



COPRA CHRONICLE

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

September 2018

MEMBERSHIP IS OUR STRENGTH

Issue 6

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SEPTEMBER

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

(Continued on page 3)

PRESIDENT'S MESSAGE



It is hard to believe that summer is winding down and we are headed back to a busier life schedule, leaving our vacation time out of the Valley of the Sun behind us. Hopefully we will also start to see some cooler weather that reminds us why we live in Arizona.

During our summer hiatus a lot has been going on behind the scenes working toward new healthcare options for Retirees. I am pleased to tell you that we have worked with the City of Phoenix and United Health Care (UHC) to come up with a Healthcare Plan that covers all Retirees...pre-Medicare as well as Medicare and any of their dependents. The new plan will be effective January 2019. It will be a redesigned City of Phoenix selfinsured plan utilizing the UHC networks. It will include options for medical, dental, vision, legal and pet insurance.

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 it offers so you can decide whether it would be a better option than your current plan and which offered options best meet your needs.

The City will be sending all of us postcards in September on the Retiree Benefits Kick-off event at the Phoenix Convention Center to be held on Friday, October 12th as well as our Retiree Benefit Guides in October. It is important that you insure the City has your current address on record so that you will not miss getting this important information.

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 will work 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

MANY CONFUSED OVER NEW MEDICARE CARDS

As Medicare begins to mail new ID cards to its 60 million members, more than three-quarters of them know little or nothing about the initiative to use newly assigned ID numbers in place of their Social Security number (SSN) as their identification.

In addition, 6 in 10 believe they might have to pay for the new card (they don't). That belief could make them vulnerable to scam artists.

In April, individuals new to Medicare began receiving the updated card, which displays a unique combination of 11 letters and numbers, rather than a beneficiary's SSN. Replacing cards for current beneficiaries is a yearlong process that began in May. (To learn more about when your card will arrive, go to Medicare.gov/NewCard.)

"The new Medicare cards are a step forward for fraud prevention, but con artists are working overtime on new ways to scam seniors."

Scammers posing as Medicare representative are already calling beneficiaries demanding a processing fee. Other fraudsters are telling beneficiaries that they are owed a refund from transactions on their old card and then asking for bank account information to process reimbursement. Medicare will never ask an enrollee for bank account information, and no refunds are owed.

Summarized from: AARP Bulletin / Real Possibilities, June 2018

RENEW YOUR COPRA MEMBERSHIP DUES FOR 2018

Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2017”, you need to renew your COPRA membership!

If you receive the COPRA Chronicle by email and your membership expired in 2017, you should have received an email in January 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
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 (APRIL 2018)

Mary Brown	Planning and Dev. Dept.	Afifa Kazanjian	Finance Dept.
Miles Buker	Information Tech. Services	Susan Meyers	Parks & Rec.
Lawrence Cales	Aviation	Janet Mueller	Facilities Management
Felipe De Anda	Public Works	Kenneth Rangel	Public Transit
Joseph Dominguez	Public Works	Donna Stang	Information Tech. Services
Sylvia Garcia	Public Works	Loren Thompson	Phx. Convention Center
Renee Johnson	Aviation		

NEW RETIREES (MAY 2018)

Hugh Alter	Street Transportation	Brian Larson	Housing Dept.
Cynthia Cochran	Library	Christopher McBride	City Court
Calvin Coleman	Public Works	Richard Molina	Street Transportation
William Collay	Aviation	Lilia Olivarez	Planning and Dev.
Sara Farrar	Neighborhood Services	Suk Peterson	Finance Dept.
Barbara Gonzales	Neighborhood Services	Debra Purcell	Water Services
Richard Haholy	Parks & Rec.	Ramon Ramirez	Street Transportation
Lawrence Hanson	Water Services	Manuela Ramon	Parks & Rec.
Rebecca Hayes	Housing Dept.	Michael Schneider	Finance Dept.
Richard Haynor	Public Works	Julie Wolf	Public Works
Jeffrey Jamison	Human Services		

NEW RETIREES (JUNE 2018)

James Aitken	Water Services	Gary Kuznia	Fire Dept.
James Baldonado	Parks & Rec.	Ronald Schmidt	Water Services
Michael Casner	Aviation	Richard Slankard	Aviation
Steven Cerqua	Public Works	Roberta de Haan	Police Dept.

NEW COPRA MEMBERS

Diane Nydick	Equal Opportunity Dept.	David West	Fire Dept.
Gary Kuznia	Fire Dept.	Lori Allison	Law Dept.
Barbara Wiess	Human Services	Carol Castillo	Neighborhood Services

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 winner is **WILLIAM FAGIOLA!** **CONGRATULATIONS WILLIAM!**

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!

2018 COMMUNITY SERVICE FUND DRIVE
City of Phoenix retirees are invited to participate

August 1, 2018 through October 31, 2018

The City is once again partnering with Valley of the Sun United Way in its annual campaign where City employees and retirees give back to the community—helping to support organizations that help make the City of Phoenix great.

With the help of City retirees, the 2017 Community Service Fund Drive (CSFD) raised almost \$800,000 for health and human services programs. The CSFD Executive Committee hopes we can count on your generous support again, and thanks you for your continued generosity.

This year we are also excited to extend **volunteer opportunities** to City retirees as a way of giving back through CSFD without opening your check book! Look for more information in upcoming newsletters or contact us to start sooner.

We invite you to our annual **Hands and Hearts Street Faire** event on **October 18th from 10:15 a.m. to 2:00 p.m.** As always this will be a fun event to help us collectively give back to our Community.

No matter where you give, your gift goes far—but not far away. All contributions stay in Arizona to address our most critical health and human service needs. You may consider choosing Agency #9000 to help the Valley of the Sun United Way stomp out hunger; end homelessness; ensure children and youth succeed; and improve financial stability for families. Or consider helping fellow City employees through a donation to Agency #9201, Helping Other Phoenix Employees (HOPE) Fund. This fund is designed to lessen an employee's financial burden caused by an unexpected event. Or consider donating to an agency that is also eligible for a tax credit.

For a full list of eligible agencies or for any questions please contact us at csfd@phoenix.gov or at (602) 534-3943.

For your convenience, a special retiree pledge form is attached below for your cash or check contribution. We look forward to your continued support as a valued member of our City family.

Sincerely,
The CSFD Retiree Committee



**RETIRED CITY OF PHOENIX EMPLOYEES
COMMUNITY SERVICE FUND DRIVE
PLEDGE FORM**
csfd@phoenix.gov

RETURN COMPLETED FORM TO:
City of Phoenix Human Resources Department
Attn: CSFD Program Coordinator
251 W. Washington, 7th floor, Phoenix, AZ 85003

Last Name (please print)

First Name

MI

Address:

Street, City and Zip Code

Phone: () _____

Email: _____

DONATION

I would like to make a one-time cash or check contribution of \$_____

Please make checks payable to CSFD.

All cash & check donations will be deposited and will count towards the tax year in which it was submitted.

CONTRIBUTION DESIGNATION

There are many worthwhile organizations on our agency list that would benefit from your donation. You may however, consider selecting from these popular agencies or you may request a list of all agencies:

1. Helping Other Phoenix Employees (HOPE) Fund (Agency #9201); or
2. Valley of the Sun United Way for health and human service programs (Agency #9000).

If you would like to receive a complete list of the eligible nonprofit organizations, please send an email to csfd@phoenix.gov or call us at 602 534-3943 and provide your email address.

Agency: _____ Agency# _____ Amount \$ _____

Agency: _____ Agency# _____ Amount \$ _____

COPERS CORNER

If something were to happen to you, what would happen to your COPERS benefits? It's difficult but important conversation to have.

As a COPERS member, your contributions to the pension system will be there, even when the unthinkable happens. And naming a beneficiary assigns those benefits to an individual. If you are married, these benefits could include a monthly pension. Minor children may also be eligible to receive a monthly benefit until they turn 18, or your beneficiary may be entitled to a refund of your contributions.

Each year, the Retirement Office sends members statements (green sheets) which contain the list of beneficiaries currently on file. When you first started with the city during the hiring process, chances are you completed a beneficiary designation form. From then until now, life may have changed. Maybe you got married, had children, or got divorced. These types of events would indicate a need to update or change your beneficiaries.

Any beneficiaries selected for COPERS do not carry over to the other benefit plans for the city. Now is a great time to contact Nationwide, and review your city benefit beneficiaries in eCHRIS.

A downloadable beneficiary form is available on the COPERS website (Phoenix.gov/copers). Just click on "forms". Or you can call the Retirement Office and someone will send you a form. The COPERS phone number is (602) 534-4400.

Source: COPERS, July 18, 2018

BANNER BOSWELL AND DEL E WEBB VOLUNTEER RECRUITING

Are you looking for an opportunity to give back to your community and, in return, gain satisfaction, friendships, health care industry knowledge and more? If you have approximately four hours per week to give, please consider applying to Banner Boswell's or Banner Del E. Web's extraordinary volunteer team. In 2017, our volunteers contributed more than 200,000 hours of service to help make health care easier and life better for our patients in Phoenix northwest valley communities.

Volunteering is open to adults, as well as students in high school and college. Volunteers serve at least one four-hour shift per week, and can choose a shift anytime between the hours of 6 a.m. and 8 p.m. We have a particular need for volunteers to help fill weekday early and late shifts, and weekend shifts.

We offer a wide variety of volunteer opportunities throughout the hospital and strive to meet your interests, availability and volunteer goals. **Guest Services** volunteers drive golf carts, greet and give directions at the information desks, escort visitors to their destinations, transport guests in wheelchairs and more. **Patient Services** volunteers bring cheer through "Caring Canines" certified dog therapy, spiritual care, waiting room reception, handmade greeting cards and blankets, and assistance on patient units. **Retail Services** volunteers serve in one of our three boutique-style gift shops helping display new merchandise, assist shoppers and ring up sales. Finally, **Staff Services** volunteers assist behind the scenes with general office, data entry, department projects, emergency management Ham radio operations and much more.

To apply or for more information, please contact Volunteer Resources:

APPLY ONLINE at <https://www.volistics.com/ex/portal.dll/ap?ap=667153466>

Banner Boswell,

Call: (623) 832-5387

Email: BBWMCVolResources@bannerhealth.com

Website: download an application at

<https://www.bannerhealth.com/ways-to-give/volunteer?locationname=banner-boswell-medical-center>

Banner Del E. Webb,

Call: (623) 524-4058

Email: BDWMCVolunteerResources@bannerhealth.com

Website: download an application at

<https://www.bannerhealth.com/ways-to-give/volunteer?locationname=banner-del-e-webb-medical-center>

IN REMEMBRANCE

Barbara Bingham	11/23/2017
Mildred Keegan	01/29/2018
Nieves B. Rodriguez	04/17/2018
Joseph LiBrandi	04/18/2018
Ida Acuna	04/18/2018
John Hoye	04/20/2018
Carl Opitz	04/23/2018
Mary Louise Etter Sorensen	04/23/2018
Beatrice Spangenberg	04/26/2018
Carlos Laborin	04/28/2018
Ethel Hutchinson	04/29/2018
Rene Childres	05/02/2018
David Siqueiros	05/02/2018
Albert Ferguson	05/04/2018
Angie Bustamante	05/07/2018
David Roland	05/13/2018
Edward LeFevre	05/16/2018
Archie Miles	05/20/2018
Carol F. Thomas	05/23/2018
Barbara Jordan	05/23/2018
Richard "Dick" Burgess	05/23/2108
Edwin Braateliens	06/01/2018
Lee Anderson	06/01/2018
Robert Burnett	06/03/2018
Ann Zanath	06/04/2018
Gary Elliott	06/11/2018
Milan Nelson	06/11/2018
Brian S. Shawler	06/17/2018
Ronald Ponce	06/26/2018
Joe Ann Godbehere	06/27/2018
Alyce H. Cochran	06/27/2018
Elidia Padilla	07/04/2018
Lydia Baroni	07/04/2018
Beverly Ortiz	07/06/2018
Edward Baldiviez	07/07/2018
Samuel Coughenour	07/09/2018
Barbara Andrews	07/09/2018
Maurice Totress Jr.	07/11/2018
Ann Henderson	07/12/2018
Judy Compton	07/16/2018
Polly Davey	07/19/2018
Eva Morissette	07/21/2018
Edward Reeder	07/28/2018
Annette Cramer	07/28/2018
Genevieve Tapia	07/31/2018
Donald Lawler	08/03/2018
James Bowman	08/09/2018

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

President/Benefits Chair:	Laura Ross (623) 878-3334 ljross50@gmail.com
Vice President/Chronicle Chair:	Karen Clifford-Anderson (623) 772-7472 kcliffander@yahoo.com
Treasurer:	Louis Matamoros (623) 734-6624 biglou6415@yahoo.com
Secretary:	Dawnell Navarro (623) 412-0854 navarro2@cox.net
Board Members:	
	Greg Binder (602) 469-2540 gbinder69@g.com
	Deborah Larkins (602) 332-9315 dlark13@gmail.com
	Tammy Ryan (602) 430-5965 tlgryan1822@gmail.com
Membership Chair:	Linda Henderson (623) 693-9955 lindajoyhenderson@gmail.com
Events Coordinator:	Dawnell Navarro (623) 412-0854 navarro2@cox.ne
COPERS Representative:	Susan Perkins (602) 448-4511 sjperkins@msn.com
Website Support:	Sue Stites (602) 819-7106 sstites@cox.net
Chronicle Editor:	Mary Dysinger-Franklin (602) 705-8822 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: COPRAnewsleter@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.

SEPTEMBER COPRA CHRONICLE

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POSTMASTER

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



**...GOODBYE
SUMMER**

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