



COPRA CHRONICLE

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

October 2018

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.

RETIREE HEALTH BENEFIT INFORMATION IMPORTANT!!

Good news! The City of Phoenix has redesigned its retiree benefits plan for 2019. The OneExchange retiree exchange will no longer be offered beginning in 2019. Instead, the City offers a comprehensive retiree benefits plan designed for Medicare and non-Medicare retirees and dependents. This plan offers medical, dental, vision, legal and pet insurance. Most premiums can be deducted from your pension check, and the City's Benefits Office staff will be standing by to assist and answer questions.

You'll receive two postcards from the City in September inviting you to a **Retiree Benefits Kick-Off** event at the Phoenix Convention Center on **Friday, October 12 from 9 am to 3 pm**. Designated parking will be available at no cost. This event will include information sessions, vendor representatives, Benefits Office representatives, prizes, giveaways, free flu shots, and refreshments. Watch your mail in mid-to-late September to receive the details for this big event. Retiree Benefit Guides will be mailed to your home address on record in early October.

Webinars and information sessions will be available to help you understand the new benefits being offered in 2019:

- Friday, October 12 from 9 – 3 at the Phoenix Convention Center (info meeting times: 10 am and 1 pm)
- Thurs., October 18 from 1 – 4 at the Washington Activity Center
- Friday, October 19, from 9 – noon at the Washington Activity Center
- Monday, October 22, from 1 – 4, Webinar online

Open Enrollment dates are October 22 to November 9 at 5 p.m.

During Open Enrollment, six **Retiree Enrollment Support Events** will be held where you will receive assistance with enrollment, meet with Benefits Office staff and vendor staff, receive free flu shots, and have access to brokers in the event the City's medical plans don't fit your needs. The Retiree Enrollment Support Event dates are:

- Tues., October 23, at Washington Activity Center from 9 am to 3 pm
- Fri. October 26, at Washington Activity Center from 9 am to 3 pm
- Wed., October 31, at Washington Activity Center from 9 am to 3 pm

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PRESIDENT'S MESSAGE



Laura Ross

It is officially Fall. In other parts of the country leaves are starting to change and the weather is getting cooler. Hopefully we will also start to see some cooler weather that reminds us why we live in Arizona. It is time to start thinking about the business of healthcare decisions for 2019.

By now you should have received a postcard from the City of Phoenix about the Retiree Benefits Fair at the Phoenix Convention Center scheduled for Friday, October 12th 9 a.m. to 3 p.m. It comes with free parking at the Convention Center East Garage. I cannot emphasize enough how much I recommend that you plan on attending this event, if at all possible. You do not have to make a reservation...just show up. If you are not able to attend this kick-off event, you can attend one of the other information sessions or Webinars listed in another article in this Chronicle.

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 plans will **NOT BE AVAILABLE** in 2019. The new City self insured plans will be provided through the United Health Care network, 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. Open enrollment for these new City offerings will be October 22-November 9th at 5 p.m.

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 5% rate discount, \$30 per month Qualified City Contribution premium discount as well as free AARP membership. Likewise, if you are eligible and currently in an ASRS UHC plan, there are price benefits to move to the City's UHC plans.

Besides the information sessions that are offered, the City Benefits Division will also hold Retiree Enrollment Support Events (dates and times listed in another article in this edition of the Chronicle). At these events Retirees will be given assistance with enrollment, be able to meet with Benefits Office and vendor staff, receive free flu shots, and have access to Health Care brokers in the event the City's medical plan options don't fit your needs.

The new plan will be effective January 2019. It will be a redesigned City of Phoenix self-insured plan utilizing the UHC networks. It will include options for medical, dental, vision, legal and pet insurance. Retirees can choose any of the individual options without any requirement to take them all. Because it is again a City of Phoenix sponsored plan it will allow for most premiums to 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.

Please note the article in this newsletter that gives you all the particulars on the information sessions and webinars available to help you understand the new benefits being offered in 2019. Since it is new with a lot of new options it will be important that you do everything you can to learn about what is offered so you can decide whether it would be a better option than your current plan and which offered options best meet your needs.

I highly encourage everyone to plan on attending an information session or view a webinar so that you can make an informed decision regarding the new options and what works best for you and your family.

Healthcare is one of the most important issues that we all deal with in retirement. Be sure that you are fully informed so that you can make the best decisions on your insurance needs!

Laura

"October had tremendous possibility. The summer's oppressive heat was a distant memory, and the golden leaves promised a world full of beautiful adventures. They made me believe in miracles."

- Sarah Guillory *Reclaimed*

RENEW YOUR COPRA MEMBERSHIP DUES

Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2018”, you need to renew your COPRA membership by the end of the year!

If you receive the COPRA Chronicle by email you will notice that the email lets you know when your membership expires. 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. 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
P O Box 2464
Litchfield Park, AZ 85340**

If you have a **PayPal** account you can send your dues for COPRA via PayPal. Simply logon on to your account, choose send payment, enter our email address phoenixcopra@gmail.com, choose friends, enter the dollar amount, enter your name and email address in the notes section and send. If you have questions regarding paying via Paypal, please call Louis Matamoros at (623) 734-6624 or email him at biglou6415@yahoo.com.

SPECIAL NOTE: 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 its members, we have your email address on file and can transmit to you. If you are receiving the Chronicle in the U.S. mail, please consider changing to an email version.

RETIREE HEALTHCARE BENEFIT INFORMATION (CONTINUED)

(Continued from page 1)

- Thurs., November 1, at Boef Community Center from 9 am to 3 pm
- Wed., November 7, at Washington Activity Center from 9 am to 3 pm
- Fri., November 9, at Washington Activity Center from 9 am to 3 pm (Final day of Open Enrollment)

Important things to know:

1. Cigna and BlueCross/BlueShield medical plans will not be offered to retirees in 2019. UnitedHealthcare will be the vendor for retiree medical plans, both Medicare and non-Medicare. Four non-Medicare plans will be offered, two with broad national networks that include Mayo. Eight Medicare Supplement plans will be offered to Medicare eligible retirees and dependents. These Medicare plans will have lower premiums than you pay on the individual market.
2. If you are enrolled in a City of Phoenix retiree medical plan through Cigna or BCBS – your enrollment ends on December 31, 2018. You must take action during Open Enrollment (October 22 – November 9) to have coverage in 2019.
3. If you have dental coverage through Cigna, you enrolled directly with Cigna and you pay the premium to them directly each month. This will end on December 31, 2018. If you wish to continue to have Cigna retiree dental coverage in 2019, you must take action during Open Enrollment. Premiums will be deducted from your pension check.

There’s a lot of information to share. Please open and read your mail, and please plan to attend the Retiree Kick-Off Event on October 12th or one of the information sessions scheduled.

Source: City of Phoenix, Human Resources Dept., August 20, 2018

“Membership is our Strength”

NEW RETIREES (JULY 2018)

Ruben Arredondo	Housing Dept.	Wesley Kitchen	Water Services
Daniel Brown	Civil	Robert Klingelsmith	Police Dept.
Susan Crawford	Property Management	Michele Lyons	Public Works
Darla Demlong	Police Dept.	Joe Martinez	Housing
Linda Edwards	Library	James May	Human Resources
Dayton Fiori	Water Services	Hasan Mushtaq	Street Transportation
Julie Flaskerud	Budget And Research	Todd Nejbauer	Facilities Management
Patsy Flores	Housing Dept.	Diane Nydick	Equal Opportunity Dept.
Scott Ghee	Aviation	Donna Rayas	Library
Joyce Griffin	Finance Dept.	John M Rodriguez	Water Services
Christopher Hallett	Neighborhood Services	Lynn Swan	Parks & Rec.
Kevin Hill	Phx Convention Center	David Vanderwall	Aviation
Monica Irons	Police Dept.	Rochelle Wolf	City Court
Keith Jones	Water Services	Kathleen Woods	Police Dept.

NEW RETIREES (AUGUST 2018)

Tijani Abu	Water Services	Pamela Lee	Water Services
Kelly Armstrong	Finance Dept.	Jacqueline Montgomery	Police Dept.
Miguel Baca	Aviation	Michael Montgomery	Phx Convention Center
Sandra Chavez-Colbert	Aviation	Raymond Pena	Aviation
Paul Chubinsky	Finance Dept.	Michele Ramirez	Neighborhood Services
Jessie Ellison	Water Services	Curtis Robinson	Phx Convention Center
Lorenzo Flores	Parks & Rec.	Jerro Smith	Street Transportation
Mary Fremont	Fire Dept.	Lisa Tharp	Library
Stephanie Jack	Aviation	Bert Tsukamoto	Parks & Rec.
Jo Lynn Kegley	Public Transit	Barbara Wiess	Human Resources

TID BITS OF INFORMATION

Light-roast coffee may be better for health than darker roasts. When coffee processors roast raw beans for less time - to produce a lighter roast - more of the antioxidants in the beans are preserved. Caffeine content is the same in light, medium and dark roasts.

Study by researchers at Ewha Womans University, Seoul, South Korea, published in Journal of Medicinal Food
(Continued on page 5)

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 **MARILYN NOLAN! CONGRATULATIONS MARILYN!**

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!

STATEMENT OF OWNERSHIP

UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)

Statement of Ownership, Management, and Circulation

1. Publication Title: **Copra Chronicle**

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6208 E. Desert Cove, Scottsdale, Az 85254

Contact Person: **Mary Dysinger Franklin**
Telephone (include area code): **(602) 705-8822**

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer):
11523 W. Cyprus Dr. Avondale, Az 85392

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank):

Publisher (Name and complete mailing address):
City of Phoenix Retirees Association (COPRA) 11523 W. Cyprus Dr. Avondale, Az 85392

Editor (Name and complete mailing address):
Mary Dysinger Franklin 6208 E. Desert Cove Scottsdale, Az 85254

Managing Editor (Name and complete mailing address):
Karen Clifford-Anderson P.O. Box 2464 Litchfield Park, Az 85340

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.):

Full Name	Complete Mailing Address
City of Phoenix Retirees Association (COPRA)	11523 W. Cyprus Dr. Avondale, Az 85392

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box None

Full Name	Complete Mailing Address
-----------	--------------------------

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one)
 Has Not Changed During Preceding 12 Months
 Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, September 2007 (Page 1 of 3 (Instructions Page 3)) PSN 7530-01-000-9031 PRIVACY NOTICE: See our privacy policy on www.usps.com

13. Publication Title: **COPRA Chronicle**

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15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)		2,000	1,462
b. Paid Circulation (By Mail and Outside the Mail)	(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	231	228
	(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	1,674	1,234
	(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	0	0
	(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g. First-Class Mail®)	0	0
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		1,905	1,462
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	(1) Free or Nominal Rate Outside-County Copies Included on PS Form 3541	0	0
	(2) Free or Nominal Rate In-County Copies Included on PS Form 3541	0	0
	(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g. First-Class Mail)	0	0
	(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	0	0
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		0	0
f. Total Distribution (Sum of 15c and 15e)		1,905	1,462
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		95	0
h. Total (Sum of 15f and g)		2,000	1,462
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16. Publication of Statement of Ownership
 If the publication is a general publication, publication of this statement is required. Will be printed in the **10/01/18** issue of this publication. Publication not required.

17. Signature and Title of Editor, Publisher, Business Manager, or Owner: *Mary Dysinger Franklin* Date: **8-13-18**

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)



COPRA Holiday Party

\$20 per person

Friday, December 07

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 Matamoras
 P.O. 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.



TID BITS OF INFORMATION (CONTINUED)

(Continued from page 4)

Losing weight can reverse atrial fibrillation (AF), reports Melissa E Middeldorp, PhD. The dangerous heart rhythm usually progresses from periodic short episodes to more persistent forms, but more than half of overweight or obese people who lost at least 10% of their body weight reversed this persistent form or rid themselves of AF entirely.

Melissa E Middeldorp, PhD, arrhythmia researcher at University of Adelaide, Australia is coauthor of a study published in *Eurospace*.

Muscle weakness increases dementia risk, warns Magdalena I. Tolea, PhD. Adults with low muscle mass/strength, called *sarcopenia*, who also have a high percentage of body fat have poorer cognition than those with just one of those conditions. You

(Continued on page 7)

ATTENTION! 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 7, 2018 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 Tammy Ryan at 602-430-5965 or email her at tlgryan1822@gmail.com. **Please contact**
(Continued on page 7)

WHY SHOULD I BECOME A COPRA MEMBER?

First of all, if you are reading this, you are a member, so thank you. Our mantra is “Membership is our strength” so I would like to ask that you encourage your City of Phoenix retiree friends to join COPRA.

Many improvements to and protections of our pensions and other retirement benefits have come through the efforts of COPRA, a tireless advocate for City of Phoenix retirees. Two key issues for all of us are our health care and pension reform.

Healthcare Benefits – A COPRA board member serves on the City of Phoenix Health Care Task Force and COPRA works with the Human Resources Department to protect retiree healthcare benefits. The COPRA Board reviews existing and proposed healthcare benefits and premiums and communicates changes to retirees regularly. Through the efforts of your COPRA Healthcare Task Force (HCTF) Representative, the pre-Medicare retirees were offered a City alternative when Towers Watson was unable to offer sufficient alternatives. Likewise, the COPRA HCTF Representative was active in getting the City to offer a self-insured City alternative through United Health Care for both pre-Medicare and Medicare eligible retirees for 2019.

Pension Reform – The COPRA Board has been actively involved with pension reform efforts that had the potential to affect retiree pensions. The Board had a member on the Pension Reform Task Force and was actively involved in fighting Proposition 487 (which would have ended the defined benefit pension plan for new employees). The Board worked closely with the firefighters’ union, AFSCME and other employee groups to help defeat Proposition 487 and keep retirees informed.

If you have a friend who would like to join please direct them to phoenixcopra.com where they can click on the membership tab to obtain the application. They can also email Linda Henderson, COPRA Membership Chair, and she will email them an application. Dues can now be paid online through Paypal, making the process faster and easier. General membership meetings provide members the opportunity to renew friendships and receive important information regarding health care, the status of the City of Phoenix Retirement System, and other information regarding the state of the City.

COPRA’S continued success depends on active membership!

IN REMEMBRANCE

Fred McCorkle	07/26/2018
Arthur Ortega	07/31/2018
J. T. Rhymes	08/24/2018
Francis H. Brandenburg	08/24/2018
Joyceelyn Riggins	08/25/2018
Homer Hounshell	08/25/2018
Guadalupe Jasso	08/27/2018
Joyce Villaca	08/27/2018
Norma Butler	08/30/2018
Macedonia Moreno	08/30/2018
Dorothy Gardina	09/01/2018
Barbara Frost	09/05/2018
Domingo Deltoro	09/06/2018
M. R. Hart	09/07/2018
Janice Dunigan	09/07/2018
Doris Hawley	09/10/2018
Harvey Thompson	09/11/2018

BOARD OF DIRECTORS (CONTINUED)

(Continued from page 6)

Tammy Ryan no later than October 11, 2018 if you are interested in serving.

(Nominating Committee: Tammy Ryan – Chair, Greg Binder, Linda Henderson, Louis Matamoros, Susan Perkins)

TID BITS OF INFORMATION (CONT.)

(Continued from page 5)

can be at risk even with normal body weight – ask your doctor to check your body fat and strength. Maintaining strength while preventing fat gain may prevent cognitive decline.

Magdalena I. Tolea, PhD, is a researcher at Florida Atlantic University, Boca Raton, Florida, and lead author of a study published in *Clinical Intervention in Aging*.

Staying with the same doctor improves health. Patients ages 62 to 82 with the highest continuity of care had 12% fewer hospitalizations for preventable conditions - such as asthma and pneumonia – than those who had the least continuity of care.

Study by researchers at Health Foundation, London, UK of more than 230,000 patients, published in *The BMJ*.

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

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:

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E-mail navarro2@cox.net

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E-mail gbinder69@q.com

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E-mail tlgryan1822@gmail.com

Membership Chair:

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

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Susan Perkins (602) 448-4511
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E-mail sstites@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

Annual dues includes \$5.00 for the COPRA Chronicle
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Please send address corrections to:
COPRA
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