

CALIFORNIA STATE RETIREES



Vol. 7 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES JULY 2024

June Board Recap and Officer Election

CSR held our 2024 June Board meeting on June 24-June 26, at the Mission Valley Hilton with over 120 CSR members in attendance at the three-day event. On June 24, the Board, and newly elected chapter officers met for new officer training and to go over our 2024 governance manual. CSR committee meetings were held on Tuesday; and the official Board meeting was on Wednesday. CSR Legislative Representative Ted Toppin joined us to report on

various legislative bills, candidate endorsements, and an update on the 2024-2025 State Budget. CSR would like to extend a big thank you to Christina Fountain with OptumRX for attending our meetings and sharing valuable information with our members. As always, CSR Board meetings are full of information, updates, and community, strengthening our relationships and commitment to CSR throughout the state.

Thank you to all who attended the San Diego Board meeting. Your participation and dedication are greatly appreciated and needed as we work together to protect the pension and health benefits of all retired state employees. The next meeting will be the Delegates Assembly in Sacramento on October 21-22. If you are interested in attending a statewide Board meeting, please reach out to your local chapter

president to inquire. For more information, please contact CSR HQ at 888.808.7197 or email CSRinfo@Calretirees.org You can find more Board Meeting photos on Page 8.

A Statewide Officers Election will be held at Delegate Assembly on October 22, 2024, in Sacramento. Delegates present and voting will elect the President, Executive Vice President, Vice President and Chief Financial Officer/Secretary for a new three-year term. Nominations are currently being accepted and any active member in good standing is eligible to run for office. If you are interested in running for a statewide officer position, cut out this form, complete it and submit it to CSR headquarters. If you would like your 200-word candidate statement published in the September 2024 CSR newspaper, submit both your candidate form and 200-word statement to CSR headquarters by August 15, 2024.

Contact Headquarters by phone (888) 808-7197 or email CSRinfo@CalRetirees.org with any questions.

CALIFORNIA STATE RETIREES

2024 STATEWIDE OFFICERS ELECTION

CANDIDATE CONSENT FORM

PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

I, _____, self-nominate and/or consent to be a Candidate for the office(s) of _____ /Delegate

Name Chapter No: Last 4 SS# or Member ID #

Address: City: Zip Code:

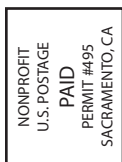
Telephone No: E-mail:

Candidates may submit a brief, factual, biographical statement of no more than **200-words** regarding their qualifications. Such biographical statements must be received in the Corporate Office by **August 15, 2024**, to be printed in the September 2024 CSR newspaper. The contents of these statements must be in accordance with approved guidelines.

By signing below, I certify I am a member in good standing as defined in Governing Rules 2.02.

Signature: _____ Date: _____

••DATED MATERIAL - PLEASE DO NOT DELAY••



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RETURN SERVICE REQUESTED



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Contact us!

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501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

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).

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

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 _____

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

www.CalRetirees.org

- July 4: Independence Day-CSR HQ Closed**
- Aug. 18: National Senior Citizens Day**
- Aug. 26: Women's Equality Day**
- Sept. 2: Labor Day-CSR HQ Closed**
- Sept. 11: Patriot Day**
- Oct. 21: Delegate Assembly committee meetings**
- Oct. 22: Delegate Assembly**

Upcoming Events:

SAVVY SENIOR

Savvy Senior: How Extreme Heat Affects Seniors: Tips to Stay Safe

*Dear Savvy Senior,
I work for a county health department and every summer we're seeing more and more seniors get sick and even die from heat-related illness. Can you write an awareness piece on the affects extreme heat has on older adults, and what they can do to guard against this summertime risk. Thanks for helping keep seniors safe!
Health Advocate*

Dear Advocate,
Happy to oblige! Most people don't realize that each year, extreme summertime heat kills more people in the U.S. than hurricanes, floods and tornadoes combined. While extreme heat can be deadly for anyone, older adults are uniquely vulnerable because of three key factors: biological changes that occur with age; higher rates of age-related diseases; and greater use of medications that can alter the body's response to heat. Here's how to gauge the risk for a heat-related illness for you or an older loved one and how to stay safe.

How Heat Affects Seniors

The human body has two main mechanisms to cool itself: sweating and increasing blood flow to the skin. In older adults, both of those processes are compromised. Seniors sweat less and they have poor circulation compared with

younger people. Chronic health conditions that are more common in old age, most notably cardiovascular disease and diabetes, can also exacerbate these issues. A diseased heart isn't able to pump as much blood, further reducing blood flow to the skin. And if the nerves become affected in people with diabetes, the body



might not receive the message that it needs to start sweating. As people age, they also stop feeling as thirsty and so they tend to drink less. In hot conditions, that can cause them to become dehydrated faster. In addition, some older adults, particularly if they have some form of dementia or cognitive decline, may not perceive temperature changes as well. As a result, they won't respond appropriately to heat, both biologically (through sweating)

and behaviorally (by moving to someplace cool). Finally, certain medications many seniors take like diuretics and other high blood pressure drugs can affect people's hydration, blood flow and even the sweat response, so be sure to ask your doctor about any medications you're taking.

How to Stay Safe

On hot days, older adults and people with serious health conditions should limit outdoor activities like walking and gardening to the cooler mornings and evenings, take frequent breaks and drink plenty of water even if you aren't thirsty. Listen to your body. If the activity starts to feel harder than normal, that's a signal to stop and find a place to cool down. Signs of dehydration or heat exhaustion include dizziness, lightheadedness, headache,



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

flushed face, a racing heart or feeling lethargic. Low energy is especially important to watch out for in people with cognitive impairment, who may not realize how hot they are or be able to express it. If heat exhaustion worsens to a heatstroke, it becomes a life-threatening emergency. While older adults face unique challenges when it comes to heat, the ways to cool down are the same for any age. If you or a loved one start to experience any of the above symptoms, the best thing you can do is to go somewhere that has air-conditioning. If AC isn't available in the home, check if there's a local cooling center.

In the absence of air-conditioning, water is extremely helpful in reducing the risk for heat-related injury. Rubbing an ice cube or cold compress over your skin, spraying yourself with cool water or taking a cool shower or bath can also help.

For more heat related safety tips, visit the Center for Disease Control and Prevention website at CDC.gov/extreme-heat.

Stay Connected to CSR News and Events Through Email



Do you receive chapter meeting invitations in your email?

Many CSR chapters use email to promote their events. We encourage members to stay informed with CSR through email. Our emails provide news about your pension and healthcare benefits, as well as information about chapter events. To find an email invitation to an upcoming chapter meeting, check your inbox and spam folder. If you find a chapter meeting invitation in your spam folder, you can prevent further invitations from falling into spam by selecting the message and marking it as "not spam."

To confirm your correct email address is on file, please contact CSR headquarters.

You can call (916) 326-4292 or (888) 808-7197, or email us at CSR@CalRetirees.org

To sign up to receive emails from CSR, go to www.calretirees.org/csrnewsletter.



By Joe Reynoso, Chair, CSR Health Benefits Committee

Below are updates on 1) Delta Dental, 2) the CalPERS contract with Blue Shield, 3) CalPERS 2025 Preliminary Premium Increases and 4) addresses a member's concern under "Ask HBC."

Delta Dental

I continue to receive distressing calls and emails from retirees regarding more and more dentists dropping out of the Delta Dental network in spite of assurances from CalHR and Delta Dental that in California, 78% of all licensed dentists are contracted with Delta Dental; however, without any real data, it is nearly impossible to distinguish what is really going on with dental benefits for retirees. As mentioned in last month's article, I worked with CSR staff to develop a survey, which was sent out to roughly 17,000 members who had an email on file; out of those 17,000 nearly 3,800 members responded, an approximately 22% return rate.

I have a number of concerns with our ability to implement the survey and the facts surrounding it. First, CSR has right around 43,000 members and only having 17,000 emails on file should concern us all. We need to ensure our members can be contacted when the need arises and email is the quickest and most cost effective method of communication. Please ensure CSR has your current email. Secondly, a 22% return rate does not provide enough data to be able to determine the scope of the Delta

Dental problem. We retirees need your help! More data is definitely needed. Please submit a survey. If you did not get a survey and would like to have your feedback included, you are encouraged to contact CSRinfo@calretirees.org or by phone at **888-808-7197**. Your input to the survey is valuable and beneficial. The survey will also be added to the CSR website so members can simply go to the website and complete it. In a final note, CSR will continue to stay engaged with CalHR and work to find solutions and/or options to benefit our members.

CalPERS Contract with Blue Shield

During the CalPERS June 11, meeting, the Board of Administration announced a new contract with Blue Shield of California as the new provider of the PERS Gold and Platinum Basic Plans as well as the Medicare Supplement PERS Gold and Platinum Plans beginning January 1, 2025. This means Anthem Blue Cross will no longer administer any of the mentioned plans. CalPERS announced it would partner with both Blue Shield of California and Included Health to provide "health care, navigation support and personalized service to approximately 400,000 CalPERS PPO members (250,000 in Basic PPO plans and 150,000 in Medicare Supplemental plans)." Information related to these new contracts can be found on the CalPERS website at www.calpers.ca.gov.

CalPERS 2025 Preliminary Premium Increases

On Tuesday, June 11, 2024, CalPERS provided the preliminary premium rates for 2025 and it does not look good for most medical plans. After multiple years of double digit increases, CalPERS once again seems inclined to allow UnitedHealth, Kaiser and others to significantly increase premium rates. There is not enough space to include all the proposed rate increases, but I will add a few as

examples.

For the 2024 Basic PPO Plans, the premium for PERS Gold was \$859 and the proposed premium for 2025 is \$988, a 9.82% increase. The 2024 PERS Platinum premium was \$1,215.87 and the proposed 2025 premium is \$1,399, also a 9.82% increase. Medicare Advantage Plans will also see significant premium increases in the proposed rates. For example, Anthem Medicare Preferred PPO had a 2024 premium of \$405.83 and the proposed premium for 2025 is \$487.56, a 20.12% increase. Blue Shield Medicare PPO had a 2024 premium of \$392.68 and a 2025 proposed premium of \$448.28, a 14.16% increase. The Kaiser Permanente Senior Advantage Plan had a much smaller proposed increase with a 2024 premium of \$324.79 and a 2025 proposed premium of \$343.08, a 5.63% increase. Lastly, Medicare Supplement Plans will experience the largest premium increases if the preliminary rates are retained. For example, PERS Gold had a 2024 premium of \$406.60 and a 2025 proposed premium of \$546.13, a 34.32% increase and PERS Platinum had a 2024 premium of \$448.15 with a 2025 proposed premium of \$584.50, a 30.74% increase.

While the proposed rates are only preliminary, the final rates will be announced at the CalPERS meeting in July 2024. Once the rates are announced I will provide an update via the August 2024 To Your Health article.


With Open Enrollment fast approaching, I encourage each member to review and research the plans best suited for their family situation. Information related to all the proposed 2025 rate increases can be found on the CalPERS website at www.calpers.ca.gov under the "Board Meetings" heading.

Ask HBC:

I received a call from a retiree who was concerned her Delta Dental dentist requested to see her official

dental benefit card, which she did not have. The member contacted Delta Dental and was told they do not provide retirees an ID card. The member was advised she did not need to contact Delta Dental if she had an online account because she could log in and print the available ID card. I reached out to CalHR and received this response, "Delta Dental does not provide ID cards to members (active or retired), however, if a member would like an ID card, they can as you described, establish an account with Delta on their website to print one. They can also use their SSN to verify their eligibility with a dental office. Again, it is not required to have an ID card, I would appreciate letting us know which dental office this occurred at so we can clarify the process with them." If any members are experiencing problems with their health benefits or any other CalPERS related program, they are encouraged to call CalPERS Customer Service at **(888) 225-7377**.

If you have any questions about your health or dental benefits which you have been unable to get resolved, please do not hesitate to send a message to the CSR Health Benefits Committee at CSRinfo@calretirees.org.



888 CalPERS
888.225.7377
www.calpers.ca.gov
Mon-Fri
8 a.m. to 5 p.m.

PUZZLES SEE IT IN LONDON

See It In London! Word Search Puzzle



the recipe

Strawberry and Nectarine Galette

Ingredients

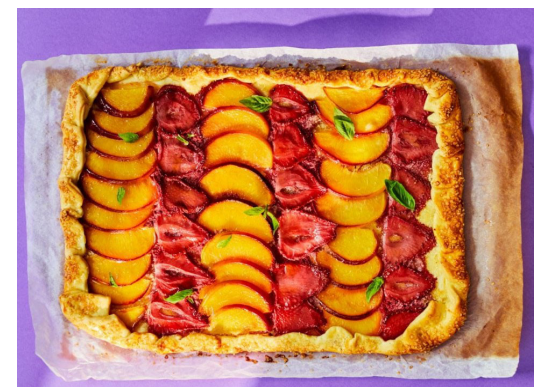
- 11 oz. ready-rolled sheet shortcrust pastry
- 1 oz. ground almonds
- 3-4 large strawberries
- 2 small nectarines
- 1 medium free-range egg, beaten with a pinch of salt
- 1 tsp demerara sugar
- 1 tbsp runny honey, warmed
- Small basil leaves to garnish

Directions

Heat the oven to 350 degrees and put a large baking sheet inside to heat up. Lay the pastry out on a sheet of baking paper (or leave it on the paper it comes rolled in), then prick all over with a fork. Sprinkle the ground almonds evenly over the pastry, leaving a 3cm border clear around the outside.

Hull the strawberries and halve and stone the nectarines. Cut both into thick slices, then arrange 3 rows of nectarines across the pastry (keeping the border clear), leaving gaps to lay the strawberries over the top. Fold over the exposed pastry border, creating little pleats as you go. Brush the border with the beaten egg, then sprinkle with the demerara sugar.

Remove the hot tray from the oven, carefully slide the galette (still on the baking paper) onto it, then bake in the oven for 20 minutes until the pastry base is cooked through and crisp underneath. Brush the honey over the fruit and return to the oven for 5 minutes more. Serve scattered with the little basil leaves.



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

- ALE
- ART
- BANK OF ENGLAND
- BIG BEN
- BLACK CAB
- BOND (Street)
- (London) BRIDGE
- BUCKINGHAM PALACE
- CANARY WHARF
- CHARING (CROSS)
- CHRISTIE'S
- DOUBLE-DECKER BUS
- DOWNING STREET
- ENGLAND
- FOG **
- GARDENS GATWICK
- GREATFIRE
- (Changing of the) GUARD
- HAMLEYS
- HARD ROCK CAFE
- HARRODS
- HEATHROW
- HYDE PARK
- LLOYD'S

- LORD MAYOR
- MUSEUMS
- MUSIC
- OXFORD (Street)
- PARLIAMENT
- PLAYS
- QUEEN
- SCULPTURES
- SELFRIDGE'S
- SOTHEBY'S
- ST.PAUL'S CATHEDRAL
- THAMES
- THRONE
- TOWER (of London)
- TRAFALGAR (Square)
- TUBE
- TUDOR
- WESTMINSTER ABBEY
- WHITEHALL
- WIMBLEDON
- **How many times does FOG appear in the puzzle?

PUZZLE ANSWERS ON PAGE 9

Facebook: @CaliforniaStateRetirees
 LinkedIn: @CaliforniaStateRetirees
 Website: www.CalRetirees.org



Are you constantly forgetting things?

As we age, we may experience memory loss or forgetfulness. But it's never too late to take steps to limit the memory loss that comes with aging. Read about how [here](#).

Blue Shield Medicare (PPO) plans offer more benefits to help you keep your body and mind healthy:

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

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



SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.

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。

H4937_24_160A_M 03202024

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

A53468CLP_0524

On Wednesday, June 26, state legislators approved the final pieces of a \$298 billion (\$212 billion general fund) state budget for the 2024-25 fiscal year that begins July 1, 2024. While the budget does include a number of cuts, shifts, reserve spending, and other solutions to close the \$45 billion deficit this year, we are happy to report CalPERS pensions and state retiree health care are fully funded. Governor Newsom is expected to sign the budget by June 30. However, the Administration and Legislature will likely continue making budget adjustments in the weeks ahead. On July 3, the Legislature will take its regularly scheduled summer recess with plans to return on August 5 and will complete their work for the year by August 31. Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

Support

AB 46 (Ramos)

Would exclude from state taxation the gross retirement income received by retired members of the U.S. Armed Forces and recipients of the Department of Defense's Survivor Benefits Program. AB

46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees. **STATUS: Awaiting hearing in Senate Appropriations Committee.**

AB 236 (Holden)

Would require health plans and insurers to annually update their provider directories to ensure accuracy when patients seek care. This bill would also protect enrollees and insured individuals who receive surprise bills after being provided inaccurate or misleading information contained in a health plan or policy's provider directory.

STATUS: Awaiting hearing in Senate Appropriations Committee.

AB 820 (Reyes)

Would require the composition of various advisory groups and bodies to include an official or representative who advocates for, or administers programs that serve, older adults.

STATUS: Awaiting hearing in Senate Appropriations Committee.

AB 2207 (Reyes)

Would expand the membership of various state Boards and Commissions to include persons

that serve or advocate for older adults.

STATUS: Awaiting hearing in Senate Health Committee.

AB 3129 (Wood)

Requires a private equity group or hedge fund to provide written notice to, and obtain written consent from, the Attorney General prior to a transaction with a health care facility, provider group, or provider to ensure that the transaction is in the public interest.

STATUS: Awaiting hearing in Senate Judiciary Committee.

ACR 184 (Bains)

Would recognize the month of May 2024 as Older Americans Month and encourages all Californians to renew our shared commitment to a California for all ages and abilities, where we all can grow older with purpose, belonging, and peace of mind.

STATUS: Chaptered by the Secretary of State on May 30, 2024.

SB 980 (Wahab)

Would improve the Medi-Cal dental benefit by lowering the eligibility age for crowns from 21 down to 13 years old. This bill would also add dental implants as a covered benefit.

STATUS: Awaiting hearing in Senate Appropriations



Ted Toppin

Committee.

SCR 104 (Nguyen)

Would recognize the month of May 2024 as Older Americans Month and encourages all Californians to recognize and treat all older adults with compassion and respect, and to participate in activities that contribute to the health, welfare, and happiness of older adults.

STATUS: Chaptered by the Secretary of State on June 26, 2024.

For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.

Honor Flight Network – Honoring our Veterans

The mission of Honor Flight is to celebrate America's veterans by inviting them to share in a day of honor at our nation's memorials. A nation where all of America's veterans experience the honor, gratitude, and community of support they deserve.

The Honor Flight Network is a national network comprised of independent Hubs working together in furtherance of the Honor Flight mission.

The Honor Flight Network is currently serving veterans from the WWII, Korean War and Vietnam War eras. They also serve terminally ill veterans serving during any era. All honored veterans travel at no cost to the

veteran.

The Honor Flight Network was formed in 2005 with a mission of honoring our nation's veterans by bringing them to Washington, DC to visit the memorials and monuments dedicated to

their service and sacrifice. While originally focused on honoring our nation's World War II veterans, the Honor Flight Network now also honors those who served in

the Korean War, Vietnam War, intermediary operations, and in special cases of terminal illness

or injury, veterans from more recent service eras. Since its formation in 2005, the Honor Flight Network has taken more than 245,000

veterans to Washington D.C.

Today, the Honor Flight Network is currently comprised of over 128 hubs throughout the country dedicated to carrying out the Honor

Flight mission and the Network, as a whole, serves over 22,000 veterans each year.

Honor Flight Network – our way of saying to all our veterans – one more TOUR with HONOR!

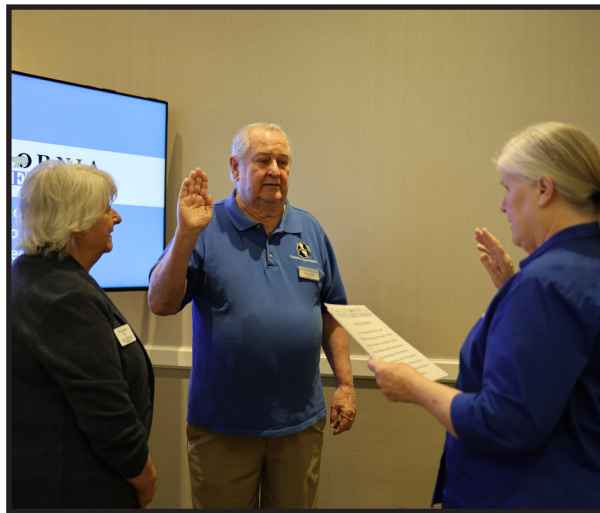
Contact Information:

Honor Flight Central Coast California, June Silva Kester, servingallheros@gmail.com, (805)434-7616

www.honorflight.org/



MEMBERS ON THE MOVE



**Thank you to everyone who attended the June Board of Directors meeting in San Diego.
We are stronger together!**

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

Jeffrey Dunn
Mike Arevalo
Henrietta Vigil
Lacreice Faulk
Marydale Calibo
Danny Howdeshell

Chapter 2

Eufrecino Esteban
Jamie Shepard
Araceli Aguirre
Robert Blake
Kelly Horn
Timothy Schmidt
Charles Sum-
merell
Pamela Payne
Robin Borba
Kenneisha Moore
Gilberto Vaca
Michelle Woods
Nanette Miller
Edna Martin
John Correia
Karen Brewster
Juanita Saucedo
Cheryl Ungerman
Gayman Wong
Jose Estevez
Regina Brooks-Fewell
Lana Wilson-Combs
Margie Mitchell
John Rooney
Sandra Scherrer
Karene Goodhand
Deatrice Everett

Chapter 3

Margaret Obrien
Laura Massa
Jennifer Lau

Chapter 4

Lynne Wehmuller
Debra Carmichael
Gwendolyn
Ross-Williams
Karla Scarvers
Judith Pichon

Chapter 5

Dana Mizell
Colleen Dutro
Cristina Hilario-Alvarez
Julie Anderson

Chapter 6

Ronald Escarcega
Sandra Cornelius
Yolanda Donoso
Maria Garcia
Evelyn Delacruz
Linda Smith
Carol Hayes
Jane Tapalla

Chapter 8

Julie Smith
Carrie Schmidke
Lisa Padon
Mandy Creed

Chapter 9

Shyuechen Chang
Ana Garcia
Maria Uribe
Carina Sass
Deepti Upreti
Delia Garcia
Zenaida Gallardo

Chapter 10

Neil Scott
David Smith
Tammie Olson
Suzanne Knapp

Chapter 11

Minerva Aceves
Arturo Puerto

Chapter 12

Leticia Egan
Fredrick Jackson

Chapter 13

Judy Burgo

Chapter 14

Anna Kastner
Susan Adkins
Patricia Arnswald

Chapter 15

Margaret Barrow
Sherri Kerth
Steven Wake
Brian Watkins
Jeffrey Maurer

Chapter 16

Audrey Thompson
Angelo Arguelles

Chapter 17

Peter Rodriguez
Teresa Sanchez
Charles Noden
Alaine Fawver
Anna Hutcheson
Anaclato Ancheta

Chapter 20

Eric Klosterman

Chapter 21

Lucy Childs
Maria Martin
Rebekah Burgess
Thelda Farnal
Genald Mabubay
Ariel Ortilla
Doretha Mosley
Angela Buhler

Chapter 23

Sonja Lartigue
Tetsuro Hirouji
Lucilia Paz
Fatima Reis
Ruben Dalby

Chapter 26

Tammy Chulyak
Desiree Langley

Chapter 31

Lynda Martin

Chapter 34

Roberto Cordero
Joseph Lipnisky
Safwat Yacoub

Chapter 35

Janis Mercado Hughes
Mary Cox
Becky Patterson
Luis Soriano
Janiece Smith
Teresita Balallo
Jose Torres

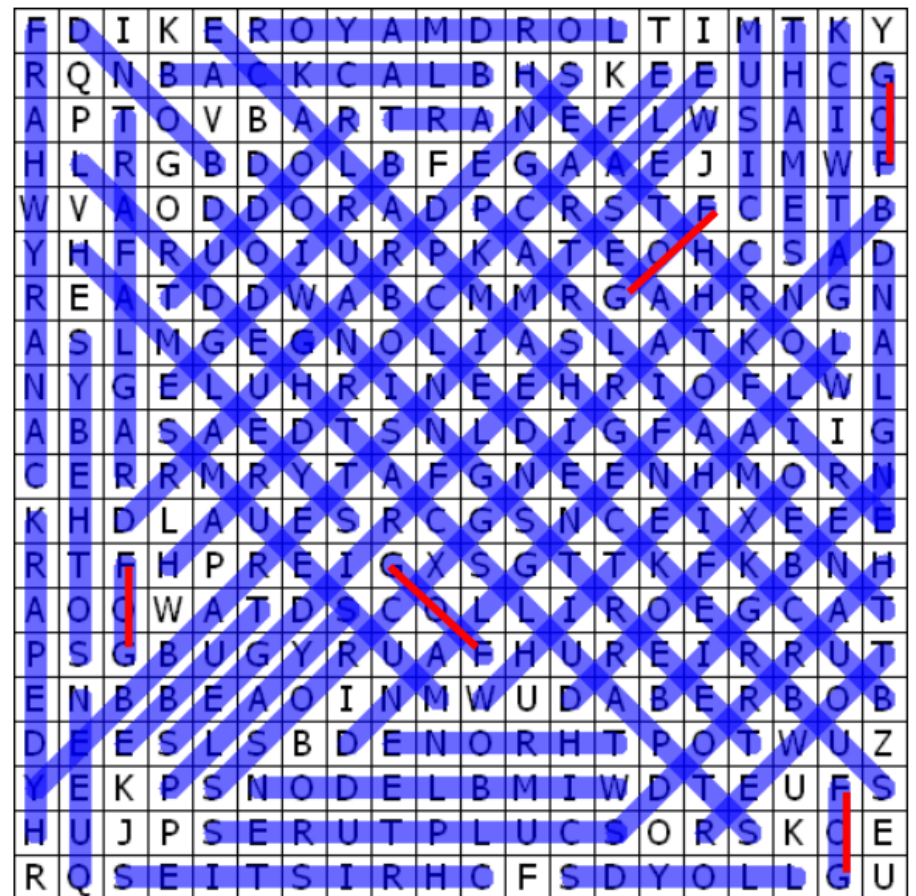
Chapter 36

Greg Pool
Lilia Norita
Suzanne Rubio
Teresa Garcia
Raquel Hernandez

Chapter 165

Robin Yerian
Melissa Worthley-Peterson
Martha Williams
Curtis Brock
Dawn Barnard-Dingman
Cynthia Esbona
Cindy Neufeld
Estrella Salva
Jeanne Cornsilk

Puzzle Answers from Page 5



**FOG appears 5 times.



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:** Peter Greeff, petergreeff09@gmail.com; **Treasurer:** Rose Greeff, rosegreeff@gmail.com **Meeting:** Tuesday, Aug. 13, noon. **Where:** The Old Spaghetti Factory, 1955 Mt. Diablo Rd, Concord. **Program:** Report of statewide CSR Board of Directors meeting; Supplemental Delegate Election for alternate delegates to represent Chapter 1. **Cost:** \$10 **Reservations required:** RSVP by Aug. 3 to Russell Kilday-Hicks. Send a \$10 check (made out to CSR) to: 1208 Carleton St., Berkeley, CA 94702. Letters must be postmarked by Aug. 3.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, sacyolocr2@gmail.com; **Vice President:** Sophia Perkins, (916) 613-1813, ldgy1000@att.net **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810, **Meeting:** Monday, Aug. 5, noon; Setup committee admitted at 10:30 a.m.; Doors open for all members at 11 a.m.; Meet, greet, and eat with us from 11 a.m. to noon. **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. Meeting is a hybrid format (choice of in-person or Zoom) **Program:** Important information for retirees. **Menu:** Choose from roast beef, tuna, or turkey sandwiches. **NOTE:** The vegetarian/vegan option is black bean salad with no oil. **RESERVATIONS ARE REQUIRED:** By June 15 at 5 p.m. for members and their guests. Contact Phyllis Johnson Monday through Friday from 9 a.m. and 5 p.m. only. Please indicate in-person or Zoom. Please include any special meal considerations (gluten-free, vegan, vegetarian or other). On all reservations, please include first name, last name, member, or guest. For members, please include your full name as it appears on your retirement paperwork. **For more information:** Contact Phyllis Johnson. 9 a.m. - 5 p.m. Monday-Friday only.

CHAPTER 3

WEST BAY AREA

President: Stephen McVeigh, (415) 378-8931, swmcveigh@hotmail.com

com; **Vice President:** Clarice Moody; **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyencom

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, Aug. 15, 12:30 p.m. - 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** TBD. **Reservations required:** Reservations required: RSVP your lunch request to Marta Zaragoza seven days before our meeting.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219 **Sonora Meeting:** Tuesday, July 16, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora **Program:** TBD. **Cost:** \$5. **Reservations required:** RSVP by July 9 to Diane Padilla (209) 233-0473. **Merced Meeting:** Wednesday, July 17, 11 a.m. **Where:** Elks Lodge, 1910 M St., Merced. **Program:** TBD **Cost:** \$5 **Reservations required:** RSVP by July 10 to Diane Padilla (209) 233-0473. **Jackson Meeting:** Tuesday, July 9, 11 a.m. **Where:** Amador Senior Center, 2296 New York Ranch Rd., Jackson. **Program:** TBD **Cost:** Free **Reservations required:** RSVP by July 2 to Diane Padilla (209) 233-0473. **Modesto Meeting:** Thursday, July 11, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **Program:** Learn about your pharmacy benefits from Christina Fountain, Optum Rx. **Cost:** \$5 **Reservations required:** RSVP by July 4 to Diane Padilla (209) 233-0473.

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, unless otherwise noted.*

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:** Friday, July 12, 11:30 a.m. - 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** TBD. **Cost:** Free to members. **Reservations required:** RSVP, changes or cancelations required by July 2. Please contact Veronica Avila at (707) 487-0235 to reserve your place at the meeting. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Downey Meeting:** Wednesday, July 10, noon. Executive meeting starts at 10:30 a.m. All are welcome. Order lunch at 11 a.m. **Where:** Sizzler, 10315 Lakewood Blvd., Downey. **Program:** Meet our new chapter officers. **Cost:** Members receive \$15 voucher at sign-in. Guests pay for themselves. **Reservations required:** RSVP by July 3 to David Matanga by phone or email above. **El Monte Meeting:** Wednesday, Aug. 14, 11 a.m. Attendees sign in 10:40 a.m. **Where:** El Sombrero Restaurant & Sports Bar, 3550 Santa Anita Ave., El Monte. **Program:** Hear guest speaker Kathi Johnson, United Healthcare. **Menu:** Buffet with soft drink included. **Cost:** Members pay \$5 at sign-in. Guests and non-members pay \$20. Price includes buffet and soft drink. **Reservations required:** RSVP by Aug. 7 to David Matanga by phone or email.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Sally Mendez, (805) 598-6404; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com **Meeting:** Thursday, July 18, 11 a.m. - 7 p.m. **Where:** Cuesta Canyon Park (Arroyo Group Area), 2400 Loomis St., San Luis Obispo, CA **Program:** Chapter meeting and family barbecue. Supplemental Delegate Election. Guest speaker Jose Luis Pacheco, CalPERS Board

of Administration. **Cost:** Family and guest adults \$15, children 12-and-under \$10. **Reservations required:** Please RSVP by July 10 to Lori Williams at lori.p.w@gmail.com (805) 550-3510.

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 *The remaining chapter meetings of 2024 are scheduled for Sept. 4, and Dec. 7.*

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 537-3811; **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, Aug. 13, noon. **Where:** Sizzler, 853 W. Palmdale Blvd., Palmdale, CA. **Program:** Learn about your CalPERS pharmacy benefits from Christina Fountain, Optum Rx. **Reservations required:** RSVP by Aug. 1 to Barbara Griffin or Stephanie Gilbert.

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* **Redding Meeting:** Wednesday, Aug. 7, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **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, [\[CalRetirees.org\]\(mailto:CalRetirees.org\); **Secretary:** Robin Keehn, \(530\) 899-7911, \[keehn@gmail.com\]\(mailto:keehn@gmail.com\); **Treasurer:** Diana King, \(530\) 310-3454, \[LadyDi31481@gmail.com\]\(mailto:LadyDi31481@gmail.com\) **Chico** - Will usually meet the third Thursday of every month **Chico Meeting:** CSR Chapter 14 has canceled the meeting scheduled for Thursday, July 18, at Logan's Roadhouse. **Meeting:** Thursday, Aug. 15, 11:30 a.m. **Where:** Logan's Roadhouse 1900 E 20th Street Chico **Program:** TBD. **Reservations requested but not required and for more information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **SUSANVILLE** - Will usually meet the first Tuesday of the Month from March through November weather permitting. **Meeting:** Tuesday, July 9, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Program:** Guest speaker Chris Mancebo, Lassen County Veterans Services **Reservations are required and for more information:** Call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Aug. 6, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Program:** TBD. **Reservations are required and for more information:** Call or text Diana King or Kenneth Todd Mayer.](mailto:SERiazi@</p></div><div data-bbox=)

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, Aug. 6, 11:30 a.m. - 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Information about CalPERS Health Plans for 2025 **Menu:** Lemon Chicken, ravioli, salmon, steak, or teriyaki chicken. **Cost:** Members free. Non-members \$25 by cash or check payable to CSR Chapter 15. **Reservations required:** By July 29 to Pam Robison. Please include names and meal choices. **Note:** Zoom access is available upon request.



CHAPTER MEETING NOTICES

CHAPTER 16

SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391.
Meets four times annually in March, July, September and December. **Meeting:** Friday, July 19, Noon – 2 p.m. **Where:** BJ's Restaurant & Brewhouse, 5733 Pacific Ave., Stockton.
Program: Hear guest speakers Congressman Josh Harder and State Assembly candidate Rhodesia Ransom.
Cost: Members free, non-members \$30. **Reservations are required:** RSVP by July 12 to Sheila Ward-Shaw by phone number listed above or by email invitation response.

CHAPTER 17

GREATER SAN DIEGO
President: (Carl) Mark Flahan, (619) 977-6275 MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com; **Secretary:** Edwina M. Diaz-Brown, (619) 882-7717 Edwinamdiaz@gmail.com. *We will meet on the following dates: March 7, June 6, September 5 and December 5, 2024 Meeting:* Thursday, Sept. 5. Doors open at 10:15 a.m. before the meeting begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Reservations are required:** See postcard mailed to members. **For more information:** Contact Diane at (619) 454-3603 or Arlene Ryan at (619) 203-3124.

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 2024 we will meet in February, April, June, August, October & December*

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. **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 January, July and October* **Meeting:** Tuesday, July 9, 11:30 a.m. – 2 p.m. **Where:** Napa Elks Lodge, 2840 Soscol Ave., Napa **Menu:** Choose marinated tri-tip with roasted potatoes and fresh vegetables or shrimp scampi with linguini and fresh vegetables (vegetarian version also available); Enjoy organic green salad with bleu cheese and walnuts in balsamic vinaigrette; New York cheesecake available for dessert.
Program: Learn about CalPERS pharmacy benefits from Christina Fountain from OptumRx.. Hear results of the 2024 CSR Chapter Officers and Delegates Election. Meet our newly elected Chapter 21 officers and delegates.
Reservations required: By July 2 to Lorna Write at the above listed phone or email. **For more information:** Please contact Lorna Wright

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:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Wednesday, August 28, 11 a.m. – 2 p.m.
Where: Three Flames Restaurant, 1547 Meridian Ave. San Jose.
Program: Compete for prizes in our raffle.
Cost: Free to CSR members and one driver or caregiver.
Reservations required: RSVP Aug. 23 to Elvira Acevedo EAcevedo@CalRetirees.org (email is preferred). You can also call (408) 550-9273 between 9 a.m. and 8 p.m.

CHAPTER 26

BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, ORabanal@CalRetirees.org (661) 458-6588; **Vice President:** Eva McKenzie, (661) 363-3902, evamckenzie2gmail.com; **Secretary:** Elma Rodriguez, (607) 793-9725; **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 – June**

20, Aug. 15, Oct. 17, and Dec. 12.
Meeting: Thursday, Aug. 15, 11 a.m.
Where: Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield.
Program: Hear guest speakers from UnitedHealthcare and Optum Rx.
Cost: Members \$5; All other guests/spouses pay their own meals \$15.
Reservations required: RSVP by Aug. 10. **NOTE:** For those who RSVP and cancel, the chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA
President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700 ; **Secretary:** Catherine Jimenez, (805) 746-1204; **Treasurer:** VACANT.
Meeting: Tuesday, Aug. 13, 11:30 a.m. – 2:30 p.m. **Where:** Elks Lodge Oxnard, 801 S. A St., Oxnard.
Program: CSR Membership Committee Chair Diane Padilla will lead a chapter planning session.
Menu: Choice of chicken breast or roasted tri-tip.
Reservations required: RSVP to Gustavo Ruelas by Aug. 8 at 5 p.m.

CHAPTER 34

ORANGE COUNTY–SANTA ANA
President: Joe Whaling, (714) 349-5393; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** VACANT; **Treasurer:** Bill Serb III, (714) 826-6029. *Usually meets on the second Wednesday of every other month.*

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. **PNote:** *Usually meets on the second Thursday of every month*
Porterville Meeting: Thursday, Aug. 8, 11 a.m. – 1 p.m. **Where:** The El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville.
Program: TBD. **Reservations required:** RSVP by Aug. 1 to Lou Flores **For more information:** Please contact Lou Flores.
Hanford Meeting: Tuesday, Aug. 20, 11 a.m. – 1 p.m. **Where:** IHOP, 180 N. 11th Ave., Hanford.
Program: TBD. **Reservations required:** RSVP by Aug. 13 to Lou Flores. **For more information:** Please contact Lou Flores.

CHAPTER 36

MONTEREY BAY AREA
President: Maureen Thompson, (831) 236-7741, binovc2@aol.com; **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 fourth Thursday of even months, unless otherwise noted.
Meeting: Thursday, Aug. 22, 11:15 a.m. **Where:** Hindquarter Bar and Grille, 303 Soquel Ave., Santa Cruz, CA **Program:** Guest speakers from Kaiser will discuss open enrollment for CalPERS health plans. **Cost:** Free for members, guests \$25
Reservations required: RSVP by Aug. 20 to Secretary Susan Sisson.

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; **Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, Geanie.Hixon@gmail.com
Sacramento Meeting: Wednesday, Aug. 7, noon (meeting promptly starts at noon, late arrivals will not be seated for lunch) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova **Program:** Bring a non-perishable food item to receive an extra ticket for drawing. **Reservations:** Not required. **For more information:** Contact Joe Reynoso at the number or email listed above. **Oregon Meeting:** Thursday, Aug. 15, noon. **Where:** Elmer's, 2000 Biddle Rd., Medford, OR. **Program:** Bring a non-perishable food item to receive an extra ticket for drawing. **Reservations required:** Please RSVP by Aug. 12 to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon.



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1. If you have a medical emergency, call **911**. **2.** 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.

