



COPRA CHRONICLE

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

November 2018

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

PayPal Payments:

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

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 four members seeking re-election and one new member seeking election this year for the 2019 2020 term of office. If you or someone you know, would like to be considered to serve on the COPRA Board, please contact Tammy Ryan, Elections Committee Chair immediately. Please direct inquiries to Tammy at 602-430-5965, or by email at tlgryan1822@gmail.com. A brief biography for the five positions is included below.

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 7, 2018, COPRA Annual Meeting and Holiday Dinner Party.

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

KAREN CLIFFORD-ANDERSON (incumbent)

Retired from the City Clerk Department in 2007 as Deputy City Clerk after 24 years with the City. Karen has been a COPRA member since retiring and has served on the Board the last 10 years. She works closely with the, President, Benefits Committee Chair and currently serves as COPRA's Vice President and Chair of the COPRA Chronicle. "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."

REGINA FICKEN

Regina Ficken retired from the City of Phoenix in October 2017, after more than 20 years of service. Her City career began in the Finance Department, Utilities Section where she worked for 10 years. She then moved on to the Aviation Department, Financial Management,

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PRESIDENT'S MESSAGE



Laura Ross

Decisions, decisions, decisions! It is time to make decisions about health care and other City benefits for 2019. Hopefully you took advantage of the City's Retiree Information Sessions or online Webinar to learn about the new healthcare options open to all City of Phoenix Retirees, whether Medicare eligible or pre-Medicare. Open enrollment for 2019 City Medical, Pharmacy, Dental, Vision coverage and Legal Insurance is October 22 to November 9th at 5:00 pm.

You received a lot of information mailings on these benefits. If you are having trouble understanding the information or making a decision on what fits your needs best, the City still has a few Enrollment Support Events on November 1, 7 and 9th. Benefits staff will assist you with enrollment and answer questions. You can speak with a vendor representative. You can also get a free flu shot while you are there

If you are a pre-Medicare Retiree and currently enrolled in the City's Cigna or Blue Cross Plan, you **HAVE TO TAKE ACTION** and make a new election during the Open Enrollment period. The current City pre-Medicare and dental plans will **NOT BE AVAILABLE** in 2019. The new City plans will be provided through the United Health Care network with AARP, open to both pre-Medicare and Medicare Retirees. However, you need to take action to move to one of these new plans and choose the option that best fits your needs. If you are either a pre-Medicare or Medicare Retiree and have your current insurance with another carrier, you need to decide whether you wish to change to the new City offerings or stay with your current plan. In most cases, if you wish to stay with your current plan and current provider, no action is required. That being said, it is always a good idea to check that there have not been changes to your current plan, especially in relation to pharmacy formularies that might affect you and make you decide to make a change. Comparison of rates between your current plan and the new City UHC offering would be a good thing to look at also.

If you currently have a United Health Care (UHC) AARP Medicare Supplemental Plan, you should consider moving to the City UHC option. In doing so you will realize a savings of approximately \$40 per month or \$500 per year. This savings is a combination of premium discount and Qualified City Contribution. Likewise, if you are eligible and currently in an ASRS UHC plan, there are price benefits to move to the City's UHC plans. HOWEVER, if you are currently enrolled in a Medicare Supplement Plan with any carrier other than UHC, you will need to complete an application for enrollment to get the City UHC Supplement Plan. Do not wait till the last minute to do this, as you need to get accepted prior to enrollment and need to do this prior to the end of the City's Open Enrollment period. Do not cancel any current Medicare Supplement Plan until you know that you have been accepted into a UHC Supplement Plan.

The new City benefits will be effective January 2019. Available benefits from the City include options for medical, pharmacy, dental, vision, legal and pet insurance. Retirees can choose any of the individual options without any requirement to take them all. Because these benefits are City of Phoenix sponsored, most premiums can be deducted from your pension check. The City of Phoenix Benefits Office staff will again be available to assist you with any issues as you wind through the complicated health care system.

Healthcare is one of the most important issues that we all deal with in retirement. The City of Phoenix 2019 Guide for Retirees that you received in the mail is an invaluable resource for all City benefits. Use it now to make decisions and put it in a safe place to keep as a reference throughout the year. If you have questions on any of the available benefits, do not hesitate to call the Benefits Office at (602) 262-4777 for clarification. Be sure that you are fully informed so that you can make the best decisions on all your insurance needs!

Laura

10 STEPS TO HELP PROTECT A SPOUSE

Couples can ease the burden on tomorrow's survivor by discussing key financial matters today. Here are steps to get your affairs in order:

- 1) **Gather financial papers.** Store deeds, passports, insurance policies, estate documents and the latest statement from financial accounts in a fireproof box at home, where survivors can easily find them.
- 2) **Make a "must call" list.** Compile contact information for your accountant, lawyer and other financial professionals who need to be contacted when a spouse dies.
- 3) **Share passwords.** Keep a master list of all usernames and passwords so your spouse can still have access after your death.
- 4) **Update beneficiaries.** Make sure beneficiary designations for your pension, 401(K), IRA, brokerage accounts and life insurance proceeds still reflect your wishes.
- 5) **Check credit cards.** Make sure your name is on the credit card account. In most states, when your spouse dies, you won't be responsible for any debt on a card that's not in your name. But you also won't be able to use it, and will have to reapply for credit in your own name.
- 6) **Learn how bills are paid.** Keep a list of how bills are paid so the survivor doesn't miss a payment or overdraw an account.

(Continued on page 4)

COPRA BOARD ELECTIONS(CONTINUED)

(Continued from page 1)

and Planning and Development Department, Management Services. Regina cap stoned her career at the Library Department, Management Services.

Regina feels "it would be an honor to serve on the COPRA Board, bringing my expertise in financial analysis, familiarity with the City's rules and regulations and a passion for work ethics and fairness."

DAWNELL NAVARRO (incumbent)

Retired from the City Manager's Office in June 2010 as Secretary to the City Manager after 30+ years of service. Dawnell 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)

Retired from the Street Transportation Department in 2005 as a Management Services Administrator after 30 years with the City. Laura has been a COPRA member for the last thirteen years, and is currently serving as President. Prior to taking over as President, Laura served as Vice President of COPRA for eleven years. Laura has been serving as the City of Phoenix Health Care Task Force representative for thirteen 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)

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. Sue has been a COPRA member since 2006. "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 website."

NEW RETIREES (SEPTEMBER 2018)

Salvador Barron	Public Works	Barbara Martin	Water Services
Douglas Bass	Parks & Rec.	Frederick McClellan	Housing Dept.
James Bolger	Street Transportation	Margo Newton	Housing Dept
Hurman Brown	Street Transportation	Edward Perez	City Court
Charles Carpena	Street Transportation	Michael Proulx	Parks & Rec.
Lorie Colburn	Parks & Rec.	Miguel Rubio	Public Works
Mike Gomez	Public Works	Rosanne Schleifer	Property Management
Pamela Griffith	Housing Dept	Mark Sipes	Planning and Dev Dept
Deborah Hinegardner	Equal Opportunity Dept.	Isaias Vargas	Parks & Rec.
Greg Holmes	City Auditor	Felix Vasquez	Public Works
Maria Hyatt	Street Transportation	Julie Willard	Water Services
Donald Mallory	Water Services		

NEW COPRA MEMBERS

Chris Goldberg	C.O.P.M.E.A.	Debra Hutzal	Street Trans
Joyce Griffin	Finance Dept.	Regina Ficken	Management Serv.
Kelly Hobel	Fire Dept.	Gieselle Overstake	City Court
Linda Randles	Library	Rebert Sweeney	Finance Dept.
Elizabeth J. Traslavina	City Court	Mariagene Wilson	Library Dept.

10 STEPS TO HELP PROTECT A SPOUSE (CONTINUED)

(Continued from page 3)

- 7) Set up advance directives.** You both will need health care powers of attorney to designate the person you want to make medical decisions on your behalf if you are incapacitated. You'll also need a living will that spells out what measures you want the doctor to take to prolong your life.
- 8) Designate a money person.** Each of you will need a financial power of attorney so you can name a trusted person to make money decisions for you if you're unable to do so.
- 9) Review wills and trusts.** Do this every year or when there's a significant change in your life, such as a sizable increase or decrease in your finances. If you don't have a will, get one.
- 10) Discuss funeral plans.** This can save thousands of dollars by letting the surviving spouse—who may need the money—know it's OK not to choose the most expensive funeral.

Summarized from AARP Bulletin, October 2018

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).

The October winner is **KAREN BECKLEY! CONGRATULATIONS KAREN!**

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!

CITY MANAGER COLUMN

ED ZUERCHER, City Manager



Ed Zuercher

One of the best aspects of being City Manager is to be a member of a team that provides excellent service 24/7. As you know, the work Phoenix employees do matters and every day we positively impact the community in a number of ways. I want to share with you some recent examples from this year, which includes comments from the residents who experienced memorable interactions with our employees.

"I wanted to take a moment and say thank you to JaVaughn Blackwell who took the time help my son get enrolled into a basketball league at the Sunnyslope Community Center. We showed up on a busy Saturday with games going and she kindly told me that the leagues were full but if we waited she might be able to find a spot for him, which she did. She handed my son a jersey and he played that day. What she didn't know is that it's been a hard year for my family. People like JaVaughn are special and I wanted to tell someone. My son is so

excited and looks forward to his games and practices. His love for basketball inspires me along with the patience and kindness JaVaughn showed us that busy Saturday."-Sunnyslope Resident

"I had a terrific experience today at the commercial property I own. Michael Perez and Carlos Lara from the Water Services Department were quick and professional when handling a water runoff problem. They went above and beyond to solve the issue. They followed up via text with an update."-Phoenix Business Owner

"I live in North Phoenix and my husband and I drive the same route to work every day. We noticed that there seemed to be a change in the timing of the light that was causing traffic to back up and cause significant delays (7-10 minutes). I reached out to the Phoenix Traffic via the Contact Us page - to just let them know that we noticed an issue. I didn't expect to hear anything but to my surprise James Baker called me to ask me follow up questions. He let me know that he'd have someone check out the light timing and traffic flow. The next day he called me back and let me know they went down to the light and did notice that there was an issue and did something with the program and we should notice a difference. I wanted to let you know how blown away I was about the service provided!"-North Phoenix Resident

"I am writing you today in regards to Ranger Chris Webb and her unselfish act of following up on a potential hazard at Apache Wash. A couple of weeks ago I mentioned that a large saguaro branch was dying and dangling precariously above the popular Esplanade Trail. Yesterday I ran into her at the park and was pleasantly surprised to see her getting ready to ride a mountain bike out to the spot to address my concern. She was a true professional and even answered many "desert-type" environmental questions while riding the 2.5 miles to the potential hazard. Her actions may be normal duty for you, but as a concerned citizen, she went well beyond the call of duty. I appreciate her, and the fact that she has a bicycle to respond to this and other potential hazards and emergency responses."-Avid Phoenix hiker

These everyday interactions are important as City employees communicate the value of local government to our residents. As retirees, you know that these actions are more normal than people expect. But it's what makes Phoenix unique as a large city with a personal touch. Thanks to all who demonstrate the value of Phoenix employees. As I like to tell folks, it's our home, too.

"Membership is our Strength"

COPRA HOLIDAY PARTY
\$20 per person

Friday, December 7th, 2018

11:30 am (Doors open at 11:00 am)
Washington Activity Center
2240 W. Citrus Way
Phoenix, AZ

To order tickets, pay via PayPal to phoenixcopra@gmail.com (use friends and family) or send a check payable to COPRA before November 21 to the following address:

COPRA
 Louis Matamoros
 PO Box 2464
 Litchfield Park, AZ 85340

COPRA will be collecting toys at our Holiday Party to be delivered to a local toy drive for disadvantaged children.

VOLUNTEER TAX PREPARERS NEEDED

The city is looking for volunteers to help other people file their taxes. **Volunteer Income Tax Assistance (VITA)** volunteers prepare and e-file tax returns for low-to-moderate income taxpayers for free. The purpose of this free service is to ensure a taxpayer's income, deductions and allowable credits are claimed. Last year, 259 volunteers donated 10,327 hours of service representing \$236,494 in-kind services to the program. Orientations for interested volunteers began in October and tax law training courses begin in November. Up to 18 continuing-education credits are available for advanced tax preparers, sit coordinators and instructors, plus interpreter training. No experience required! Visit **Phoenix.gov/HumanServices**.

Summarized from PHX At Your Service, October 2018



ARE YOU READY IN CASE OF EMERGENCY?

Learn how to plan and prepare for emergencies at home – that's the main message of the U.S Department of Homeland Security. They want to encourage emergency preparedness activities and want you to be knowledgeable about the importance of preparing for emergencies and encourage your family to take action.

Is your family ready in case of emergency? Here are a few tips to keep in mind:

- ❖ Have an emergency plan and supplies in place.
- ❖ Sign up for alerts and warning in your area, including outage notifications from your utility provider(s).
- ❖ Learn your evacuation zone and have an evacuation plan.
- ❖ If you rely on electrical medical equipment, sign up for your utility medical preparedness plan. In the event of a planned outage, you will be notified so you can determine if you can remain at your home or need to seek temporary accommodations elsewhere.
- ❖ Learn how to safely shut off your utilities, including water, power and gas.
- ❖ Make sure your home has working smoke detectors.
- ❖ Be prepared for a power outage by having enough food, water and medications to last for at least 72 hours.
- ❖ Use flashlights instead of candles for emergency lighting.

Summarized from SRP Contact, September 2018

IN REMEMBRANCE

Manueal Balli	07/19/2018
Rose Elizabeth Ritson	09/04/2018
Frank Marra	09/19/2018
Kenneth Graves	09/22/2018
Pedro V. Lopez	09/23/2018
Jeffrey Lee Williams	09/26/2018
Janet Abrams	09/26/2018
Randall Lawless	09/29/2018
Franklin Thompson	10/04/2018
Richard Varela	10/04/2018
Don Adkisson	10/09/2018
Alfonso Roman	10/13/2018
Sharon Marksbury	10/15/2018
Eleanor Clancy	10/15/2018

HELP DETER CRIME IN YOUR NEIGHBORHOOD: Do you own a security camera for your home or Phoenix-based business? Help fight crime in your neighborhood! The Police Department's *Virtual Block Watch* program allows residents to register security cameras or Ring.com doorbell cameras to allow Police to know when video footage may be available. You don't grant full control, you simply allow Police to contact you and ask to review footage that might help solve crimes. Join 26,000 cameras by registering at Phoenix.gov/Police/VirtualBlockWatch.

Summarized from PHX At Your Service, October 2018

BOOSTING SERVICE ON FIVE HOLIDAYS: On October 22, Valley Metro restored weekday service on five holidays that currently operate on Sunday service. Light rail, local bus, circulators and rural routes will soon operate normal schedules on: Veterans Day, day after Thanksgiving, Christmas Eve, Martin Luther King Jr. Day and Presidents Day. RAPID and Express service would not operate on these holidays. Sunday-level service will continue on Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas and New Year's Day.

Also, the city of Phoenix is improving mid-day frequency on Route 41 (Indian School Road) and rerouting the path of Route 8 (Seventh Avenue) through downtown. For a complete list of service changes, visit ValleyMetro.org/Service-Changes.

Summarized from PHX At Your Service, September 2018

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

2018 COPRA BOARD

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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

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PO Box 2464
Litchfield Park, AZ 85340



2018 MEMBERSHIP MEETING ANNOUNCEMENTS

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

Holiday party and meeting - Friday, December 7, 2018 at 11:30 am

Board meetings are held quarterly on the 2nd Thursday of the Month
Except for June, July and August. These meeting dates will be announced