since 2015. "By serving on the COPRA Board, I am able to stay informed about changing policies and practices which not only affect the retiree population, but active employees as well. "I enjoy assisting a segment of individuals who served the City of Phoenix for many years and deserve the highest degree of representation."

LAURA ROSS (incumbent)

Laura retired from the Street Transportation Department in 2005 as a Management Services Administrator after 30 years with the City. She has been a COPRA member since retiring, and is currently serving as President. Prior to taking over as President, Laura served as Vice President of COPRA for nine years. Laura has been serving as the City of Phoenix Health Care Task Force representative for ten years. "I want to use my knowledge to ensure that retirees continue to receive the best benefits available for a reasonable price."

SUE STITES (incumbent)

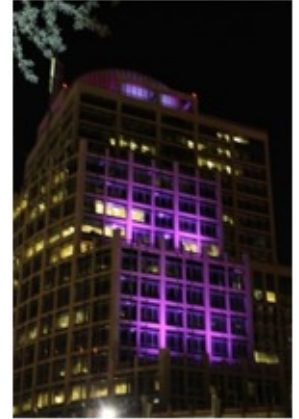
Sue retired from the Law Department in 2005 as a Management Services Administrator after 33 years with the City of Phoenix that included work in Police, Municipal Court and Public Works. She has been a COPRA member since retiring and also maintains the COPRA website. "I want to utilize my experience to assist in the ongoing exchange of information with the retiree population through the identification of helpful resources, programs and an enhanced interactive web site."

PAINT PHOENIX PURPLE



One in four women and one in five teens in Arizona will experience domestic or dating violence in their lifetime. In October, the city of Phoenix had "Paint Phoenix Purple" in observance of National Domestic Violence Awareness Month. In 2013, the city created "Roadmap to Excellence: Making the City of Phoenix a National Leader in Preventing and Ending Domestic Violence."

Displaying purple throughout the community sends a strong message that there is no place for domestic violence in our homes, neighborhoods, schools or workplaces. "Paint Phoenix Purple" supported National Domestic Violence Awareness Month by installing a purple light bulb on their porches, wore purple clothing on Fridays or tied a purple ribbon on their trees and car antennas. October 20, was the State and National day to wear purple in support and to raise awareness.



Residents were also able to follow us on Facebook for facts and tips about domestic violence during the entire month of October. Together, we can raise awareness about domestic violence and its impact on families. For more information about the Paint Phoenix Purple campaign, visit paintphoenixpurple.org.

If you or someone you know is in need of victim services, call the city's Family Advocacy Center at 602-534-2120 or the National Domestic Violence Hotline at 1-800-799-7233.

HOLIDAY TRAVEL

The Thanksgiving holiday is one of the busiest weekends at Sky Harbor International Airport. For help with taking the light rail, dropping bags at PHX Sky Train stations, printing your boarding passes early, or parking and drop-off details, visit SkyHarbor.com. Remember to check your flight status with the airline before coming to the airport. Arrive 2 hours prior to flights for U.S. travel, and 3 hours prior for international travel.

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**

7 MISTAKES THAT COULD HURT YOUR IDENTITY

Approximately 12.7 million people were victims of identity theft in 2014, according to Javelin Research. The easiest thing you can do to protect yourself is to avoid these seven common mistakes that put so many people at risk.

Mistake #1 – Being Careless With Your Social Security Number

Don't give out your Social Security number over the phone – ever – unless you're on the line with a credible financial institution. Also, never provide it to any organization or business online, unless you're applying for a job, a credit card, a new loan or filling out legitimate online forms from trusted sources.

Mistake #2 – Shopping on Questionable Websites

If you run across an online deal that just seems too good to be true – like 90 percent off the latest smartphone – it probably is.

Mistake #3 – Opening Random Emails

If you don't recognize the sender or the email address, don't open it. Also, be wary of suspicious-looking email, even if it looks like it's from a friend. Your friend's email was probably hacked. Delete the email and let your friend know about it.

Mistake #4 – Ignoring Antivirus Software

Hackers design viruses to sneak into your applications so they can steal your personal information. With that in mind, make sure you have antivirus software running.

Mistake #5 – Conducting Financial Tasks Over Public Wi-Fi

Don't check your bank account balances or credit card statements when using public Wi-Fi.

Mistake #6 – Venturing Out With Your Checkbook

Leave your checkbook at home. Even in the digital age, one of the easiest ways for someone to steal your identity is off a printed check.

Mistake #7 – Taking a Vacation From Guarding Your Identity

When you're away on vacation, ask a neighbor to pick up your mail, so it's not easily stolen.

By avoiding these common mistakes, you can reduce your chances of becoming a statistic.

Source: AAHighroads.com May/June 2016

DEBIT IN RETIREMENT? - HERE'S HOW TO PAY IT DOWN FAST

The years leading up to retirement used to be the time when people paid off obligations like mortgages, auto loans or credit card bills. These days, however, an increasing number of Americans who are retired or approaching retirement are saddled with debt.

According to a February report from the National Council on Aging, household debt for those 60 and up has more than doubled—from a median total debt of \$18,385 in 2001 to \$40,900 in 2013. That's bad news, but don't despair. Here are four ways to pay down your bills and have a more secure retirement.

Double your payments

Many people stay locked in a cycle of debt because they only make minimum payments. Experts say that's a bad move if you want to be debt free during your golden years. Attack high-rate credit cards first, preferably by at least doubling the minimum payment.

Cut out the extras

Separate needs from wants, and figure out if there are leaks in your budget. Still paying for a free trial offer you forgot to discontinue? Try a free service like Trubill.com, which finds and cancels unwanted subscriptions.

Refinance credit card debt

Move high-interest debt such as credit cards into lower-cost personal loans, known as peer-to-peer loans. "They're fast and easy to get online," says Todd Albery, CEO of Quizzie, a credit-information site. Bankrate, a consumer financial service company, has funded personal-loan offers as low as 5.5 percent for people with good credit. The average is 11.3 percent – still better than most credit cards.

Sell stuff

Many retirees have accumulated way more stuff than they need. To raise cash for debt elimination, hold a garage sale, sell items on Craigslist or eBay, or take items to a local consignment shop. Sell a spare car and save on gas, insurance and maintenance.

Source: AARP Bulletin May 2016

IN REMEMBRANCE

Frank B Escudero	11/09/2015
Andres Zubey	04/28/2016
Ronald Misischia	06/27/2016
Gerald Mahone	08/01/2016
Allen J. Allie	08/17/2016
Myra Schroot	09/15/2016
Kenneth Brewer	09/17/2016
Judith A Lenz	09/23/2016
Shirley Rowe	09/28/2016
Roger Rotundo	09/28/2016
Gloria E. Full	10/04/2016
Helen B. Nunez	10/04/2016
Anthony Venturini	10/05/2016
Grace C. Schneider	10/06/2016
Tony Gonzales	10/09/2016
Joseph Tripp	10/11/2016
Sam M. Bowman	10/11/2016
Raul Medina	10/11/2016
Mary M. Ely	10/12/2016
Richard Thayer	10/14/2016
Ralph E. Mendez	10/18/2016
Frank Goldberg	10/20/2016

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.

THREE MORE HOURS OF BUS SERVICE

On October 24 a very big bus and Dial-a-Ride service enhancement took place. This is thanks to the voter-approved Transportation 2050 plan. This long awaited service provides three more service hours every day of the week starting at 4 a.m. for local bus and Dial-a-Ride service, and 30-minute frequency or less on all Phoenix local routes.

For more information, visit Phoenix.gov/T2050.

Source: PHX At Your Service October 2016

APPLIANCE HELP

Did you know that Phoenix residents may request a scheduled pick-up of old appliances for a small fee? Up to five appliances **without** coolant can be picked up by Public Works staff for a \$20 fee. Appliances **with** coolant, such as refrigerators with Freon, will be charged \$20 **each** to be picked up. To schedule a pick-up, call 602-262-7251 or email pwsolve@phoenix.gov.

Source: PHX At Your Service October 2016

2016 COPRA BOARD

President/Benefits Chair:

Laura Ross (623) 878-3334
E-mail: ljiross50@gmail.com

Vice President/Chronicle Chair:

Karen Clifford-Anderson (623) 772-7472
E-mail: kcliffander@yahoo.com

Treasurer:

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

Secretary:

Dawnell Navarro (623) 412-0854
E-mail: navarro2@cox.net

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E-mail: gbinder69@q.com

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E-mail: jtnt@cox.net

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E-mail: lindajoyhenderson@gmail.com

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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

Annual dues includes \$5.00 for the COPRA Chronicle
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POSTMASTER
Please send address corrections to:
COPRA
PO Box 2464
Litchfield Park, AZ 85340



2016 MEMBERSHIP MEETING ANNOUNCEMENTS

Thursday, December 1, 2016 at 11:30 - Annual Holiday Party/Meeting
Washington Activity Center
2240 W Citrus Way, Phoenix, AZ

COPRA will be collecting toys 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.

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