



# COPRA CHRONICLE

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

April 2018

**MEMBERSHIP IS OUR STRENGTH**

Issue 4

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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](mailto: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](mailto:Phoenixcopra@gmail.com) from your account.

## WELCOME TO OUR NEW BOARD MEMBERS

We are so pleased to announce that the COPRA Board has two new members! Deborah Larkins & Tammy Ryan will be great additions to the Board and bring much experience with them. It is greatly appreciated that they both volunteered to assist with COPRA's on-going needs.

**DEBORAH LARKINS** – While employed with the city of Phoenix, Deborah worked in Human Services as a Program Coordinator primarily with youth and children; the Business Customer Service Center to help businesses negotiate city regulations and policies; and finally with the Planning and Development Department as a jack of all trades, commonly known as a Management Assistant II. Deborah retired in 2014 after 20+ years of service. Prior to working for the city, she was self-employed for 20 years in advertising and marketing. When asked what she likes to do best, she will answer, “Everything”!

**TAMMY RYAN** – Tammy retired from the city of Phoenix after 27 years of service. While employed with the city of Phoenix, Tammy performed internal auditing, financial and budget analysis and administration. She also served on the COPERS Board for one term which included 2 years as Board Chair. She believes her analytical and organizational skills will be an asset to the COPRA Board and wants to serve to further the ongoing connections between retirees and the City of Phoenix.

## RETIREMENT BENEFITS ENTITLEMENT AFFIDAVIT

Don't forget that if you received a “Retirement Benefits Entitlement Affidavit” from COPERS, you will need to complete it and return by **April 13, 2018** in order to prevent any delay in future benefits. If you return the affidavit by mail, **IT MUST BE NOTARIZED**. If you prefer to bring the affidavit to the COPERS Office, located at 200 West Washington Street, 10<sup>th</sup> Floor, Phoenix, Arizona it can be notarized there at no cost to you. It is important to understand that if the completed and notarized affidavit is not received by April 13, 2018, COPERS may need to suspend your benefits until they can contact you to verify your information.

*(Continued on page 2)*

## PRESIDENT'S MESSAGE



Laura Ross

I am fresh off yesterday's COPRA General Meeting. Those of you who were not with us missed hearing a lot of good information as well as an opportunity to win one of several door prizes worth \$25 each. We were lucky enough to have a couple of very informative speakers. Our first speaker was Scott Miller, City of Phoenix Pension Administrator. If you would like to see the materials from that presentation, the PowerPoint is available online through our website, phoenixcopra.com, which has a link to COPERS website or you can go to the direct link for that at:

<https://www.phoenix.gov/coperssite/Documents/COPRAMarch2018.pdf>.

Our second speaker was the Assistant City Manager, Milton Dohoney Jr., who presented The State of the City update. He shared that there would be no real "budget drama" this year. The City Manager's Trial Budget that has gone forward does not include any drastic changes. If you would like to attend one of the Budget Hearings, the District Meetings, places and times can be found on Phoenix.gov. The direct link to access information on that is: <https://www.phoenix.gov/oepsite/Documents/CommunityBudgetHearings.pdf>.

As I told you last month, our efforts to join the Arizona State Retirement System (ASRS) Health Care Program will NOT be an option for calendar year 2019. In lieu of that option, we are continuing to work with the City to explore a transitional step that would involve negotiating a fully insured program for both pre-Medicare and Medicare retirees directly with United Health Care (UHC). The plan design would mirror many of the options offered through ASRS who also uses UHC as the provider. The City would administer the program. Category MERP would be available to those that choose this option as well as regular MERP. Premiums would be deducted from pension checks. We will also be looking to bundle other services such as dental and vision. Hopefully, I will have more information to share with you next month as we progress on this front. Let's all commit to recruiting more members into COPRA so that OUR organization will be able to continue to be a strong advocate for retirees!

Laura

## NATIONWIDE WORKSHOPS FOR RETIREES

***You might have retired, but let us help you keep your 457 and 401(a) plans working hard.*** Nationwide, in partnership with the City of Phoenix Benefits Division, is offering FREE workshops dedicated to retirees at their local office at **4747 N. 7<sup>th</sup> Street, Suite 418, Phoenix, AZ 85014** on **Thursday, April 26<sup>th</sup> and May 24<sup>th</sup> from 9:30am – 10:30am.**

These workshops will focus on relevant topics, including important plan updates, investing, withdrawal and consolidation strategies to help your savings last longer, demonstrations of online tools and calculators, and other resources available that can make retirement even better. Take the opportunity to connect with other City retirees and engage in a lively discussion and Q&A facilitated by your local Nationwide Retirement Specialists. Coffee and snacks will be provided. Space is limited. Go to **phoenixdcp.com** to make your reservation.

## RETIREMENT BENEFITS ENTITLEMENT AFFIDAVIT (CONTINUED)

*(Continued from page 1)*

If you are unable to complete the affidavit due to disability or other reason, please make sure that your representative contacts COPERS to provide the information as to how you can be contacted. Any questions can be directed to COPERS at (602) 534-4400.

## 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](mailto: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](mailto: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.

## CAREIVER RESOURCES

Becoming a caregiver is an important but often challenging journey. When an unpaid family caregiver first starts helping a loved one, the caregiver doesn't always know where to begin or where to turn for guidance.

To help close the information gap, AARP Arizona has developed resource guides in print and online. These guides offer information about organizations and agencies that provide services such as in-home care, adult day care, financial planning, legal guidance, senior housing, Social Security, Medicare, medication management, support groups, respite and more. The Phoenix Metro Caregiving Resource Guide and the Yavapai County Resource Guide share information about resources in those specific areas.

To learn about caregiving resources in the state, go to **[local.aarp.org/phoenix-az/caregivers](http://local.aarp.org/phoenix-az/caregivers)**.

Source: AARP Bulletin / Real Possibilities, January-February 2018

## GUIDING THE GOLDEN YEARS

**The Paper Chase** – The Legal Documents that can help secure your future—whatever your age.

- v **Advance Health Care Directive:** Also known as a living will, this document provides instructions on what kind of medical treatment a person wants—and doesn't want—in case of illness or incapacity.
- v **Durable Financial Power of Attorney:** This document names an agent responsible for asset and financial management in case of illness or incapacity.
- v **Durable Health Care Power of Attorney:** This document names an agent responsible for all health care matters—including end-of-life decisions—in case of illness or incapacity.
- v **Last Will and Testament:** This document stipulates the disposition of assets after one's death.

*(Continued on page 6)*

## NEW RETIREES (FEBRUARY 2018)

Cathy Abbott	Police Dept.	Kenneth Hoopingarner	Parks & Rec.
Robert Bishop	Phx Convention Center	Sheryl Kroeplin	Water Services
Jon Daniels	Public Defender's Office	Mario Lopez	Neighborhood Services
Ollie Ervin	Aviation	Luis Manriquez	Water Services
Joseph Evans	Aviation	Dennis Mareiro	Public Works
Carma Flanigan	Fire Dept.	Raymond Mora	Public Works
Jeri Fletcher	Police Dept.	Deborah Ramirez	Aviation
Gilbert Floyd	Police Dept.	Julio Rodriguez	Water Service
David Fulton	Parks & Rec.	Devin Schell	Water Services
Ernie Gloria	Street Transportation	Adela Torres	Neighborhood Services

## COPRA TREASURER REPORT

COPRA Treasurer Report for Month ending December 31 2017						
				December	2017	2016
Book Balance November 30, 2017 and 2016					\$ 68,805.76	\$65,026.77
<b>Receipts</b>						
	Member Dues			\$ 2,274.00	\$ 14,677.00	\$ 19,279.50
	Paypal	Paypal dues paid in December		\$ 166.55	\$ 790.95	
	Interest Earned			\$32.79	\$ 373.51	\$ 320.46
	Membership Change returned			\$ -	\$ -	\$ 800.00
	Holiday 50/50			\$ 157.00		\$ 163.00
	Holiday Tickets Sold	Tickets at door		\$ 100.00	\$ 1,380.00	\$ 1,460.00
		Total Receipts		\$ 2,730.34	\$ 17,221.46	\$ 22,022.96
<b>Disbursements</b>						
	Bank Fees	Returned check		\$ 62.00	\$ 164.95	\$ 80.30
	Chronicle			\$ 642.24	\$ 6,198.21	\$ 6,915.96
	Membership Change			\$ -	\$ 10.00	\$ 800.00
	Office Supplies	Ink, Envelopes, Cards Labels, printer, postage due		\$ 10.53	\$ 2,720.79	\$ 3,999.74
	Member Support	Refreshments, Gift cards, Catering		\$ 4,178.30	\$ 5,994.09	\$ 4,074.08
	Refund for overpayment of dues			\$ -		\$ 50.00
	Website (paid via paypal)			\$ -	\$ 645.00	\$ 645.00
		Total Disbursements		\$ 4,893.07	\$ 15,733.04	\$ 16,565.08
Book Balance December 31, 2017 and 2016					\$ 66,643.03	\$ 64,997.61
Dec net +/-				\$ (2,162.73)		
Dec MM Transfer to checking				\$ 3,300.00		
Bank Balance December 31, 2017						
		Checking			\$ 3,847.77	
		Paypal	all transactions included		\$ 527.20	
				Interest Earned		
				November	YTD	
		CD (09/23/2017 @ 1.15%)		\$ 17.85	\$ 193.97	\$ 16,203.94
		CD (12/15/2015 @ 0.60%)		\$ -	\$ -	\$ -
		CD (04/23/2018 @ 1%) CD matured		\$ 8.89	\$ 104.16	\$ 10,877.99
		Money Market		\$ 6.05	\$ 75.38	\$ 35,186.13
		Total		\$32.79	\$373.51	\$ 66,643.03
*Includes prepaid dues:						
	2016	\$	28,806			
	2017	\$	41,706			

## 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).

April winner is **JOETTA DOWNS! CONGRATULATIONS JOETTA!**

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](mailto:lindajoyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## CHECK OUT THESE NEW MY SOCIAL SECURITY FEATURES

A new year is a good time to explain the new features in my Social Security. These features not only save you time but put you in control of your retirement future.

There are a growing number of states (and the District of Columbia) where, if you're a resident, you can request a replacement Social Security Card online. The new online version of the Application for a Replacement Social Security Card can make getting a replacement easy and stress-free. It allows people to apply for a replacement card through My Social Security without traveling to a field office or card center, as long as you're not requesting a name change or any other change to your card. Social Security is working to add this capability to every state.

Your personal my Social Security account is secure and gives you ready access to your earnings records, Social Security benefit estimates, and printable Statements. Those who already receive benefits can view their payment history, current status, and manage their benefits.

Social Security has also made replacing your annual Benefit Statement even easier. The Benefit Statement (known as the SSA-1099 or the SSA-1042S) shows the amount of benefits you received the previous year and is needed for filing taxes. Now you have the ability to download it using online services. There's no need to visit a field office. A replacement SSA-1099 or SSA-1042S is available after February 1 for the previous tax year.

If you don't have a my Social Security account, creating one is very easy and usually takes less than 15 minutes.

Source: AZ Republic, January 24, 2018, article written by Kimberly Yellow Robe who is the Social Security Administration's public affairs specialist in Mesa

## PHOENIX SKY HARBOR INTERNATIONAL AIRPORT NAVIGATOR

Do you love the excitement of airports? Enjoy helping people? If you answered yes, then consider volunteering as a Phoenix Sky Harbor International Airport Navigator. No two days are alike at America's Friendliest Airport®, one of the nation's busiest. It's a great way to stay active, serve as an ambassador of our state and meet people from all over the world. Navigators receive training, uniforms, and parking privileges. Learn the ins-and-outs of how the airport operates; all this while building camaraderie and friendships with fellow volunteers. Navigators provide customers with information, directions and assistance to over 100,000 visitors every day! We offer three shifts per day, with the greatest need on weekends. To join this rewarding team, visit [www.skyharbor.com/volunteer](http://www.skyharbor.com/volunteer) or call 602-273-4017.

Source: Thanks to retiree Jenny Grote for submitting this article for publication

## FUN IN THE SUN (& SWIMMING POOLS)

The city of Phoenix is excited about all the things kids, and even adults, can do this summer. Registration for most summer programs and youth camps begins Thursday, April 19 at 6:30 p.m.

Registration for swimming lessons and other programs at the city's 29 public pools starts Thursday, April 26 at 6:30 p.m. Swimming lessons are available for youth and adults, starting as young as six months old. There's also a swim and dive team league for kids ages 5 to 17 as well as a water basketball league for youth ages 12 to 16. Information about how to register for all Parks and Recreation Department programs and activities can be found at [Phoenix.gov/Parks](http://Phoenix.gov/Parks).

Source: PHX At Your Service, March 2018

## DON'T TAKE THE BAIT

How to avoid getting hooked by fiendishly effective phishing scams.

You may consider yourself too savvy to fall for a phishing scam (a ploy using a legitimate-looking email to trick you into sharing sensitive personal or financial information). However such cons remain remarkably effective: in 2016, more than 19,000 people reported losing almost \$32 million in phishing scams in the United States alone.

Part of the problem is that hackers are becoming increasingly sophisticated in their attacks. For example, one such scam used what appeared to be an authentic email from an online shopping site to lure users to a fake site where they were asked to update their account information.

As phishing emails become more persuasive, consumers should take extra care when conducting business online. Be wary of any email asking for personal information—regardless of its source. Many financial firms use a secure message center when requesting sensitive data. If you receive such an inquire via an unsecured channel, there a simple safety measure: Call the company in question.

Source: Onward, Charles Schwab, Spring 2018

## MEDICARE THERAPY CAPS END & DRUG COSTS ADDRESSED

Medicare beneficiaries won't have to be concerned about paying for physical, speech or occupational therapy when annual costs exceed \$2,010, as a result of Congress repealing the caps on those services as part of the budget deal President Trump signed last month.

Patients who require intensive therapy while recovering from injuries or illnesses have faced caps on what Medicare would reimburse. Congress has historically passed a series of automatic exceptions for the reimbursement limits, allowing Medicare to pay for treatments deemed medically necessary.

But that was never a certainty, leaving beneficiaries who reached the \$2,010 therapy cap worried they might miss needed treatments. The repeal ends that fear.

February's budget deal also had good news for Medicare Part D beneficiaries. It closes the coverage gap for prescription drugs—the so called doughnut hole—a year early. Part D users pay more out of pocket for their medicines once the total cost of these drugs reaches a certain threshold. Beginning in 2019, they will pay 25 percent of all their prescription drug costs from the time they enter the doughnut hole until they reach the catastrophic level.

Source: AARP.org Bulletin, March 2018

## COME RECYCLE AND SHRED

*Recycle Phoenix* is back at Desert Ridge Marketplace (Tatum Blvd. & Loop 101) on Saturday, April 14, 8 a.m. to 1 p.m. Just in time to celebrate Earth Day, non-profit Keep Phoenix Beautiful will again host its popular electronic recycling and shredding event in the parking lot behind the AMC Theaters.

Bring your electronics to be recycled, papers to shredded, household and classroom items for reuse, as well as rechargeable batteries and old cell phones. No paint, oil, tires or those bulky tube televisions will be accepted and a Phoenix water bill is **NOT** needed. Visit **RecycleCleanPhoenix.org** to see the full list of what you can and cannot bring.

Source: PHX At Your Service, March 2018

## GUIDING THE GOLDEN YEARS ( CONTINUED)

*(Continued from page 3)*

- v **Living Trust:** Unlike wills, living trust are not subject to probate court and go into effect as soon as they're signed. Assets transferred into the trust can be managed by its owner or another trustee.

*(Continued on page 7)*

## IN REMEMBRANCE

Marjorie Williamson	01/03/2018
Donald C. Erickson	01/10/2018
Raymond Molczyk	01/20/2018
Ophelia Joseph	01/28/2018
Zdenek Novak	02/06/2018
Barry Graham	02/11/2018
Orelanders Carroll	02/12/2018
Ronald Hoerr	02/16/2018
Patricia Rolston	02/16/2018
Stella Gonzales	02/18/2018
Mary Evans	02/19/2018
Alfonso Villaverde	02/19/2018
Nancy Lynn	02/24/2018
Clemon Watson	02/24/2018
Tony Bojorquez	02/26/2018
Shirley Stringfellow	02/27/2018
Ramon P. Gonzales	03/06/2018
Eleanor Chadwick	03/07/2018
Doris Phillips	03/07/2018
Rita Hannah	03/09/2018
Jesse Roman	03/10/2018
Wayne Jacobs	03/10/2018
Brian F. Alves	03/15/2018
Roger Scott	03/18/2018

## GUIDING THE GOLDEN YEARS (CONTINUED)

*(Continued from page 6)*

**Follow the Money** – Three potential sources of elder-care support.

Investments, Pensions and Retirement Assets – Taking control of someone else’s accounts typically requires a durable power of attorney, which can be written to go into effect immediately or when the account owner becomes incapacitated.

Long-Term Care Insurance – Even the best plans typically have an elimination period between when care is required and when payouts actually begin, so be aware of your obligations before coverage becomes necessary.

Social Security – When an individual becomes incapable of managing her or his benefits, the Social Security Administration will assign a so-called representative payee—typically a family member or close friend—to oversee the funds. Learn more at [ssa.gov/payee](http://ssa.gov/payee).

Source: Onward, Charles Schwab, Spring 2018

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
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](mailto:ljross50@gmail.com)

Vice President/Chronicle Chair:

**Karen Clifford-Anderson** (623) 772-7472  
E-mail [kcliffander@yahoo.com](mailto:kcliffander@yahoo.com)

Treasurer:

**Louis Matamoros** (623) 734-6624  
E-mail [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com)

Secretary:

**Dawnell Navarro** (623) 412-0854  
E-mail [navarro2@cox.net](mailto:navarro2@cox.net)

**Board Members:**

**Greg Binder** (602) 469-2540  
E-mail [gbinder69@q.com](mailto:gbinder69@q.com)

**Deborah Larkins** (602) 332-9315  
E-mail [dlark13@gmail.com](mailto:dlark13@gmail.com)

**Tammy Ryan** (602) 430-5965  
E-mail [tlgryan1822.com](mailto:tlgryan1822.com)

Membership Chair:

**Linda Henderson** (623) 693-9955  
E-mail [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)

Events Coordinator:

**Dawnell Navarro** (623) 412-0854  
E-mail [navarro2@cox.net](mailto:navarro2@cox.net)

COPERS Representative:

**Susan Perkins** (602) 448-4511  
E-mail [sjperkins@msn.com](mailto:sjperkins@msn.com)

Website Support:

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

Chronicle Editor:

**Mary Dysinger-Franklin** (602) 705-8822  
E-mail [copranewsletter@gmail.com](mailto: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](mailto: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.

# APRIL COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle  
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**POSTMASTER**

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**

**Future Meeting Dates to be Determined**

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