



COPRA CHRONICLE

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

October 2017

MEMBERSHIP IS OUR STRENGTH

Issue 7

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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

PayPal Payments:

You can send in dues via PayPal. Use our email address Phoenixcopra@gmail.com from your account.

CITY OF PHOENIX PRE-MEDICARE RETIREE OPEN ENROLLMENT

City of Phoenix Pre-Medicare Retiree Open Enrollment is October 16, 2017 through November 3, 2017, with coverage effective January 1, 2018. Look for your Retiree Benefit Guide to come in the mail in early October. There are benefit changes to be aware of for 2018, so read your guide carefully. Some changes to look for include: Retiree medical rate increases 8.4%. Dental PPO Rates increase 20%, and will introduce implant coverage. Dental HMO rates increase 3.5%. The ARAG Legal Plan has additional services for 2018.

If you are enrolled in the Savers Choice Plan, your pharmacy benefits in 2018 will be provided by Cigna Pharmacy. Look for a new ID card in the mail in mid-to-late December. You must fill maintenance medications through Home Delivery or get 90-day fills at Fry's, Target, CVS, Walmart or Cigna Medical Group Pharmacies.

Public Safety Retiree Subsidy has new expanded eligibility guidelines. You are eligible for the PSPRS State subsidy if your medical coverage is provided through COBRA, OneExchange, a private broker, direct enrollment with an insurance carrier, or through an employer.

If you are currently enrolled in the City Pre-Medicare Retiree medical plan and you decide to continue that coverage for 2018, **you don't need to do anything**, your enrollment rolls forward. If you are planning to make changes, or adding or dropping dependents, you must contact the Benefits Office during Open Enrollment, between October 16 and November 3 between 8 a.m. and 5 p.m. Arizona Time at 602-262-4777.

REMINDER - RETIREE MEDICAL PLAN ENROLLMENT

- ❖ Enrollment for pre-medicare retirees wishing to go through the City of Phoenix sponsored plan is October 16 – November 3, 2017.
- ❖ Medicare annual enrollment through One Exchange (or anywhere else) is October 15 – December 7.
- ❖ Enrollment for pre-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

(Continued on page 5)

PRESIDENT'S MESSAGE



Laura Ross

It was good to see so many members at our September 21st General Meeting on Health Care. If you were unable to attend, we will be posting the presentation on our www.phoenixcopra.com website. Also, in October each retiree will receive their City of Phoenix Retiree Benefits Guide for 2018. Watch the mail for yours. Read it and keep it as a reference for the next year. It will tell you everything you need to know about your benefits.

In 2018 the City will continue to provide health care benefits for pre-Medicare retirees only. Medical plans remain the same with Cigna HMO, BCBS PPO, and the BCBS Savers Choice Plan as options. Deductibles, coinsurance, co-pays and coverage do not change. The current networks continue to be the same.

What does change, of course, is the cost of coverage. Actuaries for the City determined that the increase, based on utilization should be 23.4%. By negotiations through the Health Care Task Force with approval by the Health Care Benefits Trust Board, the increase was reduced to 8.4%. This was accomplished by using the Rate Stabilization Fund to reduce the increase by 11.5%. Additionally, we utilized the Health Care Benefits Trust to reduce it by another 3.5%, for a total rate reduction of 15%.

Those not eligible for the City pre-Medicare Retiree health insurance will need to continue to utilize other sources for another year. Any changes in rates or plan design can be addressed directly with your insurance provider, broker, or Willis Towers Watson's One Exchange. Those pre-Medicare Retirees, who have chosen to get their healthcare from other sources in the past, will again have the choice to take part in the City healthcare option during open enrollment or continue with other market options.

The City will continue to offer a Dental Plan for Retirees. The Dental PPO has been amended to include implants. The maximum benefit has been reduced to \$1,500 per person per calendar year. With these changes, the PPO rate increase will be 20.88%. Legal Services will again be available through ARAG with some additional services.

Watch for your Benefits Guide for all the other details. Please note the deadlines for enrollment that apply to you and the plan(s) you wish to have for 2018.

We continue to work on gaining eligibility for all retirees for the Arizona State Retirement System (ASRS) Healthcare for 2019. We will keep you informed on any outcomes on that front. In the meantime, be sure to analyze your needs and enroll for the benefits that you wish to have within the prescribed enrollment time frames.

Laura

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 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).

September's winner is **ERNIE MARTINEZ. CONGRATULATIONS, ERNIE!**

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!

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 17. Signature and Title of Editor, Publisher, Business Manager, or Owner
 Signature: *Dawnell Navarro* Date: 9-1-17
 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).
 PS Form 3526, September 2007 (Page 2 of 3)

SEEKING COPRA BOARD OF DIRECTOR MEMBERS

We are nearing the time of year when we will be “seeking” new Board of Director members for COPRA.

COPRA is an important organization that is always working diligently to develop, promote and carry out activities for the benefit of COPRA members and ALL City of Phoenix retirees. Many of the improvements and protections of pensions and other benefits have come through the efforts of COPRA.

If you feel you are the kind of person that can make a difference, consider submitting your name to run as a candidate for the COPRA Board! We need COPRA members who are committed to our cause, are enthusiastic, who are willing to be an advocate for retirees and have an overall desire to make a difference for our retiree population.

There are 12 elected positions on the Board, each serving a two-year term. Elections are staggered with six Board positions coming up for election each year.

Candidate biographies and ballots will be included in the November issue of the COPRA Chronicle with the actual election taking place at the Friday, December 8, 2017 Holiday Party and Membership Meeting.

If you are interested and would like to discuss becoming a member of the COPRA Board of Directors, please contact Dawnell Navarro at 623-412-0854 or email her at navarro2@cox.net. Please contact Dawnell no later than October 12, 2017 if you are interested in serving.

(Nominating Committee: Dawnell Navarro – Chair, Karen Clifford-Anderson, Laura Ross, Sue Stites)

IS YOUR ADDRESS UPDATED?

We have noticed that in the last few months many copies of the COPRA Chronicle have been returned to us by the post office as “Unable to forward”. Please be sure to keep your information updated (e-mail & home address). You can do so by emailing Linda Henderson at lindajoyhenderson@gmail.com or calling 623-693-9955.

NEW RETIREES (AUGUST 2017)

Jose Espinosa	Public Works	Judy Mackin	Police Dept.
David Genzler	Public Works	Christina Meron	Water Services
Madeline Goddard	Water Services	Gregory Meron	City Court
Sharon Haynes	Civil Courts	Lisa Murray	Inform. Tech. Serv.
Yolanda Hegstrom	Finance Dept.	Michael Robertson	Public Works
Robert Heisel	Aviation	Randall Smiley	City Court
William Ireland	Aviation	Anil Solanky	Police Dept.
Debbie Jacobsen-Bartolomeo	Finance Dept.	Pamela Willier	Water
Mary Jordan-Soto	Streets	Ian Wolf	Neighborhood Serv.

RECYCLING: WHAT YOU NEED TO KNOW

The city of Phoenix is committed to helping residents recycle by providing special blue containers and different collection trucks to avoid contamination. Here's a quick reminder about what you can and cannot recycle:

YES: Paper, magazines plastic bottles and jars, food cans, party trays, aluminum foil boxes, glass jugs and bottles and more.

NO: Batteries, napkins, paper towels, plastic kitchen and shopping bags, metal sheets, car parts, lights, greasy pizza boxes, ceramics, clothing, diapers and more.

For a complete list, check out Phoenix.gov/PublicWorks and click on recycling.

Source: PHX AT YOUR SERVICE, August 2017

LEARN CPR WITH FREE DVD

Request your free copy of "CPR Awareness," a seven-minute DVD produced by the Phoenix Fire Department on how to perform CPR on adults, children and infants in an emergency. This video also contains water safety tips and resources for more information. Visit srpnet.com/safetymaterials or call **(602) 236-5646** to get yours today.

Source: SRP Contact, May 2017

STOP A POOL LEAK

Did you know that the average pool loses up to 15,000 gallons of water to evaporation annually? That's enough water to fill the pool. Combine the amount of evaporation with a leak, and you have one of the biggest users of water and power. As one of the Valley's largest suppliers of water, SRP reminds you to check for leaks periodically. To conduct a leak test, all you need is a bucket and marker. Visit srpwater.com/conserves for a how-to-video and more water-saving tips.

Source: SRP Contact, May 2017

SAFETY INFORMATION FOR YOU

Mylar balloons are a great way to celebrate special occasions. However, helium-filled Mylar balloons 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 kite or toy) that get hung up on a power line. We want you and your family to stay safe around electricity. Get more tips at srpnet.com/safety.

Source: SRP Contact, May 2017

TO STAY WELL, EAT LIKE YOU'RE SICK

- 1 – **Don't eat after 7 p.m.** It's better for your digestion and metabolism. If you start feeling hungry and must indulge, have a healthy snack such as nuts or fruit.
- 2 – **Keep nuts in your glove compartment.** Stuck in traffic and feeling hungry? High-protein nuts will keep you from stopping for junk food.
- 3 – **Nix the noodles in your chicken soup.** Use quinoa or barley instead. Add chopped cilantro or parsley, a squirt of lime juice and a little hot pepper to each bowl for flavor.
- 4 – **Low-carb your burger.** Get rid of the bottom bun (the one that's usually unadorned with condiments and thus flavorless) and eat the burger open faced. "That little change slashed the amount of empty carbs."
- 5 – **Choose mashed avocado, not mayo.** Spread it on whole wheat bread alone or in a sandwich—for healthy fat, fiber and vitamins.

Source: AARP The Magazine, Real Possibilities April/May 2017

GOT CURB APPEAL?

For home sellers, \$50 spent on paint and flowers could help increase your final selling price by thousands; what investment can beat that? Here are the three secrets for making a great first impression with your home – from Derek Thomas, whose landscaping has been featured on HGTV's *Curb Appeal* and *Get It Sold*.

Take Away, Don't Add - Gardens tend to be too crowded. Thin out plants to add pleasing "negative space," and prune lower limbs from trees to increase yard visibility. Result: a tranquil home.

Draw Eyes to Your Front Porch – Hang a few ferns in white planters. Install a porch swing. Place a topiary on either side of your door. Result: a welcoming home.

Add Color – Paint your front door red. Plant flowers by your entrance, using bright choices such as petunias, geraniums, zinnias, dahlias, sages and daisies. Result: a happy home.

Source: AARP The Magazine, Real Possibilities April/May 2017

REMINDER - RETIREE MEDICAL PLAN ENROLLMENT (CONTINUED)

(Continued from page 1)

www.phoenixcopra.com or also on the City site www.phoenix.gov/hr/city-benefits. All of you should have received your City of Phoenix Benefits Guide for 2018 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.

GETTING CLOSER

Did you hear the great news? The city of Phoenix's overall city waste diversion rate is now at 30 percent! Thanks to our amazing residents and all the city staff who support all the departments that play a role in helping everyone Reimagine Phoenix. This achievement puts the city closer to its goal of 40 percent diversion by the year 2020 and a vision of zero waste by 2050. If you are a Phoenix resident, you can join the movement and even sign up for a recycling rewards program online at www.phoenix.gov/publicworks/reimagine.

Source: PHX Connect, September 20, 2017

HOLIDAY PARTY

This year's Holiday Party will be held at **11:30 am** on **December 8, 2017** at the Washington Activity Center located at 2240 W. Citrus Way, Phoenix, AZ .

The tickets are \$20 per person. Doors open at 11.

To order tickets, pay via PayPal to phoenixcopra@gmail.com (use friends and family) or send a check payable to COPRA before **November 22** 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.

BOOMERS ARE SKIPPING NEEDED VACCINATIONS

Two-thirds of 65-plus haven't had shingles shot, feds say – Americans over age 60 are often not getting needed immunization, and that is creating a growing risk to the healthcare system, say federal disease-prevention experts.

About two-thirds of those who are 65 and older have never had the shingles vaccine, and more than 4 in 10 haven't had a tetanus shot in the past 10 years, according to the Centers for Disease Control and Prevention (CDC). As for the pneumococcal vaccine, nearly a third of older people haven't had this immunization.

Older Americans do better about getting flu shots. But nearly 1 in 3 between ages 65 and 74 skipped the shot during the last flu season.

The data is worrisome because older adults are at increased risk of complications that can be prevented by vaccine, the CDC says.

And, older adults 65-plus who skip immunizations drive up health care costs when they get sick—to the tune of \$4.8 billion a year, according to researcher's estimates.

Most people should get a flu shot annually, get a tetanus booster every 10 years and keep their pneumococcal and shingle vaccines current, say federal health officials and leading medical experts.

The most neglected inoculation, the shingles vaccine, reduces the risk of getting a viral disease that can cause skin to become painful and blistered, plus fever, headache, fatigue and sensitivity to light, according to the Mayo Clinic website. The vaccine is recommended for adults 60 and older. That includes those who have already had shingles.

Source: AARP Bulletin / September 2017

IN REMEMBRANCE

Rosita Flores	07/31/2017
David Person	08/07/2017
Rose Ruland	08/12/2017
Tandy Hamilton	08/14/2017
Edna S. Lipe	08/17/2017
Cornelius Cherry	08/21/2017
Martin A. Johnson	08/21/2017
Carol A. Walrath	08/21/2017
Janet Pepple	08/22/2017
Eugene Lewis	08/25/2017
Manuel P Lugo	08/25/2017
Francisco M. Esparza	09/01/2017
James Kirkland	09/02/2017
Celia Macias	09/03/2017
Carlos T. Fierros	09/04/2017
Americo Caringi	09/06/2017
Robert Mincher	09/16/2017

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.

AMAZING LIBRARY CARD

While books are, and always will be, a core feature of Phoenix Public Library, consider getting the Amazing Library Card. It offers you access to a more significant range of information, resources and things to do. If you know someone that should have a card, but they can't come in yet to get one, they should sign up for the eCard at

<https://www.phoenixpubliclibrary.org>. This gives the user instant digital access to Phoenix Public Library resources. Then, when they are ready, they can turn their eCard into a full-service card by visiting any of the city's library locations.

Source: PHX Connect, September 20, 2017

Did you know that...

...having a sense of purpose improves your sleep? Recent finding: People who reported a strong sense of purpose were 65% less likely to have sleep apnea and 52% less likely to have restless legs syndrome, compared with their peers who scored lower on the purpose scale.

BottomLinepersonal October 1, 2017

NEW COPRA MEMBERS

Christina Meron	Water Services
Gregory Meron	City Court

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

2017 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 ssites@cox.net

Chronicle Editor:

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

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

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Litchfield Park, AZ 85340



2017 MEMBERSHIP MEETING ANNOUNCEMENTS

Hope to see you
here!

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

Friday, December 8, 2017 at 11:30 – Holiday Party

Other meeting dates to be announced

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