



COPRA CHRONICLE

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

September 2020

MEMBERSHIP IS OUR STRENGTH

Issue 6

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"Membership is our Strength" 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 email 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.

THE 2020 ANNUAL OPEN ENROLLMENT PERIOD FOR THE 2021 PLAN YEAR

October 19, 2020 - November 13, 2020

It's 2020, and whatever we considered "normal" went out the window and with open enrollment season on the horizon, now is the time for you to prepare for a virtual open enrollment experience. In order to keep you safe, we will be engaging and educating you on your benefit offerings through a virtual strategy to include open enrollment webinars that will be held through a virtual platform. You will have the option to join the webinar by phone.

In the next few weeks you will receive a post card with dates and times of upcoming virtual webinars to include where you can access free of charge a flu vaccine, available to retirees enrolled in one of the City sponsored medical plans. You will need to register at the link provided in the post card in order to attend the virtual webinar by computer, laptop or mobile phone device.

The City of Phoenix values your dedicated service and we are pleased to continue to offer a generous retiree health care benefit program that includes, dental, vision, legal service, pet insurance, and a choice of four (4) non-Medicare medical plans.

For Medicare Eligible retirees, the City will continue to offer a premium discount along with a Qualified City Contribution to those retirees enrolled in a United HealthCare/AARP Medical Supplement plan and consent to have their monthly premium deducted from their pension check.

City of Phoenix Benefits Office staff will be on hand at each virtual event to address any questions and to assist with enrollment changes. Due to COVID 19 we are not conducting in person meetings.

Important Notices:

- There are several changes to your benefit offerings to include a new vendor for COBRA insurance, Pet Insurance

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PRESIDENT'S MESSAGE



Rob Sweeney

I hope this message finds you healthy and well.

It is about now COPRA is communicating our events for the fall and winter to share information with our members regarding health care and engage in warm wishes during our holiday luncheon. The pandemic has put the brakes on any large in-person gathering on City of Phoenix property. We at COPRA, like you personally and the rest of society, will need to find another approach to fulfill our mission.

We are in a fortunate position to have strong membership, a dedicated Board and strong support from City staff. We will find a way to keep the lines of communication open and provide you the information you have become accustomed to receiving. We will respect the challenges COVID-19 presents and be resourceful in our approach to keep you engaged with COPRA. More information will follow via email and/or the October Chronicle.

To use a word like, 'fortunate' in today's landscape is a bit strange. But I do believe in focusing on the good fortunes any problem may present. For me personally, I am fortunate to have a wonderful family and supportive network of friends. I was fortunate to recently celebrate, in a very COVID-like way, my father's 94th birthday. I am fortunate to use technology to communicate with my daughter and son-in-law living in New Zealand in lieu of traveling. And I am fortunate to have family members who have cabins in the White Mountains to allow me to escape the record-breaking Phoenix heat.

I believe we need to stay focused on the positive aspects of what the pandemic has presented to society. The pandemic has given us all the good fortune of TIME. Time to reflect, time to plan and time to act. Perhaps we rediscovered hobbies and skills we let go dormant due to our busy schedules. We now have time to read more. Hone our wood-working skills. Pick-up a coding class. Learn to play guitar. We always wanted more time to do the things we never got to, so now we have the chance.

Just like you are all learning new things, COPRA will find new ways to engage with our members. You are all fortunate to have a bright and energetic Board. We are committed to serving you during a very challenging and unsettling time.

I wish you all safety and comfort – Rob

THE 2020 ANNUAL OPEN ENROLLMENT PERIOD FOR THE 2021 PLAN YEAR (CONTINUED)

(Continued from page 1)

and Vision and medical premium rates. You will want to review the benefit guide as soon as it is available to determine your changes, if any.

- The annual COPRA Kick-Off Event will not be held this year due to COVID 19.
- The annual Retiree Benefit Guide will not be mailed this year due to COVID 19. The guide will be posted at, phxbenefits.com. You can currently visit the site and find the 2020 Benefit Guide. The 2021 Guide will be posted early October 2020.
- It is especially important to keep contact information (including email addresses) up to date during the Annual Enrollment season. If you know of any employees or retirees who are not receiving Annual Open Enrollment communication material, please encourage them to contact [the Benefits Office at \(602\) 262-4777 or by email at benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov) to update their contact information.
- Check your mail in the next few weeks for a post card from the City of Phoenix! This will contain important dates and times for upcoming virtual open enrollment webinars.

NEW RETIREES (MAY)

Bonnie Akins	Police	Steven Napier	Public Works
John Betancourt	Public Works	Calvin Nez	Public Works
Anthony Chavez	Parks & Rec.	Elizabeth Parrella	City Manager's Office
Ruben Diaz	Public Works	Seshasayi Pillalamarri	Municipal Court
Frances Flores	Public Works	Roy Plunk	Neighborhood Services
Floyd Haywood	Water Services	Gwendolyn Reece	Finance Dept.
Craig Heiss	Water Services	Aaron Romero	Street Transportation
Kieth Knight	Water Services	Nancy Shaver	Fire Dept.
Helen Kuyembah	Human Services	Juanita Washington	Street Transportation

NEW RETIREES (JUNE)

Constance Arnold	Water Services	Laura Limon	Aviation
Tim Bailey	Street Transportation	James Lowry	Aviation
Theresa Castellano	Parks & Rec.	Karen Mazer	Facilities Management
Lisa Christoph	Aviation	Jo Ellen McBride	Civil
Michale Doole	Street Transportation	Susan Phillips	Police Dept.
Robert Erdely	Planning and Dev Dept.	Evelyn Tafoya	Police Dept.
Kevin Igo	Street Transportation	Anna Vallejo	Police Dept.

NEW RETIREES (JULY)

William Allen	Water Services	Janis Lair	Police Dept.
Edward Bielinski	Planning and Dev Dept	Kathleen Liest	Library
Gwendolyn Calvin-Gibson	Water Services	Michelle Magness	Police Dept.
Paula Carter	Police	Robert Martinez	Parks & Rec.
Debbie Clem	Fire Dept.	Mark Melnychenko	Street Transportation
Devony Dinodica	Municipal Court	David Oltman	Water Services
Lisa Eversole	Housing	Rafael Perez	Parks & Rec.
John Gomez	Library	Sandra Schilling	Finance Dept.
Elias Gonzales III	Water Services	Daniel Schuh	Aviation
Francisco Gonzalez	Water Services	Monica Stewart	Public Works
Meredith Henry	Street Transportation	Michael Sweely	Planning and Dev Dept
Charles Hernandez	Water Services	Samantha Thompson	Water Services
Juana Hernandez	Aviation	Geraldine Trujillo	Housing
Deanna Jonovich	City Manager	David Villarreal	Public Works
Delia Juarez	Police Dept.	Rosemary Volk	Parks & Rec.
Rosemarie Katen	Finance Dept.	Carrie Withey	Municipal Court
Patricia Keen	Police Dept.		

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 September winner is **Linda Walton. CONGRATULATIONS LINDA!**

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!

NEW RETIREES (APRIL)

Robert Bandi	Planning and Dev Dept	Kevin Hobin	Street Transportation
Laura Bowen	Fire Dept.	James Hughes	Phoenix Convention Center
Christopher Bower	Street Transportation	Gary Kula	Public Defender's Office
Barbara Coppage	City Auditor	Anna Ochoa	Police Dept.
Leticia Dominguez	Aviation	Cynthia Ozuna	Street Transportation
Helen Foster	Parks & Rec.	Amy Udd	Police Dept.

IN REMEMBRANCE

Ronald G. Petty	01/14/2019	Santos Valdez Jr.	06/14/2020
Jan L. Brown	02/29/2020	Jim House	06/17/2020
John P Betzner	03/10/2020	John Easterday	06/19/2020
Carol Ulshoeffter	03/28/2020	Shelia Kuelbs	06/22/2019
Allen R. Cutler	04/09/2020	Norman A. McLean	06/24/2020
Tom K. Kajimura	04/24/2020	Ronald Anderson	06/24/2020
Jodie J. Holmer	05/10/2020	Thelma Guyton	06/24/2020
Dean E. Baird	05/13/2020	Diane Hale	06/27/2020
Philip Hazlett	05/14/2020	Maryilyn McKeown	06/28/2020
Tommie Maxwell	05/15/2020	David B. Lambright	06/30/2020
Joseph Lukacsek	05/18/2020	Rebecca L. Zaudtke	07/01/2020
Fredie Gardner	05/19/2020	Eunice D. Hough	07/02/2020
Larry Chavez	05/22/2020	Donald H. Hoffman	07/03/2020
Donna Anderson	05/24/2020	Gordon W. Johnson	07/04/2020
Roxie Winkler	05/24/2020	Manuel Chavez	07/04/2020
Larry Richardson	05/24/2020	Rachel V. Alameda	07/06/2020
Sandra Contreras	05/26/2020	Kenneth Fong	07/06/2020
Anastasio Luque	05/26/2020	Dennis G. Althoff	07/07/2020
Kathleen Vanell	05/27/2020	Michael J. Diego	07/09/2020
Ronald G. Young	05/31/2020	Robert Canada Sr.	07/10/2020
David Ramirez	06/03/2020	Constance B. Whalen	07/10/2020
Phillip C. Mickey	06/03/2020	Frank G. Rhodes	07/12/2020
Carlos Delahanty	06/04/2020	John M. Fincel	07/14/2020
Thomas Schartz	06/04/2020	Claudia Candia	07/14/2020
Robert F. Kazmarek	06/06/2020	Sue M. Chin	07/14/2020
William Bayham	06/07/2020	Robert B. Simpson	07/15/2020
Mario Saldamando	06/08/2020	Joseph W. Roelant	07/20/2020
Patricia Yount	06/08/2020	Jean Kalamasz	07/24/2020
Harriet Wilson	06/10/2020	Delfina Sanchez	07/29/2020
Louise Gigliotti	06/12/2020	Wilda Hogg	08/03/2020
		Dora Chavez	08/07/2020

NEW MEMBERS

Philip Johnson	Water Services	Gregory Robinson	Water Services
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PHOENIX PUBLIC LIBRARY E-CARD

Did you know that your Phoenix public library card now enables you to download books, magazines, newspapers, music, movies, audiobooks, trusted databases and so much more? You can now download to your device anytime, anywhere with the Department's eLibrary.

Don't have a library card? No problem. You can sign up online to get started today by visiting <https://www.phoenixpubliclibrary.org/browse/elibrary>.

THANKS FOR THE MEMORY

You are likely aware of the Joni Mitchell lyric “you don’t know what you’ve got till it’s gone.” This phrase is certainly true when it comes to computer files. Think of all your irreplaceable photos and home movies, important documents, bookmarks, and such.

The unexpected could happen to a laptop or desktop computer – e.g., a nasty virus, power surge, flood or fire, or theft – so it’s critical to create backups on a regular basis.

External drives that plug into your computer are a great idea for safeguarding your digital life, plus they’re handy for extending your computer’s storage (especially if you’re running low on space and ideal for transferring files from one device to another.)

Along with the amount of storage offered by an external drive, consumers have a choice between a traditional hard disk drive (HDD) and a solid-state drive (SSD).

When backing up your computer, solid-state drives are the way to go. Similar to the “flash” memory inside your smartphone or tablet, an SSD is a microchip that offers several benefits over a hard drive.

- Much faster and quieter than a hard drive, partly because it does not have any moving parts
- Much smaller and lighter
- Doesn’t require as much power to operate, which translates to better battery life on a laptop
- More rugged and less prone to damage, which is important if you carry it around with your laptop

Be sure to pick a drive that offers a little more storage than you think you’ll need, as you’ll eventually use it all.

Source: Costco Connection, August 2020

GUARDING YOUR IDENTITY

Take proactive steps to help protect your personal information from fraud or theft.

The Internet may be one of mankind’s greatest inventions. It provides useful information, entertainment, ways to connect with people around the world and tools for shopping and financial management. But it also offers a rich playground for people whose intentions are less than honorable. Almost 165 million personal records were exposed in data breaches last year, according to the *2019 End of Year Data Breach Report* from the Identity Theft Resource Center (idtheftcenter.org).

Brian Stack, vice president of engineering and dark web intelligence at Experian Consumer Services, provides these tips for keeping your personal information safe.

Social media. When establishing your profile on social media sites, don’t list your phone number, date of birth or relatives. This can help identity thieves to commit fraud and gain access to other online accounts. And don’t share photos while you are on vacation. That could make your home an instant target for burglary. Wait until you get home.

Passwords. Plain and simple, passwords are electronic keys to your most important accounts. Don’t use the same password for multiple accounts. Use a free password manager tool to create complex passwords that will auto-fill only on your devices.

File storage: Having important information on your personal devices is necessary for most people, but make sure those devices are locked from prying eyes. And be sure to have antivirus and malware protection installed. (See previous article in this issue regarding external storage.)

Paper documents. You may still receive mail – not everyone has converted to paper-free – that contains personal information. Industrious bad guys will go through trash to find useful data. Be sure to use a shredder to make it harder for them to find anything useful.

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EAT FOR YOUR HEALTH

Here's something to think about the next time you go grab something to eat: How will this particular food benefit my body? When you choose foods based on what they do for you, you may pick healthier and more nutritious options more often.

This week, pinpoint one of the benefits below that you're looking to focus on. Then, choose foods that can help you meet that goal.

Improving heart health: Pick foods low in saturated fat, like lean chicken or turkey breast, fish, and nuts.

Feeling fuller: Choose high-fiber foods, such as fruits, vegetables, and legumes.

Maintaining lean muscle: High protein eats (eggs, beans, and plain nonfat Greek yogurt, for example) are good choices.

Boosting bone health: Go for foods that are rich in calcium and vitamin D, like dairy, nuts, leafy greens, oily fish, and fortified cereals.

GUARDING YOUR IDENTITY (CONTINUED)

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Phone and email contact. Identity thieves will say they're from your bank or the electric company or even a government agency, such as the IRS. Call [these agencies] back at a phone number from an official source, such as the agency's website [to confirm their contact with you and to provide necessary information].

Disclaimer

All articles are for informational purposes and not intended to be a substitute for professional, legal, financial or medical advice. Consult an attorney or other professional what is best for your situation. COPRA expressly disclaims and denies liability for any decisions based on the information presented.

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/copers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section	(602) 262-4777
COPMEA.....	(602) 262-6858

2020 COPRA BOARD

President:

Rob Sweeney

(480) 215-2215

E-mail

azsweeney@gmail.com

Vice President/Benefits Chair:

Laura Ross

(623) 878-3334

E-mail

ljross50@gmail.com

Treasurer:

Louis Matamoros

(623) 734-6624

E-mail

biglou6415@yahoo.com

Secretary/Events Coordinator:

Dawnell Navarro

(623) 412-0854

E-mail

navarro2@cox.net

Board Members:

Sue Stites

(602) 819-7106

E-mail

[sstites@cox.net](mailto:ssstites@cox.net)

Susan Perkins

(602) 861-5914

E-mail

sjperkins@msn.com

Kathy Wenger

602-550-4390

E-mail

kjw7833@msn.com

Chronicle Chair:

Mary Jo Slunder

(602) 206-5515

E-mail

mj.copra@gmail.com

COPERS Representative:

Tammy Ryan

(602) 430-5965

E-mail

tlgryan1822@gmail.com

Membership Chair:

Linda Henderson

(623) 693-9955

E-mail

lindajoyhenderson@gmail.com

Website Support:

Regina Ficken

623-521-0052

E-mail

rvficken@gmail.com

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

SEPTEMBER COPRA CHRONICLE

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COPRA
PO Box 2464
Litchfield Park, AZ 85340



2020 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held at the
Washington Activity Center
2240 W Citrus Way, Phoenix, AZ
Meetings to be Determined

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