

CALIFORNIA STATE RETIREES



Vol. 1 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES JANUARY 2024

Happy New Year! 2024 Updates From CalPERS

Request Your IRMAA Reimbursement Online

As a State or CSU retiree enrolled in a CalPERS Medicare Plan, it's time to submit your request for additional Medicare Part B premium (IRMAA) reimbursement. Use myCalPERS to provide your Social Security Administration (SSA) documents.

You should receive a letter from CalPERS in the next few days that explains the details and information needed to process your reimbursement. Once you've gathered your information, you can simply upload your SSA notification document(s) online.

To do this:

- Log in to your myCalPERS account
- Go to the Health tab
- Select the Health Plan Summary tab and scroll to the Health Deductions section
- Select the Submit Documents link to upload your documents easily and securely.

Information about Reimbursement of Premiums is available on the CalPERS website.

www.calpers.ca.gov/docs/forms-

publications/medicare-part-b-irmaa-reimbursements.pdf

If you delay or do not provide all required verification documents, your Medicare reimbursement will default to the standard 2023 Medicare Part B premium. Once your IRMAA is processed, you will see an additional Medicare Reimbursement on your monthly warrant, and a retroactive reimbursement to January 1, 2024.

Processing can take up to 60 calendar days, so act now. You will receive a confirmation notice by mail when your additional reimbursement is processed. If you already submitted your SSA notification document(s) to CalPERS, you may disregard this notice.

Visit:

www.calpers.ca.gov/page/education-center/using-mycalpers

to register for myCalPERS or call **888.225.7377** or TTY **877.249.7442**.

CalPERS 2024 Pay Dates

Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement check is always dated the first day of the new year. The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

BENEFIT MONTH	Southern California/ Out of State MAILING DATE	Northern California MAILING DATE	DIRECT DEPOSIT DATE
January	January 29	January 29	February 1
February	February 27	February 27	March 1
March	March 27	March 28	March 29
April	April 26	April 26	May 1
May	May 28	May 28	May 31
June	June 26	June 27	July 1
July	July 29	July 29	August 1
August	August 27	August 27	August 30
September	September 27	September 27	October 1
October	October 29	October 29	November 1
November	November 25	November 25	November 27
December	December 27	December 27	January 2, 2025

The State Controller's Office distinguishes Northern and Southern California using Zip Codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199

Go Online and Access Your Statements

The State Controller's Office is not mailing paper statements at this time to CalPERS retirees who are enrolled in direct deposit. You can access your pension benefit statements by logging in to your myCalPERS account. If you don't have an account, follow the easy registration process listed on the myCalPERS webpage.

You can also update your payment preferences in your myCalPERS account by selecting Retirement, then select Payment Options and follow the prompts. If you have questions regarding when funds are placed into your account, contact your financial institution.

Visit news.calpers.ca.gov/2023-retirement-check-pay-days/ to learn more.

••DATED MATERIAL - PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
3000 Advantage Way Suite 100
Sacramento, CA 95834
RETURN SERVICE REQUESTED



California State
RETIREE

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Contact us!

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STATE RETIREES**

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WEB: www.CalRetirees.org

501(c)(5)

Join us!

43,000 Strong and Growing!



California State Retirees Membership Application

(Print) Last Name First Name Initial Social Security No. Chapter No.
 Number and Street City State Zip Code
 Retirement Date (MM-DD-YY) Home Phone Email
 From Which State Agency did you Retire?
 How Did You Hear about Us? Recruiter's Name

Type of Membership (check one)

Retired Membership Available to state retirees only. See Dues Table.

Associate Member Available to persons not eligible for Retired membership. Dues are \$72.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature Date (MM-DD-YY)

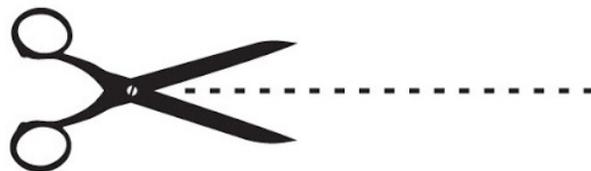
Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS



California State Retirees CPAC Application

(Print) Last Name First Name Initial Social Security No. Chapter No.
 Number and Street City State Zip Code
 Retirement Date (MM-DD-YY) Home Phone Email
 From Which State Agency did you Retire?
 How Did You Hear about Us? Recruiter's Name

Please choose to which PAC you would like to contribute
You may contribute to both.

CSR Candidates PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly (Maximum of \$15.50/mo)
pension for California State Retirees' Candidates PAC

Contribute to the CSR Candidates PAC
I would like to make a contribution to California State Retirees' Candidates PAC
Enclosed is my check for:
\$10 \$25 \$50 \$100 Other _____
(Maximum of \$186.00/year)

CSR Issues PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly (NO maximum/mo)
pension for California State Retirees' Issues PAC

Contribute to the CSR Issues PAC
I would like to make a contribution to California State Retirees' Issues PAC
Enclosed is my check for:
\$10 \$25 \$50 \$100 Other _____
(NO maximum/year)

Party Registration (optional) Democrat Republican None Other _____

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature Date (MM-DD-YY)

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS

Stay active, live healthy

As you age, exercise becomes more important. Regular exercise improves heart health, flexibility, and prevents diseases. Staying fit also reduces stress and promotes good mental health.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey.

- SilverSneakers program allows access to fitness locations nationwide
- 24/7 access to phone or video consultations with physicians
- \$0 deductible
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care



To learn more, visit blueshieldca.com/calpersmedicare or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.

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Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits, and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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Blue Shield of California is an independent member of the Blue Shield Association

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By Joe Reynoso, CSR Health Benefits Committee chair

Delta Dental Update

According to a December 16, 2023 article from the Sacramento Bee, Delta Dental and its affiliates have begun notifying roughly 7 million of its customers that hackers stole sensitive personal information as part of a global data breach that occurred back in May.

The company reported Delta Dental in Maine began notifying customers Thursday, they were affected. The company said hackers stole customer names with some combination of the following: addresses, social security numbers, driver's licenses or other state identification numbers, passport numbers, financial account information, tax identification numbers, individual health insurance policy numbers and health information. This breach continues a global hacking which previously included CalPERS, CalSTRS, and 1.3 million Maine residents.

As previously reported by Larry Woodson, there is not much news to report on our concerns regarding Delta Dental. I was part of the meeting with CalHR on February 28, 2023, during which many problems regarding Delta Dental coverage, or lack thereof, were presented to CalHR staff. It was explained that due to the low reimbursement rates Delta Dental paid to the dentists, there are increasing numbers of dentists

dropping out of the network/plan, not just in California, but also in other states where CSR members reside, creating much hardship for our members. It has also been reported Delta Dental began lowering rates even further beginning in January 2024. The Health Benefits Committee (HBC) and CSR received information that Delta Dental premiums and benefit levels for 2024 would remain the same as they were in 2023. The HBC, through the Board of Directors and the President, are working to develop a strategy moving forward, but it looks like any changes to plan premiums or benefits will not occur for at least another year at best. We will keep our members informed of any new developments.

CalHR told us during the February 28, 2023, meeting they would get back to us after they had a chance to research the material we provided. It has now been over 10 months and CalHR has not made any attempts to contact representatives of CSR; however, CSR learned we are not the only group to have contacted CalHR to complain about Delta Dental coverage. The latest information we received was that CalHR acknowledged they have a problem with Delta Dental and are working to develop a plan to get more dentists to return to the plan.

Accountable Care Organization Realizing Equity, Access, and Community Health (ACO REACH) Update

If you recall from the September CSR Newspaper, Larry Woodson requested the CalPERS Board to discuss ACO REACH at their September PHBC meeting. CalPERS made no commitment to discuss it at a Board meeting, but did ask CalPERS Chief Health Director Don Moulds, Ph.D., to further research the concerns Mr. Woodson and others raised and report back

to the Board. Concurrently on September 14, 2023, the Legislature passed Assembly Resolution No. 4 (AJR-4) which requests the President of the United States to immediately end ACO REAH under the federal Medicare Program, with the stated goal of eliminating corporate profiteering and expanding consumer-directed access to care established through traditional Medicare.

It is very difficult and confusing to understand why CalPERS does not oppose ACO REACH given the opposition from the California State Legislature and hundreds of other health advocacy groups and local governments. Additionally, the fact that Private Equity companies make up a percent of the 132 ACOs should be as much of a concern to CalPERS as it is for CSR, as these are companies whose goal is to make a profit for their investors. On Wednesday, December 12, Mr. Woodson and I attended a Retiree Roundtable meeting at CalPERS Headquarters where Dr. Moulds announced they had completed their research and drafted a report for the CalPERS Board to review. Dr. Moulds indicated that they had not changed their opinion of ACO REACH.

Final Long-Term Care (LTC) Update (Information Obtained from CalPERS)

The LTC class action lawsuit finalized a Settlement on September 28. Under the terms of the Settlement, if you are part Settlement, your Final Settlement Category and Award amount will be determined as of this date. In January 2024, you will receive a mailing from the Settlement Administrator providing (1) notification of your Final Category and Award; and (2) a check in the amount of your final Award.

You may have recently received a letter from CalPERS containing a refund check. This check **IS NOT**

your final Settlement award. It is a refund for premiums paid for your policy after it was cancelled on September 28, 2023.

Category A Class Members who elected Option 1–Premium Refund: The information in this paragraph only applies to Class Members who elected to surrender their Policies and receive an 80% premium refund (less any benefits received). The Final Settlement Date was September 28, 2023, which means your CalPERS LTC Policy will be surrendered and you can stop paying premiums as of that date. You will be notified in January 2024 of your final refund amount, but please understand it will include 80% of all premiums paid to CalPERS (less any benefits received) through the Final Settlement Date. For more information visit: (www.calpersltcclassaction.com/Home/Faq) or call 1-866-217-8056 (toll-free).

CalPERS – PBI Hack Update

On Wednesday, December 12, 2023, during a meeting of the Retiree Roundtable, CalPERS reported they had severed their contract with PBI, the company who was responsible for the hack that was reported in June 2023. CalPERS had reported in a release that its third-party vendor, PBI Research Services, notified the agency on June 6, 2023, of a vulnerability with its MOVEit Transfer Application that has since been fixed.

CalPERS reported they are now in contract negotiations with a company named Socure to perform the functions previously performed by PBI, which is to timely notify CalPERS of the death of any member. CalPERS has also reported Socure has obtained a “FedRAMP” rating. PBI did not have the FedRAMP certification.

Happy New Year

Find and circle all of the words that are hidden in the grid.
The remaining letters spell the name of a popular location for celebrating New Year:

S E I B A B N E W Y E A R S E V E Y
 G C H A M P A G N E T Y I M N S T T
 E N S S U E T H C D A N C E D R H R
 S Q I N F E T O O D M U A Y O E I A
 E F C G F I N A S L S U E R F K R P
 D H E F N F R R R R I A S E D A T S
 A I U S E I A S E B R D N I E M Y K
 R B B T T E S M T I E S A F C E F R
 A M T A Y I A N N O R L A Y E S I O
 P I S W L E V R O E F T E E M I R W
 N D E A R L E I N I H J V C B O S E
 D N E T R V O N T E T E A S E N T R
 A I S W I A A O R I N A S N R O H I
 Y G Y E O B I T N T E I R R U K C F
 O H W I N E I T S S K S I O H A T S
 N T Y L I M A F N O I S A C C O R T
 E T S A E F S N O I T U L O S E R Y
 S R E Z I T E P P A Y F R I E N D S



Polenta Crostini

Ingredients

- 4 cups water
- 2 teaspoons salt
- 1/2 teaspoon freshly grated or ground nutmeg
- 1 cup fine grain polenta
- 1 cup freshly grated Parmesan
- Freshly ground coarse black pepper
- 2 tablespoons minced fresh thyme leaves

Instructions

In a heavy saucepan, bring the water to a boil over high heat. Add 2 teaspoons salt and the nutmeg and reduce the heat to the medium. Add the polenta gradually, whisking constantly. Continue to whisk for 5 minutes as the mixture bubbles. Reduce the heat to low and cook, stirring occasionally, until the mixture begins to come away from the sides of the pan, about 10 minutes. Add 1/2 cup of the Parmesan cheese, 1 teaspoon thyme and 1/2 teaspoon pepper and stir to combine thoroughly.

Invert a rimmed baking sheet on a countertop and cover the surface with parchment paper. Spread the polenta out with a spatula into a smooth, even layer. Cover the polenta with another sheet of parchment paper. Place another baking sheet, right side up, on top of the parchment. With 2 hands, press down evenly on the top baking sheet until the polenta is 1/4 inch thick. The idea is to sandwich the polenta between 2 flat surfaces. Refrigerate for at least 1 hour or up to overnight.

Preheat the oven to 375 degrees F. Invert the baking sheets together. Remove the top baking sheet and the top layer of parchment paper. The smoother side of the polenta will be facing up. Cut the polenta into triangle about 2 inches long by 1 1/2 inches wide. Transfer the triangles to 1 or more baking sheets, spacing them 1/2-inch apart. Sprinkle about 1/2 cup of the remaining Parmesan cheese and the remaining thyme on top of triangles.

Bake the crostini until hot throughout and starting to brown, about 10 to 12 minutes. Turn the oven to broil and broil the crostini about 8 inches from the heat source until crispy and golden brown on top, about 3 minutes. Serve warm or at room temperature.

- | | | | |
|------------|------------------|-------------|----------------|
| APPETIZERS | DECORATIONS | HATS | PARADES |
| BABIES | END OF DECEMBER | HOLIDAY | PARTY |
| BALLOONS | EVENTS | HORNS | PUNCH |
| BANNERS | FAMILY | KISS | RESOLUTIONS |
| BUFFET | FATHER TIME | MIDNIGHT | SINGING |
| CELEBRATE | FEAST | MUSIC | STREAMERS |
| CHAMPAGNE | FESTIVITIES | NEW YEARS | THIRTY FIRST |
| CONFETTI | FIREWORKS | DAY | TIARAS |
| DANCE | FIRST OF JANUARY | NEW YEARS | WINE |
| DAY ONE | FRIENDS | EVE | YEAR IN REVIEW |
| | | NOISEMAKERS | |
| | | OCCASION | |



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 LinkedIn: @CaliforniaStateRetirees
 Website: www.CalRetirees.org



CSR UPDATES

2024 Chapter Officers & Delegates Election

Members interested in holding a chapter officer position or being a delegate to CSR Delegate Assembly are encouraged to run for office in the upcoming Chapter Officers and Delegate Election. All nominated members must be in good standing and willing to serve the three-year term. The nominations period begins December 1, 2023, and ends February 28, 2024.

Each chapter has an assigned Nominating Committee that is responsible for actively seeking candidates for chapter offices (President, Vice President, Secretary and Treasurer) and enough candidates to fill the calculated number of delegates allowed based on chapter membership. Nominating Committees are encouraged to also recruit for several alternate delegates to ensure a full delegate count for the three-year term. Chapters must hold their Nominations Meeting no later than Feb. 28, 2024, and provide a 30-day advance notice to their membership of the date, time and place of the meeting. To determine when your chapter is holding its Nominations Meeting, check with your chapter president or review the chapter meeting notices section on pages 10 and 11. Members in good standing may

self-nominate or be nominated from the floor during their chapter's Open Nominations Meeting; or members can self-nominate at any time prior to the close of business on Feb. 28, 2024, by submitting a completed candidate consent statement form to CSR headquarters. The form can be found on this page or online via the Election Portal at www.CalRetirees.org.

Candidates have until close of business on March 26, 2024, to submit a 100-word statement to CSR headquarters for inclusion with the ballot. Ballots will be mailed by April 22, 2024, to eligible voters. Instructions and candidate statements will accompany the ballots which must be returned by May 20, 2024. Chapter officers-elect shall be installed at the first regularly scheduled chapter meeting following completion of the statewide elections. A detailed timeline of important dates and deadlines can be found on page 7. It is important that all information be submitted to CSR headquarters on time. Missing deadlines can cause election protests and delay the election process. For more information, contact the election coordinator at **888.808.7197** or **CSRInfo@CalRetirees.org**.

CALIFORNIA STATE RETIREES

CANDIDATE CONSENT STATEMENT FORM

(PLEASE PRINT NAME AS IT IS TO APPEAR ON THE BALLOT)

I, _____, of Chapter _____
(Print Name) (Chapter #)

hereby consent to be a candidate for the position(s) of chapter officer and/or delegate as specified below:

- President
- Vice President
- Treasurer
- Secretary
- CSEA/CSR Delegate

and, if my eligibility is verified, I hereby affirm my willingness to be a candidate and to serve if elected. I further affirm my willingness to serve by (1) Attending Chapter and Chapter Executive Board meetings unless excused by the chapter president, (2) Abiding by the Bylaws and Governing Rules of California State Retirees (CSR) as well as the CSEA Bylaws and Policies, and (3) Attending sessions of the Delegate Assembly and General Council unless excused by the Corporate President. I understand failure to abide by these provisions will result in my removal from office.

By signing below, 1) I certify I am a member in good standing and 2) As a chapter officer, I understand I cannot engage in an incompatible act (as defined in CSEA Bylaws Article XIV, Section 1), such as simultaneously holding a CSR office and an office within a competing organization (not applicable to the position of CSEA/CSR Delegate).

(Signature) (Date)

(Address) (City) (State) (Zip)

(Last 4 SSN) (Phone) (Email)

2024 Chapter Officers & Delegates Election Timeline

2023

November 15: Deadline for Chapter President to appoint a chapter Nominating Committee.

December 1: Chapters begin holding Open Nominations Meetings; self-nominations begin.

Dec. 1: through Feb. 28, 2024: Nominations period.

2024

February 28: Last day for a chapter to hold an Open Nominations Meeting. **Last day to self-nominate** and submit candidate consent form to HQ by 5:00 p.m.

March 1: Deadline for chapter presidents to notify HQ of chapter candidates, including unopposed candidates.

March 26: Deadline for candidates to submit their 100-word statement for inclusion with the ballot. Statements must be received at HQ by 5:00 p.m.

April 22: Deadline to mail ballots.

May 20: Deadline for return of ballots.

May 30: Deadline for candidates to be notified of the election results.

June 10: Election protest deadline. Protest must be in writing and received at HQ by 5:00 p.m.

October 21 Delegate Assembly committee meetings | October 22 Delegate Assembly

LAO Issues Dark Fiscal Outlook for 2024-25 Predicts \$68 Billion Deficit Next Year

The expression goes “*the more things change, the more they stay the same.*” Which is why CSR members will be all too familiar with the circumstance the State of California now finds itself in – caught in the middle of a long and protracted multi-year state budget deficit. Last year, the Governor and Legislature cut, deferred, and canceled dozens of spending programs to close a \$32 billion deficit.

This year, according to the non-partisan Legislative Analyst’s Office (LAO), will be even worse. In fact, the LAO’s *Fiscal Outlook* (released in early December) predicts that the state will face a \$68 billion deficit in the 2024-25 fiscal year that starts July 1, 2024. The LAO report also estimates state budget deficits of roughly \$30 billion in each of the three fiscal years to follow.

The *Fiscal Outlook* describes “mounting economic headwinds” that have weakened California’s economy, leading to tax revenue collection \$58 billion below last summer’s projections when the 2023-24 State Budget was approved. The LAO attributes the deficit to several factors, including a slowing economy hurt by rising interest rates, slowed home sales, and a severe drop in investments in startup and new technology companies. Financial market losses in 2022 also impacted capital gains taxes collected this year, the LAO observed.

While the report is undoubtedly pessimistic, the LAO did note that this forecast is “highly uncertain,” stating that “it is entirely possible that revenues could end up \$15 billion higher or lower than our forecast for

2023-24 and \$30 billion higher or lower for 2024-25.”

The report does not predict how long the difficult conditions will continue but notes that past economic downturns “similar to this recent episode have tended to be followed by additional weakness.”

As if on cue, the Newsom Administration responded to the LAO’s report by ordering all state agencies and departments to “take immediate action to... reduce expenditures.” The Administration’s memo, among other things, halts spending on office supplies, fleet vehicles, and non-essential travel. It also cancels the popular leave buy-back program for 2024. Suffice it to say this problem will not be solved by cutting back on paper clips and copy paper. The LAO’s report is widely seen



Ted Toppin

as the kickoff of State Budget deliberations. Governor Newsom will release his 2024-25 budget proposal no later than January 10, as required by the State Constitution. The Legislature will then have until June 15, 2024, to make their final budget alterations and approve the budget bill. As the budget is released and the legislative review process begins, CSR will be there to protect the interests of state retirees.



OPTUM Rx[®]

Home Delivery Updates

How the program works

Starting Jan. 1, 2024, you must use Optum Home Delivery to fill a 3-month supply of your maintenance medications, paying only the copay equal to 2-month supply. You can choose to opt-out of home delivery and fill a 1-month supply of your maintenance medications at a retail pharmacy.

You can get 2 more monthly supplies from a retail pharmacy before you have to decide if you want to use home delivery.

Once you use up those 2 fills, you have to decide if you want to use home delivery or if you still want to get 1-months’ worth of your medication from a retail pharmacy. If you don’t opt-out of home delivery, you might have to pay the full price for your medication.

Take action beginning Jan. 1, 2024

To enroll in home delivery, visit optumrx.com/calpers

If you’d like to continue to fill at retail, visit optumrx.com/calpers and select My Profile, scroll down to Manage Programs and click Mail Service Member Select

Or call the number on your member ID card.

Please Note:
This is only for members under 65 OR not Medicare eligible

- ✓ **Skip The Lines**
Get free standard shipping on medication right to your door.
- ✓ **Get 3-month Supplies**
You may pay less with home delivery.
- ✓ **Enjoy 24/7 Support**
Talk to a pharmacist anytime.
- ✓ **Temperature Assurance**
Your cold items will remain cool with reliable refrigeration.

SAVVY SENIOR

Savvy Senior: How to Close Social Media Accounts of a Deceased Loved One

*Dear Savvy Senior,
How do I go about canceling a person's social media accounts when they die? My wife passed away a few months ago and her social media accounts are still active.*

Sad Spouse

Dear Sad,
I'm very sorry for your loss, but this is a smart move on your behalf and one that often gets overlooked. Social media is part of many people's daily lives, but when a person passes away their dormant accounts can become vulnerable to scammers who can hack into them and even steal your deceased loved one's identity.

Here's a run-down of how you can cancel or change many different social media accounts after a loved one dies.

Facebook: If your wife used Facebook, you can either "memorialize" or "delete" her account.

A memorialized account serves as a place where family and friends can share memories to celebrate the deceased person's life, with the word "Remembering" shown next to the deceased person's name.

Once an account is memorialized, content the person shared is still visible on Facebook to the audience it was originally shared with, however, the user's profile

will not show up in public spaces such as people you may know, ads or birthday reminders. To memorialize your wife's profile simply go to **Facebook.com/help/contact/234739086860192**. Or, if you'd rather have her account removed, go to **Facebook.com/help/contact/228813257197480**.



To memorialize her account requires proof of death (via death certificate, obituary or memorial card), but if you wish to delete the account, you'll also need to verify that you're an immediate family member, legal representative or executor, unless you're the legacy contact on her account.

Instagram: The policy on a deceased users' Instagram account is the similar to Facebook's, which owns Instagram. You can either memorialize or remove the account at **Help.Instagram.com/264154560391256**. But just

like with Facebook, you'll need to provide proof of death and relationship to the deceased.

X (formerly Twitter): To deactivate an X account, go to **Help.Twitter.com** and type in "How to contact X about a deceased family member's account" in the search bar and

follow the prompts. After you submit your request, X will email you with instructions for providing more details, including information about the deceased, a copy of your ID, and a copy of the deceased's death certificate.

YouTube and/or Google: To close these accounts, simply go to **Support.Google.com/accounts/troubleshooter/6357590** and fill out their form and upload scans of the death certificate and your ID.

Pinterest: To remove a Pinterest account, email **Care@pinterest.com** with the deceased user's



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit **SavvySenior.org**

account username, proof of death and proof of relationship to the deceased.

LinkedIn: To remove a deceased person's LinkedIn profile, submit a request at **LinkedIn.com/help/linkedin/ask/ts-rdmlp**. You'll need to provide the name and URL to the profile; the relationship you have to the deceased; the email address; date of passing; and link to an obituary.

Snapchat: To delete this account, simply login to the account and click "Delete My Account" and follow the prompts.

Tumblr: Send an email to **Support@tumblr.com** requesting to remove the account of the deceased person with their Tumblr username, proof of their death, and proof of your relationship to the deceased.

If your wife had social media through a company not listed here, go to that company's website for information on how to delete the account.

Welcome Aboard, New Members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay.



A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 10 and 11 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Chapter 1

Susan Wageman
Maryjo Borak
Calvin Davis
Carl Crosby
Marita Nuval
Refugio Hernandez Cruz
Hans Boehm
Charles Pineda
Tonya Reese
Jean Pak
Charito Duenas
Edith Salas

Chapter 2

Norman Giles
Liz Nomura-Young
Brenda Pommer
Cherie Mayes
Clementine Cole
Jaime Tovar
Ellen Badley
Allison Amos
Leslie Barmby
Jonathan McNally
Satish Kumar
Douglas Evans
Miranda Daily
Wendy Desormeaux
Valerie Brooks
Richard Wake
Funmilayo Obatolu

Lois Ranftle
Thomas Lepisto
Vera Shakesnider
Albert Stuckey
Shelly Clark
Redarin Adams
Cassandra Depp
Cynthia Duke
Russell Sehn
Angela Kinyon
Raymond Garcia
Lora Recio
Eunice Thacker
Pedro Velasquez
Diane Kuncz
Barbara Spadaro
Salvador Santillan
Ima Doty
Bobbyie Waters
Gail Tell
Eugene Ezimora
Michele Tuttle
Paula Jimenez-Mesaros
Mary Bear
Mark Cashatt
Tracy Chavez
Michael Garcia
Paula Reyna
Monica Delima

Chapter 3

Staci Caston
Geoffrey Dryvynsyde
Marilou Jacob
Tahnee Moniz
Linda Aguirre

Chapter 4

Armando Roguel
Vivienne Florendo
Semere Mesfun
Mark Moors

Guadalupe Torres
Paul Nishikubo
Antoinette Lamb
Vincent Rios
Lilia Glivano

Chapter 5

Patricia Auld
Steven Trull
Carlos Morales

Chapter 6

Rob Kettle
Richard Robinson
Erlinda Corpuz
Eunice Omoeffe
Lorenzo Tan
Branislava Guraj
Beatrice Tiscareno
Angela Hawkins
Christine Defreese
Edward Wodrich
Sergio Caluag

Chapter 8

Darrell Cardiff
Tina Walters
Daniel Capouya

Chapter 9

Jennifer Lin
Michael Marten
Alejandro Najera
Tita Garcia
Lillian Carlin
Albert Bailon
Cynthia Lira

Chapter 10

Michael Aungkhin
Esther Dickey

Chapter 11

Paul-Albert Marquez
Tricanna Timberlake
Kellie Neeley
Christopher Davis
Deborah Lawson

Chapter 12

Kevin Daniels
Cindy Matthews
Faith Villa
Patricia Cano
Anthony Benning
Lionel Lao

Chapter 13

David Lewis
Linda Willis

Chapter 14

Paula Scholtes
Deborah Hardy

Chapter 15

Kevin Carlson
Wayne Schloemer
Kathy Vaughn
Justin Lara
Elena Penafior-Bermudez
Estella Perez
Veronica Riley

Chapter 16

Raul Guerrero
Candido Punzalan
Gene Zeiter
Talitha Lott
Floridel Valera

Chapter 17

Maurice Eaton
Tracey Lane
Yasmine Panahi
Tracy Milligan
Toni Tyler
Estelita Geronimo
Patricia Schaar

Chapter 19

Vickie Coveleski

Chapter 20

Lucila Olaguera
Kerry Scott
Patricia Dolphin
Karla Gallion

Chapter 21

Ignacio Perena
Carolina Ortega
Anita Daniels
Laura Mefford
Denise Brown
Cecilio Dedace
Hector Abrera
Michelle Patterson

Chapter 23

Roger Jue
Lynda Haliburton
Barbara Tan
Aida King

Chapter 26

Louis Cintron
Sonja Garza
Roberta Patillo
Kellie Ursery
Maria Brown

Chapter 34

Rosa Casas
Monica Martinez
Twee Hue
Catherine Gabrielson
Teri Bauer
Ruben Dorame

Chapter 35

Amber Richardson
Debra Moreno
Mary Papazian
Sonia Arit
Charito Acierto

Chapter 36

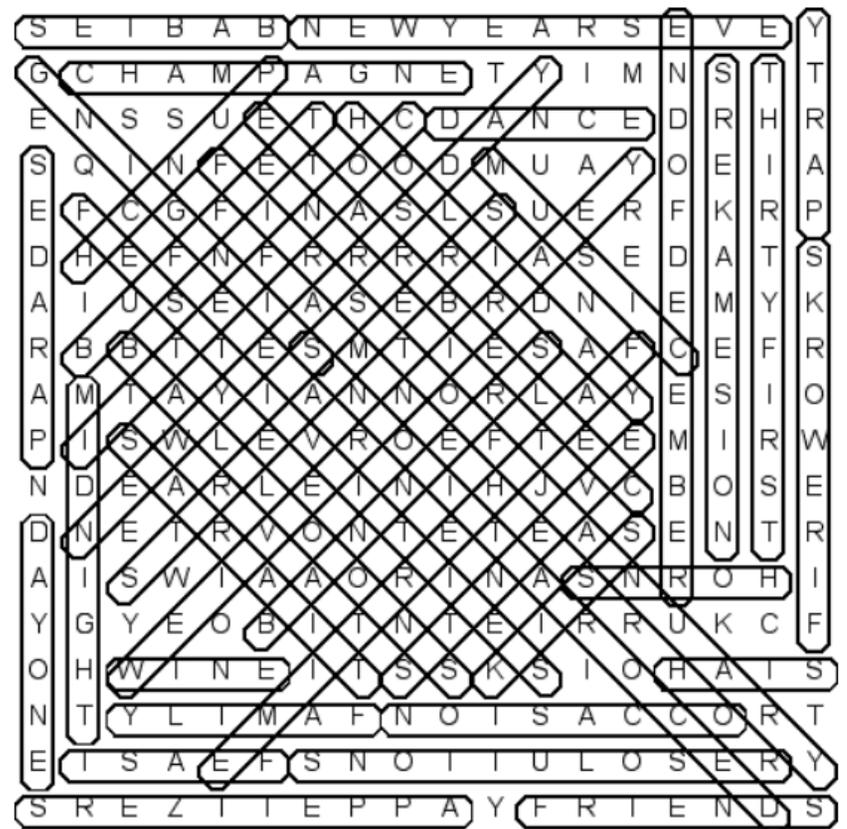
Ferdinand Agustin

Chapter 165

Karyl St Pierre
Paula Martineau-Hoover
David Hudson
Jerald Bell
James Bouchard
Leah Davis
John Broussard
Tomas Lopez
Jacqueline Everett
Lynne Baughman
Nancy Copeland
Angela Stoltzfus
Phillip Wilson
Randy Edner

Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name within the next two months.

Puzzle Answers from Page 5



MARTIN LUTHER KING JR. DAY
JANUARY 15



CHAPTER MEETING NOTICES

Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your meeting information you would like to have printed in the next issue of the CSR newspaper.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Allan Lee, ALee@CalRetirees.org; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Russell Kilday-Hicks (415) 310-3823 rkildayhicks@gmail.com; **Treasurer:** Peter Greeff petergreeff09@gmail.com.

Meeting: Tuesday, Jan. 30, noon. **Where:** The Old Spaghetti Factory, 1955 Mt. Diablo Rd, Concord. **Program:** Participate in Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. We encourage you to consider running for chapter office or as a delegate, to help lead our chapter for the next three years. We will also discuss future Chapter 1 meetings for 2024. Your input is welcome and encouraged. **Cost:** Members and guests \$10 each payable by check to CSR Chapter 1. **Reservations required:** RSVP by Jan. 22, 2024. Please mail your reservation and payment to Allan Lee, PO Box 1324, Loomis, CA 95650. ASL interpreter is available with a two-week advance request. **For more information:** Please email Allan Lee.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, sacyolocsr2@gmail.com; **Vice President:** Sophia Perkins, (916) 613-1813, Idgy1000@att.net; **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810, **Meeting:** Monday, Feb. 5, All chapter meetings deliver highly important, current information for retirees. Setup committee admitted between 10:30 a.m. and 11 a.m. General member access begins at 11 a.m. Official meeting starts at noon. **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Program:** Open Nominations Meeting for 2024 Chapter Officer & Delegate Elections. **RESERVATIONS ARE REQUIRED:** By Jan. 22, at 5 p.m. for members and their guests. Contact Phyllis Johnson. Please indicate any special meal needed (gluten-free, vegan, vegetarian or other). Please include first name, last name, member or guest. If attendee arrives with no reservation, he or she will not have a meal. Only if there are any leftover meals. **For more information:** Contact Phyllis Johnson from 9 a.m. - 5 p.m. ONLY.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Bridget Blount; **Treasurer:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com **Meeting:** Friday, Feb. 9, 11:30 a.m. - 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Open Nominations Meeting for the 2024 CSR Chapter Officer and Delegate Elections. **Menu:** Choice of Salmon or roast veal au jus. **Cost:** \$15 for all (members, non-members & guests). **Reservations required:** RSVP by Feb. 2 to Erlinda Villa.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Feb. 15, 12:30 p.m. - 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Reservations required:** RSVP by Feb. 8 to Marta Zaragoza.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe (209) 602-7775; **Vice President:** Vice President: Nanette Wallace, 209-577-8376 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219 **SONORA Meeting:** Tuesday, Jan. 30, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** Participate in Open Nomination Meeting for 2024 Chapter Officer and Delegate Elections; Question-and-answer time at end of meeting. **Cost:** \$5. **Reservations required:** RSVP to any officer listed above. **MERCED Meeting:** Wednesday, Jan. 31, 11 a.m. **Where:** Elks Lodge, 1910 M St., Merced. **Program:** Participate in Open Nomination Meeting for 2024 Chapter Officers and Delegates Election; Question-and-answer time at end of meeting. **Cost:** \$5. **Reservations required:** RSVP to any officer listed above. **JACKSON Meeting:** Tuesday, Feb. 20, 11 a.m. **Where:** Amador Senior Center, 229 New York Ranch Rd., Jackson. **Program:** Participate in Open Nomination Meeting for 2024

CSR Chapter Officer and Delegate Elections; Question-and-answer time at end of meeting. **Cost:** Free to members. **Reservations required:** RSVP to any officer listed above. **MODESTO Meeting:** Thursday, Feb. 22, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **Program:** Participate in Open Nomination Meeting for 2024 CSR Chapter Officer and Delegate Elections; Question-and-answer time at end of meeting. **Cost:** \$5. **Reservations required:** RSVP to any officer listed above.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. *Will meet the second Thursday of even months* **Meeting:** Thursday, Feb. 8, 11:30 a.m. **Where:** The Old Spaghetti Factory, 11896 Foothill Blvd, Rancho Cucamonga. **Program:** TBA. **Cost:** Free to members. **Reservations required:** RSVP by Feb. 5 to Frank Ornelas.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President/Treasurer:** Steve Avila, (707) 487-0235, 59avilasteve@gmail.com; **Secretary:** Vacant; **Meeting:** Tuesday, Jan. 30, 12:00 p.m. to 1:30 p.m. **Where:** Apple Peddler, 308 US HWY 101, Crescent City. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free to members. **Reservations required:** RSVP by Jan. 20 to Veronica Avila at (707) 487-0235. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, Jan. 10, Executive board meeting starts at 10:30 a.m. All members are welcome. General meeting follows at 12 p.m. Members must sign in by 11:30 a.m. to receive \$15 voucher for lunch. **Where:** Sizzler, 10315

Lakewood Blvd, Downey. **Program:** Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Cost:** Member that sign in before 11:30 a.m. will receive \$15 voucher towards your lunch. Please have cash to pay remaining balance. Guests pay for themselves. **Meeting:** Wednesday, Feb. 14, doors open at 10:30 a.m. General meeting starts at 11 a.m. **Where:** El Sombrero's, 3550 Santa Anita Ave., El Monte. **Program:** Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Menu:** Buffet with soft drink included. **Cost:** Members pay \$5 at sign in and all guests and non-members of chapter 9 pay \$20.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Mary Ann DeLeon; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; Chrschrs90@aol.com; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, **Secretary:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; [BarbaraGriffin,\(661\)266-1130,bgrif1275@gmail.com](mailto:BarbaraGriffin,(661)266-1130,bgrif1275@gmail.com) **Meeting:** Tuesday, Feb. 13, noon. **Where:** Sizzler, 16988 Main Street, Hesperia. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free. **Reservations required:** RSVP by Feb. 2 to Barbara Griffin or Stephanie Gilbert at the contact information above.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530)

604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Currently meeting the first Wednesday of every month* **Meeting:** Wednesday, Jan. 3, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Cost:** Lunch is free to CSR members and associates. **Meeting:** Wednesday, Feb. 7, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBA. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. *Chico – Will usually meet the third Thursday of every month* **Meeting:** Thursday, Jan. 18, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Jessica Brown, community relations coordinator from Sunshine Assisted Living in Paradise, will discuss the services they offer to their residents and their families. **Cost:** Free to CSR members. **Reservations:** Not required. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **Meeting:** Monday, Feb. 5, 11 a.m. **Where:** El Guayacan Mexican Restaurant, 2201 Pillsbury Rd., Ste. 124, Chico. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Reservations not required.** **For more information:** Call or Text Kenneth Todd Mayer

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Feb. 6, 11 a.m. - 3 p.m. **Where:** Cattelemens Restaurant, 2000 Taylor Road, Roseville. **Program:** Participate

CHAPTER MEETING NOTICES

in Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Menu:** Choose lunch of chicken (lemon or teriyaki), ravioli, salmon or steak. **Cost:** CSR Members are free; Non-members are \$25, by cash or check payable to CSR Chapter 15. **Reservations required:** RSVP by Jan.29 to Pam Robison at probison@calretirees.org or (916) 768-1657. When submitting RSVP, provide first and last name of member and guest with choice of meal.

CHAPTER 16

SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Georgia Pierce, (209) 405-0173. **Treasurer:** Juan Ochoa, (209) 334-1391. *Meets four times annually in March, July, September and December*
Meeting: Friday, January 19, noon – 2 p.m. **Where:** Papapavlo's Bistro and Bar, 501 Lincoln Center, Stockton.
Program: Open Nominations Meeting for Chapter Officer and Delegate Elections. **Cost:** Members free, non-members \$30. **Reservations required:** RSVP by Jan. 12 to Georgia Pierce.

CHAPTER 17

GREATER SAN DIEGO
President: Arlene Ryan, (619) 203-3124, aryan.ar858@gmail.com; **Vice President:** Danny Morales, (951) 675-1489, morales6391@hotmail.com; **Secretary/Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com

CHAPTER 19

NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Pam O'Toole, (707) 278-0508 *For 2023 we will meet in February, April, June, August, October & December*
Fort Bragg Ukiah Meeting: Monday, Feb. 12, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah.
Program: Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections.
For more information: Contact Skip Hulet at the number listed above.
Upper Lake Meeting: Tuesday, Feb. 13, noon. **Where:** Running Creek Casino, 635 E. Highway 20, Upper Lake. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections.
For more information: Contact Skip Hulet at the number listed above.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** LaVerne Archie, (909) 936-9940 **Meeting:** Thursday, Feb. 8, 9:30 a.m.
Where: Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys.
Program: Open Nominations for 2024 Chapter Officer and Delegate Elections. **Cost:** Members eat free from the senior/small menu including free salad or soup and coffee, tea, or soda. All others pay cashier for their own. **Reservations required:** RSVP by Jan. 20 by call or text to Cora Okumura. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Christy Morgan, (707) 933-9218, citymorg@comcast.net. *Meets quarterly January, April, July and October*
Meeting: Tuesday, Feb. 13, 11:30 a.m. - 2 p.m. **Where:** Napa Elks Lodge, 2840 Soscol Ave., Napa.
Program: Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free to members; \$10 for guests and non-members. **Menu:** Choice of chicken cordon bleu w/rice pilaf and vegetables or shrimp scampi with linguini and vegetables.
Reservations required: By Feb. 6. **For more information:** Please contact Lorna Wright at (707) 750-5990 (please leave a message), or email csrchapter21@yahoo.com

CHAPTER 23

SAN JOSE AREA
President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com **Meeting:** Wednesday, Feb. 21, 11 a.m. - 1:30 p.m. **Where:** Denny's Restaurant, 1001 E. Capitol Expressway, San Jose. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free to CSR members and one driver or caregiver. **Reservations required:** RSVP by Feb. 16 to Elvira Acevedo. Space is limited to the first 45 people.

CHAPTER 26

BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, ORabanal@CalRetirees.org (661) 458-6588; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, ckimbriel@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. **PLEASE NOTE:** All chapter meetings will be held on the third Thursday of EVEN Months – February, April, June, August, October and December. **Meeting:** Thursday, Feb. 15, 11 a.m.
Where: Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield.
Program: Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. Hear guest speaker from Bakersfield Police Department; Learn about personal safety for seniors and the disabled against the latest scams and methods victimizing our elderly population. **Cost:** Free to first time members attending; Members/Associates pay \$5; Guest/spouses pay \$15. **Reservations required:** Advanced reservations a MUST. RSVP deadline is Feb. 10. **For more information:** Please call/text or email Ophelia

CHAPTER 31

VENTURA/SANTA BARBARA
President: Baruska Knight, zhyrafa@aol.com; **Vice President:** Gustavo Ruelas, gustavoruelas0@gmail.com; **Secretary/Treasurer:** Vacant. *Meets quarterly*
Meeting: Tuesday, Feb. 6, 11:30 a.m. - 2:30 p.m. **Where:** Elks Lodge Oxnard, 801 S. A St., Oxnard.
Program: Open Nominations Meeting for 2024 Chapter Officers and Delegate Elections. CSR Membership Committee Chair Diane Padilla will lead a Chapter Planning Session. **Menu:** Choice of Salmon or Steak entree. **Reservations required:** RSVP by Feb. 1 at 5 p.m. to Susanne Paradis at (916) 919-4091 or svparadis@yahoo.com

CHAPTER 34

ORANGE COUNTY-SANTA ANA
President: Jenny Hayden, (714) 743-8423, jlhayden991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Joyce Finch, (714) 401-3039; **Treasurer:** Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every other month. **Meeting:** Wednesday, Feb. 14, 11:30 a.m. - 2:00 p.m. **Where:** The Old Spaghetti Factory 110 E. Santa Fe Ave., Fullerton. **Program:** Open Nomination Meeting for 2024 Chapter Officer and Delegate Elections. **Reservations required:** Please RSVP

by Feb. 10 to Jenny Hayden or Joe Whaling.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA
President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Larry Long, (559) 781-8761. **Porterville Meeting:** Thursday, Jan. 11, 11 a.m. – 1 p.m. **Where:** The El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** Open Nominations Meeting for 2024 Chapter Officers and Delegate Elections. **Reservations required:** By Jan. 4. **Meeting:** Thursday, Feb. 8, 11 a.m. – 1 p.m. **Where:** The El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** TBA. **Reservations required:** By Feb. 1. **Meeting:** Thursday, Feb. 20, 11 a.m. - 1 p.m. **Where:** Mountain Mike's Pizza, 820 W Lacey Blvd., Hanford. **Program:** TBA. **Reservations required:** By Feb. 13. **For more information** or to RSVP: Contact Lou Flores.

CHAPTER 36

MONTEREY BAY AREA
President: Maureen Thompson, (831) 236-7741; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189 *All chapter meetings are held on the third Thursday of even months.*

CHAPTER 165

SACRAMENTO/OREGON
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, Geanie.Hixon@gmail.com
Sacramento Meeting: Wednesday, Feb. 7, noon (doors open at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova
Program: Open Nominations Meeting for Chapter Officer and Delegate Elections. **Reservations:** Not required. **For more information:** Contact Joe Reynoso at the number or email listed above. **Brookings, Oregon Meeting:** Thursday, Feb. 15, noon. **Where:** Poncho's Restaurant, 1136 Chetco Ave., Brookings, OR. **Program:** To be announced. **Reservations required:** Please RSVP to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon.

2024

My Bucket List for _____

<input type="checkbox"/> Visit:	<input type="checkbox"/> See:
<input type="checkbox"/> Read:	<input type="checkbox"/> Travel:
<input type="checkbox"/> Eat:	<input type="checkbox"/> Make:
<input type="checkbox"/> Volunteer:	<input type="checkbox"/> Enjoy:
<input type="checkbox"/> Watch:	<input type="checkbox"/> Cook:
<input type="checkbox"/> Do:	<input type="checkbox"/> Try:
<input type="checkbox"/> Grow:	<input type="checkbox"/> Play:
<input type="checkbox"/> Create:	<input type="checkbox"/> Learn:
<input type="checkbox"/> Explore:	<input type="checkbox"/> Be:

Happy New Year

Is your current Medicare health plan still right for you?

Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from, with the addition of Summit.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.

2024 benefit highlights



Rides to and from your doctor visits at no cost²



Meals delivered to your home after a hospital stay at no cost³



Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.



1. When appropriate and available. 2. If you have a medical emergency, call **911**. 3. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

