



COPRA CHRONICLE

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

October 2016

MEMBERSHIP IS OUR STRENGTH

Issue 7

INSIDE THIS ISSUE

	Page
President's Message.....	2
COPRA Holiday Party.....	3
New Retirees.....	4
5 Tips to Keep your Family Safe Around Canals.....	4
Moves to Make your Home Safe for Grandkids.....	5
12 Smart Strategies to Keep Your Kitchen Safe.....	5
Tactics to get Rid of Bugs.....	6
In Remembrance.....	7
8 Steps to a Safer Backyard.....	7
COPRA Board.....	7
Meeting Dates.....	8



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.copra.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 Benefit's Office at (602) 262-4777 with questions or you can email questions to benefits.questions@phoenix.gov.

LIVING WILLS AND ADVANCE DIRECTIVES: WHAT YOU NEED TO KNOW

A living will allows you to document your wishes concerning medical treatments at the end-of-life.

A medical power of attorney (or healthcare proxy) allows you to appoint a person you can trust as your healthcare agent (or surrogate decision maker), who is authorized to make medical decisions on your behalf.

Advance directives are legally valid throughout the United States. The laws governing advance directives vary from state to state, so it is important to complete and sign advance directives that comply with your state's law (visit http://www.pbs.org/now/shows/541/living_wills.html for laws specific to individual states).

Be prepared – don't burden your loved ones with decisions you could make ahead of time!

PRESIDENT'S MESSAGE



Laura Ross

It's that time of the year that we are all required to make some important decisions about our health care for the coming calendar year. This can be stressful since we all want to make the "right" decision that will give us the best care for the most reasonable cost. This year it is somewhat complicated by all the choices, depending on age and what you are looking to accomplish. It is no longer as simple as it was when we were all covered by the City of Phoenix self-insured plan. There are resources available to help guide us in making these important decisions. Hopefully, as many of you as possible, took advantage of the meetings presented by the City in cooperation with COPRA. If you live out of state, were traveling, or unable for any other reason to attend one of these meetings, we have posted the PowerPoint Presentation given at those meetings on our website www.phoenixcopra.com. It is also posted on the City site www.employee.phoenix.gov/benefits. You each should

also have received your City of Phoenix Benefits Guide 2017 for all Retirees. If you did not receive your copy, or have benefits questions, you should contact the City's Benefits Office at (602) 262-4777. They can also be contacted by email at benefits.questions@phoenix.gov.

Enrollment dates vary by where you need to go to find your health care. If you are currently enrolled with OneExchange, your existing coverage will roll over to 2017 if you are happy with your current plan and carrier. If, however, your plan or insurance carrier is not available in 2017, you should be notified via mail or email that you must make another election for 2017. If you didn't enroll through OneExchange last year but want to check it out for the upcoming year or you used them for your current plan and carrier but wish to make changes, you will need to call them during the enrollment dates that apply to you. The non-Medicare Exchange enrollment dates, for a January effective date, are from November 1 – December 15. The Medicare Exchange enrollment dates are October 15 - December 7 for a January 1 effective date. If you are non-Medicare and wish to return to the City Plan, you will need to contact the City Benefits Office during Open Enrollment, between October 24 – November 14 between 8 a.m. and 5 p.m. Arizona Time at (602) 262-4777. If you are currently enrolled in the City non-Medicare Retiree medical plan and you wish to continue coverage for 2017, you don't need to do anything and your enrollment rolls forward for the upcoming calendar year. If, however, you are adding or dropping dependents, you must contact the Benefits Office during Open Enrollment. If you are Medicare eligible you can also contact a private broker or the Area Agency on Aging at (602) 264-4357 or www.aaaphx.org to assist you in finding Medicare coverage options and monthly premium costs.

If you are interested in either the ARAG Legal Insurance or Cigna Dental coverage and you are already enrolled, these plans will continue into the upcoming year. If you are not a member but wish to enroll, you need to fill out the application forms and submit them by the posted deadlines. Questions on enrollment and premium payments for Cigna Dental should be directed to Allegiance at 1-800-259-2738. Questions on ARAG Legal Insurance can be answered by calling 1-800-247-4184 or going to their website at AragLegalCenter.com with the Access Code 16922phx.

The Medical Expense Reimbursement Plan (MERP) will continue to be administered by the City as it was this past year. If you have questions about the details on MERP, please refer to your City of Phoenix Benefits Guide 2017 on pages 36 – 38.

COPRA continues to work with the City to provide you with information and resources to assist you in making important decisions on health care and related benefits. Please pay close attention to the resources available to you so that the decisions you make regarding your health care benefits are the right decisions for your wants and needs. If we don't have our health, we have nothing. Be sure that you choose the right care to protect your health so that you can enjoy this great life chapter called retirement!

Laura

A decorative border surrounds the text, featuring various blue and white snowflakes of different shapes and sizes. In the bottom-left corner, there is a cartoon snowman wearing a black top hat, holding a broom in its right hand, and having stick arms. The background is a light blue gradient with small white dots scattered throughout.

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

NEW RETIREES (JULY 2016)

Anita Aguilar	City Court	Jenny Grote	Street Transportation
Janet Anderson	Parks & Rec	Stephanie Guyette	Police
William Bauer	Public Works	Mark Heidenreich	Water Services
Julie Bivens	Water Services	Oscar Hernandez	Street Transportation
Thomas Blanco	Water Services	Cristina Hite	City Court
Josephine Bohn	Water Services	Kelly Hobel	Fire
Kenneth Bowen	Planning and Dev	Frances Jamison	Public Works
Doris Brooks	City Court	Kevin Kane	City Court
Sally Chavez	Housing	Mark Klinger	Public Works
Robert Christman	Public Works	Cynthia Lucas	Police
William Clinton	Police	Dorothy Majors	Aviation
Luz Coleman	Water Services	Michael Martinez	Aviation
Julie Collins	Water Services	Bradley Meredith	Parks & Rec
Debbie Cotton	Information Tech Serv.	Adelina Ohton	City Court
Edward Crogan	Aviation	Daniel Rodriguez	City Clerk
Timothy Egan	Public Works	Rita Ruiz	Police
Irma Gomez	Police	Denise Stanfield	Housing
Joseph Gonzales	Aviation	Josephine Stender	Water Services
		Suzanne Vasquez	City Manager's Office

NEW RETIREES (AUGUST 2016)

Darrell Abram	Property Management	John Johnson	Aviation
David Baldonado	Aviation	Richard Kerger	Police
Tamerha Beadles	Police	Jason Kroeplin	Aviation
David Bishop	Water Services	Mary Kyle	Human Resources
Sharon Bowen	City Court	Georgia McCurdy	Human Resources
Renee Diaz	Neighborhood Services	Elizabeth Morris	Water Services
Elizabeth Dwyer	Police	Cathy Patton	Housing
Earnestine Garner	Housing	Anamaria Quintanilla	Housing
Philip Goldberg	Police	Roberto Romero	Water Services
Rosa Gonzales	Housing	Drew Taraian	Water Services
Steven Hansen	Finance	George Vo	Planning and Dev
Dennis Hawxby	Information Tech Serv	Maria Washchuck	Human Resources
		Heide Young	Street Transportation

5 TIPS TO KEEP YOUR FAMILY SAFE AROUND CANALS

SRP's canals deliver water to a large portion of the Valley, and that is what canals are designed for – not swimming. Recreational use on the canal banks is appropriate only when taking the proper safety measures. If you are going to walk, jog or bike along the canals, be sure you know how to do so safely. Canals can be very dangerous, so please follow these canal safety rules to avoid drowning or injury:

- Don't swim in canals – ever!
- Keep a safe distance from the edges of canals. Canal edges can be very slick, making it difficult to get out.
- Swimming, canoeing, kayaking, water skiing and tubing are not allowed in the canals.
- Motorized vehicles, except for authorized service vehicles, are not allowed on the canal banks.
- Never jump in to rescue pets or objects such as toys. In case of an emergency, call 911 for help.

It is important to know all of these safety rules and teach them to your children so they understand the dangers of canals. For more safety information, please visit srpnet.com/safety or call (602) 236-5646.

Source: SRP Contact, May 2016

MOVES TO MAKE YOUR HOME SAFE FOR GRANDKIDS

Keep meds out of reach. About 38 percent of child-poisoning cases involve grandparents' medication, so clear all drugs from countertops, tables and drawers. Put a child-proof lock on the medicine cabinet. Don't forget to watch your purse.

Banish detergent pods. These colorful packets of liquid laundry or dishwasher soap look like candy. But they pose a "serious poisoning risk to young children," says a study in the journal of *Pediatrics*.

Nix crib clutter. We used to put our babies to sleep in a crib with bumpers and stuffed toys, but clutter can be a suffocation hazard. The American Academy of Pediatrics now says the safest way for a baby to sleep is ABC—*alone* on her *back* in the *crib*.

Make furniture tip-proof. Flat-screen TVs and modern furniture are particularly prone to tipping if little ones try to pull themselves up. Attach anti-tip brackets or straps to safely secure these items. And don't forget outlet covers, drawer locks, stairway gates, and edge and corner guards for furniture.

Watch walkers and wheelchairs. For kids, they are an accident waiting to happen! If you use one, make sure to keep a watchful eye and let your grandchild know that it's not a toy.

Keep guns under lock and key. If you're among the 1 in 3 Americans with a gun, always keep it unloaded in a locked cabinet, with the ammunition stored separately.

Beware of old baby gear. The used toys and baby equipment you saved may no longer be safe. Visit cpsc.gov to see if the item meets current safety rules.

Be present with your pet. According to the Centers for Disease Control and Prevention (CDC), more than 77,000 children under age 10 are treated each year in emergency rooms for dog bites.

Guard pools and drains. If you've got a backyard pool or hot tub, you likely know to prevent access with a childproof gate. But you may not be aware of the danger of drains: Suction forces can be powerful enough to trap small children underwater.

Watch all water. Since toddlers' heads are heavy in proportion to bodies, they can easily be pulled down. That's why even an inch of standing water is dangerous. Put a childproof lock on the toilet and drain bath water immediately.

Remember stove safety. When kids are around, use back burners and always keep handles of pots and pans turned in.

5 Overlooked Choking Hazards

- Mini batteries
- Jewelry
- Refrigerator magnets
- Pen caps
- Loose change

Source: AARP Bulletin, April 2016

12 SMART STRATEGIES TO KEEP YOUR KITCHEN SAFE

Mind your pots and pans. The Consumer Product Safety Commission says in 2014 more than 32,000 people were hurt using pots and pans, from burns to shattering glass pans. Mitts are mandatory. And remember – don't take glass dishes directly from the freezer to the oven, and never add liquid when a glass pan is piping hot.

Leave it unwashed. Contrary to what you may have heard, there's no need to rinse meat, poultry or fish before cooking. Doing so can spread bacteria to your sink, countertops and other kitchen surfaces.

(Continued on page 6)

TACTICS TO GET RID OF BUGS

Mosquitoes – The CDC says oil of lemon eucalyptus is an effective, natural mosquito repellent. Products containing the oils are widely available online and at discount retailers like Target and Walmart.

Dog ticks – Prevention is key. Put one drop of rose geranium oil between your dog's shoulder blades and one at the top of the base of the tail, or two drops directly on the collar.

Pantry Moths – Wipe food containers and shelves with white vinegar and then place bay leaves inside the canisters and cupboards.

Ants – Vinegar deters ants from entering your home by overpowering the scent they would use to follow other ants' footsteps. Mix a 50/50 solution of vinegar and water in a spray bottle and squirt in places that are likely to attract ants, such as around pet food bowls and other food sources.

Bees – Listen to the experts: Do not attempt to remove a bee swarm yourself, says the American Beekeeping Federation. Do an Internet search for your local area or states' beekeeping association to find a beekeeper who can remove the bees without killing them.

Camel crickets - These giant jumping crickets – which don't bite, by the way – make a home in your basement. Use glue traps to dispatch them.

Source: AARP Bulletin, April 2016

12 SMART STRATEGIES TO KEEP YOUR KITCHEN SAFE (CONTINUED)

(Continued from page 5)

Forgo the cooling-off period. Illness-causing bacteria can grow in perishable foods within two hours. So put leftovers in the refrigerator as soon as possible, even if they are still warm.

Don't stick to Teflon. Sure it makes cooking and cleanup easier, but pans coated with Teflon that were made before 2012 contain perfluorooctanoic acid, and studies in lab animals have found exposure to these chemicals increases the risk of certain cancers. Stainless steel and cast iron are better choices for cookware.

Beware the bagel. Nearly 3,000 people in 2014 cut their hand or fingers while try to slice a bagel. Either buy them pre-sliced or, better yet, buy a bagel slicer.

Marinate in the fridge. Harmful germs in marinade or food can multiply quickly at room temperature.

Nuke with care. Microwaves cause more emergency room scald injuries than any other kitchen device. Let food cool a few minutes before moving, and be careful touching a hot container or removing a cover. Allow scalding steam to escape.

Put a lid on it. If you're frying, keep a lid nearby to smother a small grease fire.

Be dishwasher wise. Place utensils with the sharp end down. Let the machine cool before emptying to prevent burns.

Keep knives sharp. Dull knives are more dangerous than sharp ones because it takes more force to slice through the food. That makes it more likely to lose control if the worn edge slips.

Chill out. You might be tempted to save energy costs by setting the refrigerator and freezer at slightly higher temperatures, but you'll be beckoning bacteria. Keep the fridge at 40 degrees, the freezer at 0 degrees.

Rinse all produce. Even if they are prewashed, you should still give your fruits and vegetables a cleaning. Use a brush to remove visible dirt and then rinse them under running water from the faucet. Studies show that this is more effective than using a commercial produce wash.

Source: AARP Bulletin, April 2016

IN REMEMBRANCE

John H. Osborne Jr	5/27/2016
Lynn West	8/9/2016
Lee Peralia	9/1/2016
Jane L. Morris	9/1/2016
Dorthey Hinchey	9/1/2016
James F. Roscoe	9/6/2016
Alfonso Nuanez	9/18/2016

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.

8 STEPS TO A SAFER BACKYARD

Be an inspector. Take a close look at balconies, porches, railings and outdoor furniture to see if there are any missing or rusted nails or fasteners. Also check for splinters, buckled or loose boards, and uneven stair treads and discolored areas. Make sure there are no cracks or gaps in your pathways that could trigger a fall.

Say so long to slick surfaces. Keep your driveways, walkways and garden paths clear of leaves, branches and other debris. After a heavy rainfall, be attentive to puddles and slick surfaces, and wear shoes or boots with good treads.

Give your lawn a once-over. One misstep on uneven surfaces and you can lose your balance. Ask a friend or family member to walk around your yard with you to check for hazards such as roots, fallen branches, rocks or bumpy ground. They may see something that you missed.

Don't try to be Mr. or Ms. Fix-it. If your mower or weed whacker breaks, take it to a professional repair shop. Throw away broken garden tools.

Keep it handy. If you have to root around the shed or garden, or reach up on high shelves, accidents are more likely to happen. So place within easy reach the year equipment that you use most frequently.

Follow this step. We are at the highest risk of ladder injuries during fall months when we clean gutters, hand outdoor lights or do yard maintenance, according to a study by the Oregon Health & Science University Trauma Program. Climb a ladder only when someone strong can be there to spot you. If you're at all wary about climbing don't do it.

Get slip-resistant. Add abrasive strips or rubber stair tread and use deck paint that has a rough texture.

Install outdoor lights. Put in the ones that are motion-sensitive. Don't neglect the porch, pathway, driveway and backyard. Source: AARP Bulletin, April 2016

2016 COPRA BOARD

President/Benefits Chair:

Laura Ross (623) 878-3334
E-mail ljross50@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

Board Members:

Greg Binder (602) 469-2540
E-mail gbinder69@q.com

Jack Thomas (623) 825-6999
E-mail jtnt@cox.net

Membership Chair:

Linda Henderson (623) 693-9955
E-mail lindajoyhenderson@gmail.com

Events Coordinator:

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

COPERS Representative:

Susan Perkins (602) 448-4511
E-mail sjperkins@msn.com

Website Support:

Sue Stites (602) 819-7106
E-mail [sstites@cox.net](mailto:ssstites@cox.net)

Chronicle Editor:

Mary Dysinger-Franklin (602) 705-8822
E-mail copranewsletter@gmail.com

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.

OCTOBER COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle
Dues are \$12.00 per year or \$50 for 5 years
COPRA Chronicle (**USPS No. 0016-924**) is published
Monthly, except June, July and August
By City of Phoenix Retirees Association
PO Box 2464, Litchfield Park, AZ 85340
Periodicals Postage Paid at Phoenix, AZ

POSTMASTER

Please send address corrections to:
COPRA
PO Box 2464
Litchfield Park, AZ 85340



2016 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center
2240 W Citrus Way, Phoenix, AZ

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