

# CALIFORNIA STATE RETIREES



Vol. 8

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

AUGUST 2024

## CalPERS Approves 2025 Health Plan Premiums, Benefits

The CalPERS Board of Administration on Wednesday approved health plan premiums for 2025, with an overall premium increase across all plans of 10.79%.

Basic (non-Medicare) plans will increase 9.08% overall. Members enrolled in CalPERS' Basic Health Maintenance Organization (HMO) plans will have an average premium increase of 8.72%. Preferred Provider Organization (PPO) Basic premiums will increase 9.82%.

CalPERS Medicare plan premiums will rise 22.25%. All announced premiums will take effect Jan. 1, 2025.

"The health care landscape remains challenging, and while medical trend costs in our HMO plans are slightly lower than the national average, we are seeing significant increases in pharmacy costs across all plans," CalPERS Pension & Health Benefits Committee Chair Ramón Rubalcava said. Last year, CalPERS approved 2024 average premium rate increases of 10.95% for Basic plans and 9.55% for Medicare plans.

### Expanded Coverage, New Benefits

"The good news is that CalPERS offers numerous plans in a competitive marketplace, where members may have more affordable options that provide the same high-quality care," Rubalcava said. The CalPERS Board approved the following health plan expansions for 2025: Blue Shield's Trio HMO will expand into all of Contra Costa County and a portion of Shasta County. Health Net's Salud y Más HMO will be offered throughout Imperial County. Kaiser Permanente's HMO will expand into portions of Monterey County. UnitedHealthcare's Harmony HMO will expand into all of Napa County and portions of Contra Costa and Solano counties.

"We have several lower cost health plans expanding into new parts of the state, giving our members more options and potentially more ways to save money on their health insurance," CalPERS Chief Health Director Don Moulds said. In addition, health plans will include several new benefits:

**Travel for Medically Necessary Care:** Standardizes coverage of travel and lodging for eligible medically necessary services that cannot be accessed locally for all Basic and Medicare members.

**Doula Services:** Provides non-medical care for pregnant and postpartum members to improve health education and provide physical and emotional support before, during and after pregnancy. The services will improve health equity and decrease disparities in care, especially for Black, Native American, and Pacific-Islander communities.

**Reasons for Rate Changes**  
CalPERS cited several factors in this year's rate changes. One is the higher cost of providing medical services. The agency also noted the increased use of high-cost specialty and brand name drugs. In addition, the federal government significantly changed how it reimburses employer plans. This led to increased Medicare premiums and new costs for plan sponsors like CalPERS. Another factor: CalPERS will complete its transition to a single risk pool to improve its Basic PPO plans.

The change is expected to stabilize enrollment across both PPOs and HMOs. The value of a health plan's benefits and network will determine pricing, instead of its mix of healthy and unhealthy members.

### Blue Shield to Manage PPO Plans

Starting in 2025, Blue Shield of California and Included Health

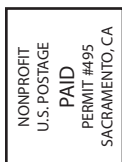
will begin administering CalPERS PPO plans.

This new partnership marks a milestone in CalPERS' continuing efforts to control healthcare costs, improve quality, and address the vital need for health equity. Blue Shield and Included Health will have strong financial incentives to improve the care CalPERS members receive.

### Save the Dates: Open Enrollment

CalPERS members can shop health plans and make changes during Open Enrollment, which runs Sept. 16 through Oct. 11. Beginning Sept. 9, members can find Open Enrollment information on the CalPERS website and customized information in their myCalPERS accounts. Using the Search Health Plans tool in myCalPERS, members can compare plan monthly premiums and copays, and search for primary care doctors and specialists to see the plans in which they participate. "We encourage CalPERS members to take a look at the options during open enrollment and find the plan that best fits their needs," CalPERS Chief Health Director Don Moulds said.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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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](http://www.CalRetirees.org)

- 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**



# SAVVY SENIOR

## Savvy Senior: Do You Need a Digital Will?

Dear Savvy Senior,  
My wife and I had our estate plan – including a will, power of attorney and advance directive – drawn up about 10 years ago but have recently read that our plan should include a digital will too. What can you tell us about this?

Almost 80

Dear Almost,  
If you or your wife spend much time online, adding a separate digital will document to your estate plan that provides a list of your digital assets would be extremely helpful to your loved ones when you die, not to mention it will help protect your privacy. Here's what you should know.

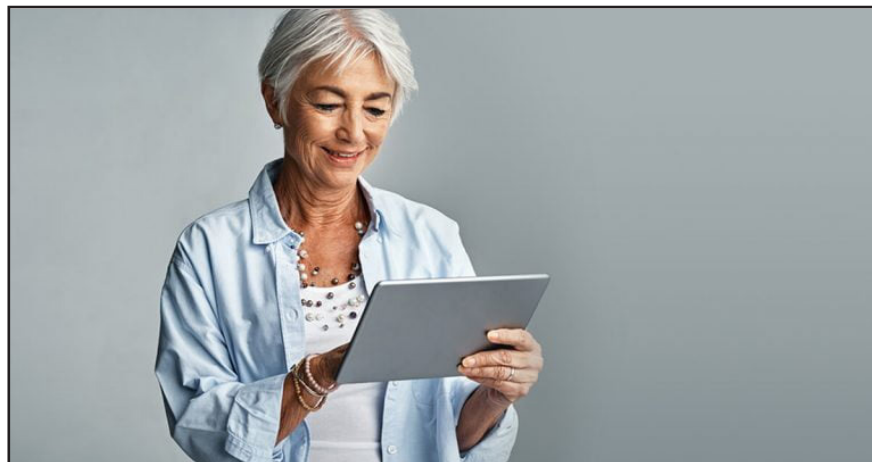
### Do You Have Digital Asset?

The term “digital assets” refers to personal information that is stored electronically on either a computer or an online cloud server account that belongs to an individual. Anyone who uses email, has a PIN code protected cell phone, makes online purchases, or pays bills online has digital assets. Digital assets generally require a username, a password, or a PIN to access and can be difficult if not impossible to retrieve if someone is incapacitated or passes away.

Creating a digital will (also known as a digital estate plan) will help your loved ones access your

electronic devices and online accounts more easily so they can manage your electronic affairs, according to your wishes, after you're gone. This in turn will also protect your digital assets from hackers or fraud, which can happen to dormant accounts after you die.

### How to Write a Digital Will



Your first step in creating a digital will is to make an inventory list of your digital assets, which includes everything from hardware to email accounts. Here are a few categories to help kick-start your list:

Electronic devices (computer, smartphone, tablet, external hard drive).  
Digital files (for photos, videos or documents)  
Financial accounts (like bank and brokerage accounts, credit cards, cryptocurrency).  
Bill paying accounts (utilities, mortgage accounts)  
Social media accounts (like Facebook, Instagram, Twitter,

LinkedIn).

Email accounts (Gmail, Yahoo, Outlook, etc.).

Cloud-storage accounts (like Google Cloud, iCloud, Dropbox, Microsoft OneDrive)

Movie or music streaming services (like Netflix, Hulu, Spotify, Apple Music)

Online purchasing accounts (like

Venmo or PayPal)

Subscription services (magazines, newspapers, Amazon Prime, etc.).

Reward programs (travel, stores, etc.).

Membership organizations (AARP, AAA, etc.).

When making your list, you'll need to include usernames, passwords, PINS, account numbers or security questions for accessing each account. And provide instructions on how you want your assets managed after your death.

For example: Do you want certain accounts closed, archived or transferred? Do you want specific files or photos to be deleted or



Send your senior questions to:  
Savvy Senior, P.O. Box 5443  
Norman, OK 73070  
or visit [SavvySenior.org](http://SavvySenior.org)

shared with loved ones? Do you want your social media profiles memorialized or deleted? Be clear and specific about your wishes. You'll also need to appoint a digital executor that you trust to execute your wishes after you die. From a legal perspective, you should know that most states have enacted the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA), which legally recognizes digital estates. This law gives your personal representative or executor legally protected access to your online accounts.

Once your digital will is written, store it with your other estate plan documents either in a fireproof safe or file cabinet at home, on your computer hard drive, with your estate planning attorney or online at a reputable digital estate planning service like [Everplans.com](http://Everplans.com) or [Clocr.com](http://Clocr.com). But make sure your executor knows where it is and has access to it. Also remember to keep your digital will updated regularly when you create any new digital accounts or change passwords.

## 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](mailto:CSR@CalRetirees.org)

To sign up to receive emails from CSR, go to [www.calretirees.org/csnewsletter](http://www.calretirees.org/csnewsletter).



**By Joe Reynoso, Chair, CSR Health Benefits Committee**

Below are updates on 1) Delta Dental, 2) CalPERS 2025 Premium Increases and 3) addresses a member's concern under "Ask HBC."

**Delta Dental:** I would like to write an update regarding Delta Dental to help clarify CSR's efforts to work with CalHR and Delta Dental to ensure "in-network" dental benefits are available to retirees at reasonable costs. The survey, which was created with assistance from CSR staff, was designed to solicit specific information about the impact to retirees who were unable to find an in-network dentist within a reasonable distance from their residence. While recognizing most retirees are on a fixed income, we have encouraged members to utilize in-network providers to minimize costs. For those members who choose to seek treatment with out-of-network providers, for whatever reason, out-of-pocket costs will understandably be higher than those who choose in-network providers.

While it is recognized the annual maximum benefit has not increased in over 30 years, CalHR has responded to our inquiry and reported that 85% of Delta Dental members do not use the annual maximum benefit. The problems with Delta Dental did not occur overnight and coming up with solutions and options, that will be acceptable to CSR, CalHR, and Delta Dental, will also not be solved overnight; however, CSR staff and I are committed

to working with all stakeholders to ensure retirees have access to quality dental benefits at reasonable costs.

During previous conversations and discussions with CalHR, they contacted Delta Dental and responded to our inquiry with a letter. The letter is on the CSR website for your review. In the letter, CalHR, working with Delta Dental, explained certain trends within the dental field and they described Delta Dental's reimbursement rate. I encourage you to read the letter. We must work together to get and retain access to sustainable dental benefits for retirees. If you have suggestions that might be of benefit in these efforts, please send your suggestions to [CSRinfo@calretirees.org](mailto:CSRinfo@calretirees.org) or by phone at **(888) 808-7197**.

### **CalPERS 2025 Preliminary Premium Increases**

On Tuesday, July 16, I attended the Board of Administration meeting held in Monterey, California. During the meeting, the Board voted to adopt final premium rates for the 2025 calendar year, with some plans sustaining large increases. CalPERS members will be able to research available health plans and make plan changes during Open Enrollment, which runs from September 16 through October 11, 2024. Beginning on September 9, 2024, members can find Open Enrollment information on the CalPERS website and other specific and detailed information in their myCalPERS account. We encourage all retirees to do their research to determine the best plan for their individual and/or family needs.

As reported in July, CalPERS once again seemed inclined to allow UnitedHealth, Kaiser and others to significantly increase premium rates, and as feared, they allowed some very significant increases against our objections. There is not enough space to include all the proposed rate increases here, but I will add a few as examples. CalPERS voted to increase

premium rates for the Basic PPO Plans, with premiums for PERS Gold going from \$859 in 2024 to \$988 in 2025, a 9.82% increase, and PERS Platinum going from \$1,215.87 in 2024 to \$1,399 in 2025, also a 9.82% increase. Medicare Advantage Plans will see much larger premium increases for the coming year. For example, Anthem Medicare Preferred PPO went from \$405.83 in 2024 to \$487.56 in 2025, a 20.12% increase. Blue Shield Medicare PPO went from \$392.68 in 2024 to \$448.28 in 2025, a 14.16% increase.

Lastly, Medicare Supplement Plans, as anticipated, will experience the largest premium increases. For example, PERS Gold was \$406.60 in 2024 and will go up to \$546.13 in 2025, a 34.32% increase, and PERS Platinum was \$448.15 in 2024 and will go up to \$584.50, in 2025, a 30.74% increase. CalPERS reported there are many reasons for the increases. For further information about those reasons and additional information about specific plan premium increases, I encourage members to please review the "CalPERS Approves 2025 Health Plan Premiums, Benefits" article on the front page of this Retiree or the CSR website for additional information. 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 2025 premium rate increases can be found on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) under the "Board Meetings" heading.

### **Ask HBC**

I received an email from a retiree who was concerned because she was only being allowed to order a 30-day supply of medication she had been taking for years. She used to get a 90-day supply of the same medication and was understandably upset about having to go to her local pharmacy more frequently. As reported in

the May 2024 "To Your Health" article and reminding retirees in this article, beginning in January 2024, members enrolled in Basic medical plans were informed that, to receive a 90-day supply of some prescription medications, members had to order their prescriptions through the Optum Rx mail order service.

A benefit of ordering through Optum Rx is members get a 90-day supply at the price of a 60-day supply. For those members who choose to use their local pharmacies, they are only allowed to order a 30-day supply and will not enjoy the extra cost savings. If you are experiencing problems getting your prescription medication in a timely manner, I encourage you to call the CalPERS Customer Service number at **(888) 225-7377**.

If you have any questions about your health or dental benefits that you have been unable to resolve, please do not hesitate to send a message to the CSR Health Benefits Committee at [CSRinfo@calretirees.org](mailto:CSRinfo@calretirees.org).

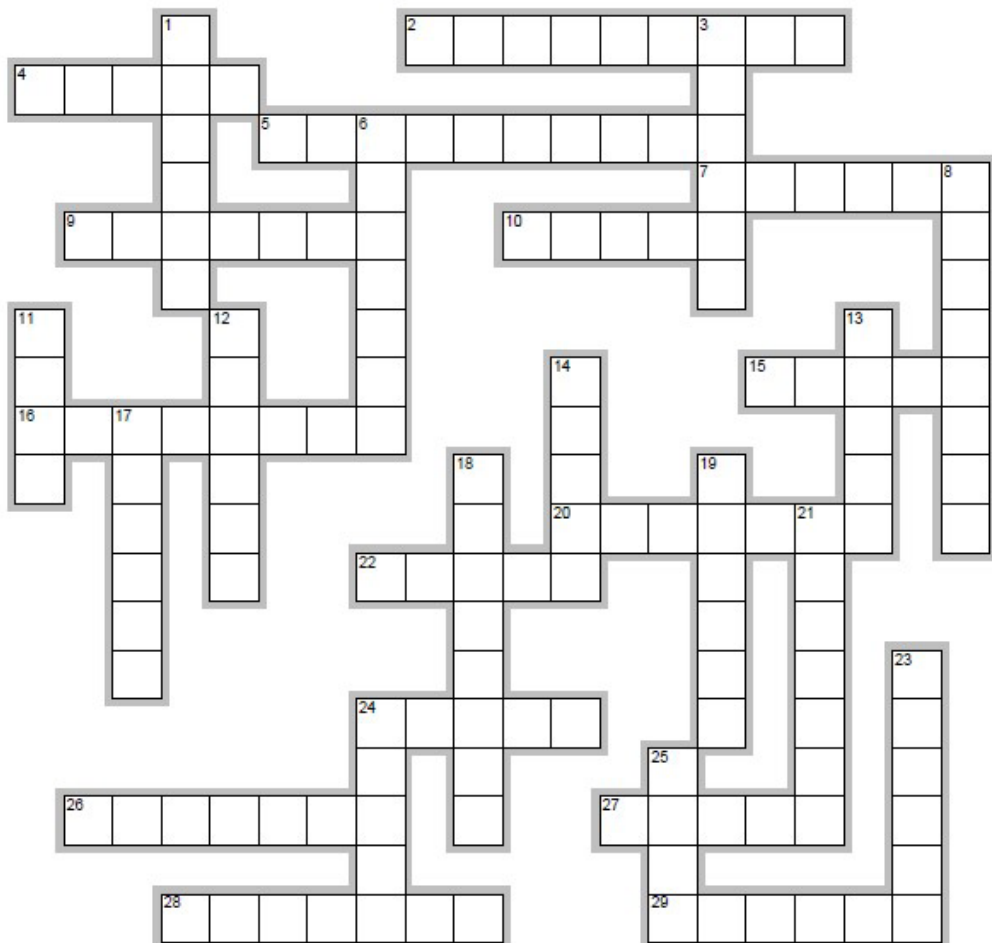


**Did you know?**

**The NEW CSR website is live!  
Check it out:  
[www.CalRetirees.org](http://www.CalRetirees.org)**

# PUZZLES Game Show Hosts

Please note that some game shows date back as far as the 1950s, and some have been redone more recently with different hosts.



## ACROSS

- 2. Are You Smarter Than a 5th Grader? Jeff \_\_\_\_\_
- 4. Wheel of Fortune, Pat \_\_\_\_\_
- 5. Tic Tac Dough, Wink \_\_\_\_\_
- 7. The Price is Right, Bob \_\_\_\_\_
- 9. Love Connections, Chuck \_\_\_\_\_
- 10. The Dating Game, Jim \_\_\_\_\_
- 15. I've Got a Secret, Garry \_\_\_\_\_
- 16. The Weakest Link, Anne \_\_\_\_\_
- 20. The Newlywed Game, Bob \_\_\_\_\_
- 22. Sale of the Century, Jim \_\_\_\_\_
- 24. The \$10,000 Pyramid, Dick \_\_\_\_\_
- 26. Who Wants to Be a Millionaire? Regis \_\_\_\_\_
- 27. The Joker's Wild, Jack \_\_\_\_\_
- 28. To Tell the Truth, Bud \_\_\_\_\_
- 29. Password, Allen \_\_\_\_\_

## DOWN

- 1. Family Feud, Richard \_\_\_\_\_
- 3. Jeopardy!, Alex \_\_\_\_\_
- 6. The Match Game, Gene \_\_\_\_\_
- 8. Supermarket Sweep, David \_\_\_\_\_
- 11. You Bet Your Life, Groucho \_\_\_\_\_
- 12. Deal or No Deal, Howie \_\_\_\_\_
- 13. Concentration, Hugh \_\_\_\_\_
- 14. Who's Line Is It Anyway?, Drew \_\_\_\_\_
- 17. What's My Line? Wally \_\_\_\_\_
- 18. Hollywood Squares, Peter \_\_\_\_\_
- 19. The Gong Show, Chuck \_\_\_\_\_
- 21. Name That Tune, Tom \_\_\_\_\_
- 23. The \$25,000 Pyramid, Bill \_\_\_\_\_
- 24. Win, Lose or Draw, Bert \_\_\_\_\_
- 25. Let's Make a Deal, Monty \_\_\_\_\_

## Digging Deeper

Who was the original host of Jeopardy!?



## Tuna Veggie Casserole

### Ingredients

- 1 (12-ounce) bag whole-wheat egg noodles
- 2 (5-ounce) cans tuna, drained
- 2 (10 3/4-ounce) cans cream of mushroom soup
- 2 cups frozen veggies, like peas, broccoli, carrots, or a combination
- 1/2 cup milk
- 1 cup shredded cheddar cheese
- 8 buttery crackers, like Ritz

### Directions

Preheat oven to 350 F and grease a 3-quart casserole dish or 13-by-9-inch pan. Cook whole-wheat noodles according to package directions; drain thoroughly. Mix the warm cooked noodles with tuna, soup, veggies, milk, and cheese. Season with salt and pepper as desired (you can add some red pepper flakes for a kick). Spoon into your prepared pan. Crush up your crackers into small chunks and spread over the top. Feel free to add some more shredded cheese! Bake for 20 minutes until golden, bubbly, and beginning to brown. Serve warm!



Facebook: @CaliforniaStateRetirees  
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 Website: [www.CalRetirees.org](http://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](https://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。

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

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As this is written, the California State Legislature is currently on Summer Recess and will return on Monday, August 5. They will then have four weeks to complete any unfinished business before adjourning for the year on 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 Appropriations 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 Appropriations Committee.**

#### **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 Assembly Appropriations Committee.**



**Ted Toppin**

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

## **2025 Health Plan Premiums**

Continued from Page 1

### **Premium Increase Percentages, by Plan**

The following tables represents the overall percentage premium change for each health plan between 2024 and 2025 using the state, single-party premium.

Basic Plans	% Premium Change
Anthem Blue Cross Select HMO	10.39%
Anthem Blue Cross Traditional HMO	9.28%
Blue Shield Access+ HMO and EPO	8.22%
Blue Shield Trio HMO	12.20%
Health Net Salud y Más HMO	14.73%
Kaiser Permanente HMO	8.41%
Kaiser Permanente HMO Out-of-State	8.37%
PERS Gold PPO	9.82%
PERS Platinum PPO	9.82%
Sharp Performance Plus HMO	4.23%
UnitedHealthcare Alliance HMO	8.88%
UnitedHealthcare Harmony HMO	7.39%
Western Health Advantage HMO	13.26%
<b>Total Basic Weighted Average Change</b>	<b>9.08%</b>

Medicare Plans	% Premium Change
Anthem Medicare Preferred	20.14%
Blue Shield Medicare	14.16%
Kaiser Permanente Senior Advantage	5.63%
Kaiser Permanente Senior Advantage Out-of-State	5.74%
Kaiser Permanente Senior Advantage Summit	5.63%
Kaiser Permanente Senior Advantage Summit Out-of-State	5.72%
PERS Gold Medicare Supplement	34.32%
PERS Platinum Medicare Supplement	30.47%
Sharp Direct Advantage	6.20%
UnitedHealthcare Group Medicare Advantage	29.42%
<b>Total Medicare Weighted Average Change</b>	<b>22.25%</b>

## Blue Shield of California Enhances Offerings, Expands Service Area for CalPERS Members in 2025 Nonprofit health plan will serve more than 570,000 CalPERS members and their families next year.

Following last month's announcement naming Blue Shield of California as the new administrator for its Preferred Provider Organization (PPO) plans, the California Public Employees' Retirement System (CalPERS) has finalized updates to all of its health benefit offerings for 2025, with Blue Shield's Health Maintenance Organization (HMO) plans, Access+ and Trio HMO remaining competitively priced.

In 2025, Blue Shield will expand its low cost, high-quality HMO plan, Trio HMO, into Contra Costa County and three large ZIP codes in Shasta County\*. The expansion brings a more affordable option to two areas that previously did not have access to this type of plan. Blue Shield currently serves more than 170,000 CalPERS members with its HMO and EPO (Exclusive Provider Organization) plans and now for 2025 will serve an additional 400,000 with the PPO offering.

With these changes, CalPERS and Blue Shield are demonstrating their shared commitment to improving the member experience by focusing on improved healthcare access, quality and affordability for its members.

Blue Shield is continuously making enhancements to create a

better healthcare experience for its members.

Below are a few highlights CalPERS members can look forward to in 2025.

- Transforming health record



access for all members: Blue Shield's new Member Health Record will be available for all members by the end of 2024. The Member Health Record will provide members easy access to their medical history, including claims information, lab results, visit history and more — all in one digital place.

- Leading the way for a better pharmacy experience: In 2023, Blue Shield announced its Pharmacy Care Reimagined

initiative, which will begin on January 1, 2025. Members with a Blue Shield pharmacy benefit plan can look forward to an integrated, coordinated and holistic pharmacy experience.

- Providing seamless support for members with a Blue Shield PPO plan: CalPERS has contracted with Included Health to provide virtual care, navigation and population health management services for active employees and their families who select the PPO plan. Together, Blue Shield and Included Health will provide holistic and seamless support.

"We are entering a new era of health care for our members," said Dan Prettyman, vice president of

Blue Shield's Select Markets team that supports CalPERS and its members. "We are in an industry that is ripe for change, and we hope the model we are building with CalPERS will influence the rest of the industry to expand access to high-quality, affordable health care."

With the CalPERS Board approval of the 2025 health plan changes and premiums, CalPERS members can look forward to annual open enrollment, which is taking place between September 16 and October 11, 2024. At that time, CalPERS members will be able to view all their options, including Blue Shield of California's offerings, and make their coverage choices.

CalPERS is the largest public-employer purchaser of health benefits in California and the second largest employer-purchaser in the nation after the federal government. CalPERS is Blue Shield's largest client.

\*Trio HMO expansion into Shasta County is pending approval by the California Department of Managed Health Care.

## Disaster Assistance and Resources for Veterans

An active tornado season, historic flooding and other severe weather have impacted millions of Americans this year. As we step into a strong forecasted hurricane season, it's important for Veterans and their families to know that the VA is here to help. In the wake of a disaster, here are some resources available to you. **Veterans Crisis Line:** Free, confidential support is available 24/7 for Veterans in crisis by phone, text, or chat: Dial **988** then Press 1. Send a text to **838255**. Support for deaf and hard of hearing: **1-800-799-4889**.

**Housing Assistance;** If you or a Veteran you know needs immediate housing assistance in the aftermath of a natural disaster, call the National Call Center for Homeless Veterans, available 24/7: **1-877-4AID VETS (1-877-424-3838)**.

**VA Contact Information**  
Reach out with any VA related questions or for information at: MyVA411 main information line 24/7: **1-800-698-2411**.

**Health Care**  
You can visit any VA facility for help and some may offer mobile support vehicles in your disaster area to offer easy access to health

care and prescription refills. Check out the Find VA locations tool to locate a facility closest to you. VA health benefits hotline is staffed Monday – Friday, 8 a.m. – 8 p.m. ET: **1-877-222-8387**.

**VA supports Caregivers**  
Contact your local facility or the Caregiver's Support Line: **1-855-260-3274**.

**Benefits and Compensation**  
Unable to get a benefit payment after a disaster? Contact the VA National Call Center and learn how to request a special one-time payment: **1-800-827-1000**.  
VA can ask home loan lenders to

put a 90-day freeze on foreclosure or encourage waiving late charges for VA home loans. Visit [www.benefits.va.gov/HOMELOANS/](http://www.benefits.va.gov/HOMELOANS/) to learn more. If you are a displaced Veteran and receive employment services from VA, you may qualify for two additional months of Employee Adjustment Allowance (EAA). VA Specially Adapted Housing Program may be able to assist you to fund home repairs after a disaster, following FEMA and insurance. Reach Adapted Housing at **1-877-827-3702**.

If a disaster caused the loss of a

*continued on page 11*



# 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

Brandy Collins  
Blesilda Honorio  
Baudelio Enriquez  
Sahara Barron  
Gustavo Castillo  
Ramiro Larios  
Lisa Booker  
Thomas Snyder  
Jon Cowden  
Alan Vega  
Godofredo De Leon  
June Mertens  
Kathleen Palmer  
Sterling Shanks  
Cecilia Liao  
Gilgamesh Jeter  
Carolyn Lacy  
Jennifer Kuo

## Chapter 2

Margaret Wener  
F Manriquez  
Sheryl Wimbley  
William Mullinax  
Nicole Newman  
Darryl Boykins  
Davies Sasere  
Nadine Karavan  
Patricia Malespin  
Kelly Horn  
John Rooney  
Paul Geisler  
Dalia Cotton  
Katharine Severson  
Denice Elder  
Denise Spaeth  
Alan Bigler  
David Cameron  
Jeannine Carter  
Vicki Lem  
Nancy Espera  
Michael Hendrix  
Melanie Smith  
Gary Hernaes  
Cynthia Sundahl  
Marie Douglas  
Susan Thomas  
Robin Qualls  
Yevonne Costa  
Enrique Malonay  
Concepcion Nebab  
Jeffery McClinton  
Alice Washington  
Fermin Puentes  
Jeffrey Kerin  
Mary Lindsey  
Allan Potts  
Silverio Umali  
Alfred Gutierrez  
Tiffany Reyes  
Elizabeth Cundiff  
Lauren Oehler  
Ying Chang

## Chapter 3

Minh Le  
Bao Tong  
Orfilia Calderon  
Eva Mao

Leonard Metts  
Lisa Yee  
Shirley Chan Lau  
Ayan Jiggetts  
Thai Pham  
Jose Rodriguez  
Thomas Iwatsubo  
Constance Bryan  
Jin Xia  
Kam Seeto  
David Parker  
Tony Fang  
Julio Rodriguez  
John Lew  
Juan Torres Mendoza  
Bridget Mccracken  
Clive Hayzelden  
Jesse Hernandez  
Virgilio Datlag  
Edmund Lucas  
Adelina San Juan

## Chapter 4

Shelia Harris  
George Perkins  
Janine Franco  
Linda Thomas

## Chapter 5

Lisa Austin  
Jonathan Bevan  
Tami Aschenbrenner

## Chapter 6

Andrea Palado  
Freddie Roybal  
Vanessa Cooper  
Angela Olatubosun  
Robert Phillips  
Ronnie Quesada  
Vertie Kelly  
Gena Valencia  
Martha Enciso  
Sylvia Solorio  
Isabel Verduzco  
George Everson  
Lowell Roberts  
Justinacaridad Bermudez

## Chapter 8

Kumi Watnabe-Schock  
Laurie Millsap

## Chapter 9

Yong Jaynes  
Rosa Jimenez  
Rossano Pitterson  
Barrien Crudup  
Cheryl Sugiura  
Pearl Viggers  
Marva Neal

## Chapter 10

Toby Selyem  
Nicky Huffman  
Yolonda Runyon  
Abby Simon

## Chapter 11

Thomas Trumbly  
Phillip Mallory

Veronica Solomon-Musgrove  
Michael Rios  
Nancy Bailey

## Chapter 12

Olga Martin  
Terri Taylor  
Michelle Torres  
Joe Aguirre

## Chapter 13

Glenn Moline

## Chapter 14

Donna Miklos  
Elaine Brennan

## Chapter 15

Beatrice Koenig  
Douglas Lister  
Brent Garbett  
Candace Benson

## Chapter 16

Lupe Cruz  
Cindy Beck

## Chapter 17

Peter Garcia  
Robert O'connor  
David Macias  
Josette Pyper  
Freddy Ojeda  
Cheryl Livsey  
Shelley Seapno

## Chapter 20

Michelle Spencer  
Daniel Paraja

## Chapter 21

Kerry Bradford-Jamieson  
Soncerra Watson  
Traci Kelley  
Ann Goldman  
Talia Yates  
Thomas Thompson

## Chapter 23

Khanh Nguyen  
Maximo Abulencia

## Chapter 26

Teresa Bowen  
Maria Freeze  
Michelle Nightingale  
Sherri Hainsel  
Selina Aguirre  
Geneieve Pruitt

## Chapter 31

Timothy Berndtson  
Randy Cohen  
Michele Hoffman

## Chapter 34

Ken Tran

## Chapter 35

Isabel Mathos  
Judy Brown  
Lori Buecheler  
Lisa Opsitnick  
Angela Hernandez

## Chapter 36

William Tisdell  
Stacey Malone  
Susan Hernandez  
Lilly Martinez  
Mary Zenk  
Juanita Miche

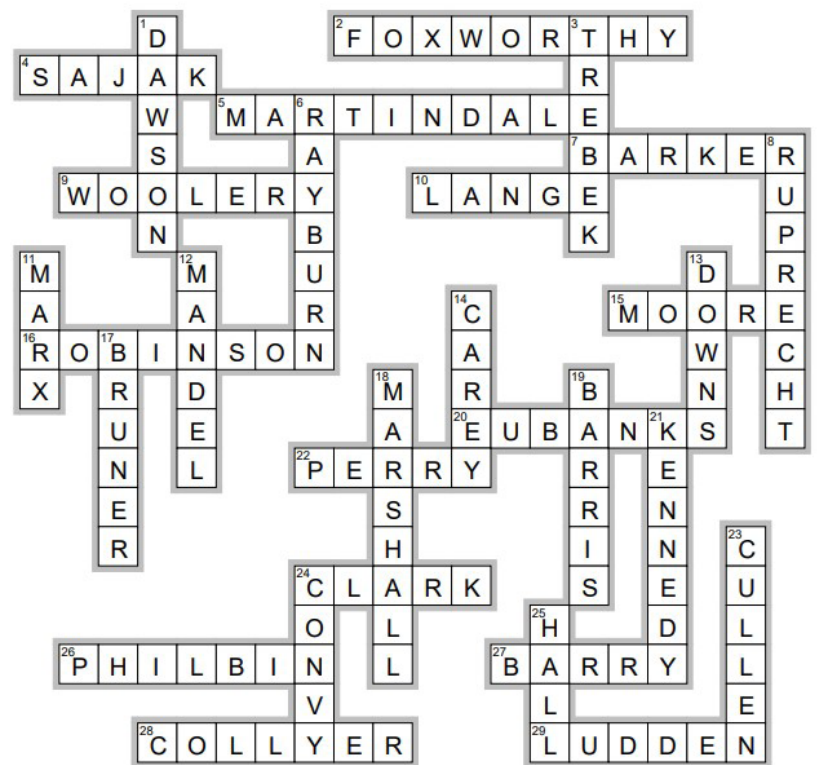
## Chapter 165

James La Tanner  
Robert Morison  
Keith Anderson  
Lanita Tidwell  
Stephanie Isom  
Kerrie Hartman  
Douglas Fowler  
Keith Long  
Julie Brown  
Dolores Gilbert  
William Thomas  
Diane Barclay  
James Hearn  
Laura Minjarez  
Verina Freeman  
David Avalos  
Ernesto Resurreccion  
Deborah Cosentino

**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



Clever: Art Fleming

# CHAPTER MEETING NOTICES

Please send an email to [CSRInfo@CalRetirees.org](mailto: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:** Russell Kilday-Hicks, (415) 310-3823, [rkildayhicks@gmail.com](mailto:rkildayhicks@gmail.com); **Vice President:** Nathan Johnson (510) 304-9270, [nathan.johnson0406@yahoo.com](mailto:nathan.johnson0406@yahoo.com); **Secretary:** Peter Greeff, [petergreeff09@gmail.com](mailto:petergreeff09@gmail.com); **Treasurer:** Rose Greeff, [rosegreeff@gmail.com](mailto:rosegreeff@gmail.com) **Meeting:** Tuesday, Aug. 13, noon. **Where:** The Old Spaghetti Factory, 1955 Mt. Diablo St, 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, [sacyolocsr2@gmail.com](mailto:sacyolocsr2@gmail.com); **Vice President:** Suzanna Nye (916) 741-1209, [suzannanye@yahoo.com](mailto:suzannanye@yahoo.com); **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810. **Note:** Because of attendees' outside obligations, we will not hold a meeting in September. **Meeting:** Monday, Oct. 7, 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. Official meeting is from noon to 2 p.m. **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:** Hear about important information for retirees. **Menu:** Roast beef, tuna, or turkey sandwiches. The vegetarian/vegan option is black bean salad with no oil. The roast beef can be ordered with gluten-free bread. **Reservations required:** By Sept. 23 at 5 p.m. to Phyllis Johnson at [sacyolocsr2@gmail.com](mailto:sacyolocsr2@gmail.com) or (279) 333-9446, Monday through Friday between 9 a.m. and 5 p.m., only. Include method of attendance (in-person or Zoom). Include any special meal considerations (gluten-free, vegan, vegetarian, or other). On all reservations, please include first name, last name, member, or guest. Include member's full name as it appears on your retirement paperwork. Include full names for guests. We will not serve lunch to attendees who arrive without reservations until

all RSVP's receive their orders. **For more information:** Please contact Phyllis Johnson. **Meeting:** Monday, Nov. 11. Reservations required By Oct. 28 to Phyllis Johnson.

## CHAPTER 3

### WEST BAY AREA

**President:** Stephen McVeigh, (415) 378-8931, [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org); **Vice President:** Clarice Moody, [CMoody@CalRetirees.org](mailto:CMoody@CalRetirees.org); **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Friday, Sept. 13, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** June CSR Board of Directors meeting report. **Menu:** Lamb, salmon, or vegetarian meal. **Cost:** \$10 **Reservations requested:** By Sept. 1 to Stephen McVeigh [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org); Please include meal choice.

## 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

### CENTRALVALLEY FOOTHILLS

**President:** Diane Padilla (209) 233-0473; [DPadilla@CalRetirees.org](mailto:DPadilla@CalRetirees.org); **Vice President:** Martha Acevedo, (209) 761-2034 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Vacant. Next meetings are tentatively scheduled for November in Ione, Modesto, Merced, and Sonora. Please see future CSR newspapers for details.

## 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. Next meeting is scheduled for October. See September CSR newspaper for details.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Steve Avila, (707) 487-0235, [59avilasteve@gmail.com](mailto:59avilasteve@gmail.com); **Secretary:** Kimberly Wiley, (707) 740-9155, [kimberlyannewiley@gmail.com](mailto:kimberlyannewiley@gmail.com); **Treasurer:** Vacant **Meeting:** Friday, Sept. 13, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Supplemental Delegate Election for alternate delegates to represent Chapter 8; Guest speaker Yvonne Walker, CalPERS Board of Administration. **Cost:** Free to members. **Reservations required:** RSVP, changes, or cancelations required by Sept. 6. Please contact Veronica Avila at (707) 487-0235 **For more information:** Please contact a chapter officer listed above.

## CHAPTER 9

### LOS ANGELES AREA

**President:** David Matanga (323) 434-3474, [dematanga@hotmail.com](mailto:dematanga@hotmail.com); **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, [claire01@peoplepc.com](mailto:claire01@peoplepc.com); **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **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. **Downey Meeting:** Wednesday, Sept. 11, 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:** Guest speaker, Mark Gonzalez, candidate for California State Assembly District 54. **Cost:** Members receive \$15 voucher. Guests pay for themselves. **Reservations required:** RSVP by Sept. 4 to David Matanga by phone or email above.

## CHAPTER 10

### SAN LUIS OBISPO

**President:** Leticia Soria, (805) 574-0109, [LSoria@CalRetirees.org](mailto: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](mailto:lori.p.w@gmail.com) **Meeting:** Thursday, Sept.

19, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo.

**Program:** Discuss upcoming open enrollment for CalPERS health plans. **Cost:** Members free, guests \$10 **Reservations required:** RSVP by Sept. 13 to Lori Williams at contact information above

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [Chrschrs90@aol.com](mailto:Chrschrs90@aol.com); **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380 **Meeting:** Wednesday, Sept. 4, 11 a.m. **Where:** Pardini's 2257 W. Shaw Ave., Fresno.

**Program:** Hear guest speaker Jose Luis Pacheco, CalPERS Board of Administration; Learn about health plans available during CalPERS open enrollment; Learn how CaptionCall can make your home phone calls easier to understand; Compete for door prizes and raffle prizes (with proceeds going to local nonprofits). **Cost:** \$10 members and spouses, \$15 for all others. **Reservations required:** RSVP by Aug. 28 to (559) 707-7067 or (559) 920-7277; For your lunch order, please advise if you have any dietary restrictions.

## CHAPTER 12

### EASTERN MOUNTAIN AND HIGH DESERT AREAS

**President:** Linda Currie, (661) 273-6390, [lcurrie197@roadrunner.com](mailto:lcurrie197@roadrunner.com); **Vice President:** Blanca Rodriguez, (909) 553-5625, [secrtrycsr@outlook.com](mailto:secrtrycsr@outlook.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 537-3811; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto: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:** Hear guest speakers Juan Carrillo, State Assembly, and Eloise Adams, AARP Palmdale Chapter President. **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](mailto:tlc95821@yahoo.com); **Vice President:** LaDora Cooper, (530) 949-2131, [Dola27@charter.net](mailto:Dola27@charter.net); **Secretary:** Audrey Sandeen, (530) 604-5289, [theswede8243@gmail.com](mailto:theswede8243@gmail.com); **Treasurer:** Georgene Gibson (530) 524-0662, [rbjeepman10@hotmail.com](mailto:rbjeepman10@hotmail.com) **Currently meeting**

*the first Wednesday of every month*

**Redding Meeting:** Wednesday, Aug. 7, noon. Please arrive at 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Meeting:** Wednesday, Sept. 4, noon. Please arrive by 11:30 a.m. to order lunch **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Special Delegate Election to elect alternate delegates to attend the CSR Delegate Assembly in October. **Cost:** Lunch is free to all CSR members. **Yreka Meeting:** Thursday, Sept. 5, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Casa Ramos, 100 Main St., Yreka. **Program:** Special Delegate Election to elect alternate delegates to attend the CSR Delegate Assembly in October. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen.

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

**President:** Kenneth Todd Mayer, (530) 519-2897, [KMayer@CalRetirees.org](mailto:KMayer@CalRetirees.org); **Vice President:** S.E. Riazi, (530) 519-2174, [SERiazi@CalRetirees.org](mailto:SERiazi@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.** **Meeting:** Thursday, Aug. 15, 11:30 a.m. **Where:** Logan's Roadhouse 1900 e. 20th Street Chico **Program:** TBD. Reservations requested but not required. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **Meeting:** Thursday, Sept. 19, 11:30 a.m. **Where:** Logan's Roadhouse 1900 E 20th Street Chico **Meeting:** Thursday, Oct. 17, 11:30 a.m. **Where:** Logan's Roadhouse 1900 e. 20th Street Chico **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazi. *Susanville usually meets the first Tuesday of the month, March to November, weather permitting.* **Note:** we have canceled the meeting originally scheduled for Aug. 6. **Meeting** (moved to second Tuesday of month, due to holiday): Tuesday, Sept. 10, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Program:** TBD. **Reservations required:** For more information, call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Oct. 1, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Reservations required:**

# CHAPTER MEETING NOTICES

call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Oct. 1, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Reservations required:** Call or text Diana King or 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, Oct. 1, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Read September CSR newspaper for details.

## 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 in March, July, September and December.** **Meeting:** Friday, Sept. 20, Noon – 2 p.m. **Where:** Mi Ranchito, 425 S. Center St., Stockton. **Program:** TBD. **Cost:** Members free, non-members \$30. **Reservations are required:** RSVP by Sept. 13 to Sheila Ward-Shaw by phone number listed above or by email invitation response. **Note:** If you RSVP but cannot attend, please notify Sheila. Those who do not provide notice will be subject to no-show fees.

## 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: 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

## 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 Ukiah Meeting:** Monday, Aug. 12, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBA. **Upper Lake Meeting:** Tuesday, Aug. 13, noon. **Where:** Running Creek Casino, 635 E. Highway 20, Upper Lake. **Program:** TBA.

**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 **Meeting:** Thursday, Aug. 8, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Hear guest speaker from Los Angeles County Department of Aging. **Cost:** Free admission and lunch for CSR members who order from senior menu (includes free salad or soup; coffee, tea or soda). Others pay for own meals. **Reservations required:** RSVP by July 31 to Cora Okumura (818) 359-7626. To cancel, call or text Cora.

## CHAPTER 21

### SONOMA, MARIN, NAPA AND SOLANO COUNTIES

**President:** Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, citymorg@comcast.net

Meets in January, July and October **Meeting:** Oct. 16, 11 a.m. – 2 p.m. **Where:** Zio Fraedo's, 23 Harbor Way, Vallejo. **Program:** TBD.

**Menu:** House dressing mixed green starter salad; Choose chicken marsala, pan seared salmon, or penne pasta primavera with cream sauce and assorted vegetables; Dessert will be chef's choice. **Reservations required:** RSVP by Oct. 8 to Laurel Duncan-Anderson (916) 397-7125

## 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 Kaiser Permanente of Kern County and UnitedHealthcare. **Cost:** Members \$5; All other guests/spouses pay their own meals \$15. **Reservations required:** RSVP by Aug. 10. **Meeting:** Thursday, Oct. 17, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Learn safe driving advice for seniors from California Highway Patrol officer. **Cost:** Members \$5; All other guests/spouses pay their own meals \$15. **Reservations required:** RSVP by Oct. 12 to Ophelia Rabanal. **For more information:** Please call/text or email Ophelia Rabanal. **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, joewhaling@aol.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** VACANT; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net **Usually meets on the second Wednesday of each even month.** **Meeting:** Wednesday, Aug. 14, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Learn how CSR protects the pension and health benefits of state retirees. Discuss June statewide CSR Board of Directors meeting. **Reservations requested:** RSVP by Aug. 7 to William (Bill) J. Serb III at the information above.

## CHAPTER 35

### SO. CENTRAL VALLEY PORTERVILLE AREA

**President:** Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Note: Usually meets on the second Thursday of every month** **Porterville Meeting:** Thursday, Aug. 8, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** TBD. **Reservations required:** RSVP by Aug. 1 to Lou Flores **Meeting:** Thursday, Sept. 12, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** TBD **Reservations required:** RSVP by Sept. 5 to 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:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **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, 11:30 a.m. **Where:** Hindquarter Bar and Grille, 303 Soquel Ave., Santa Cruz, CA **Program:** Guest speakers from Kaiser Permanente will discuss upcoming 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:** Enter to win prize drawing (bring a non-perishable food item to get an extra ticket) **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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previously adaptable automobile, VA may be able to help after insurance. Contact us at 1-800-827-1000. **Mail Contingency:** If natural disasters disrupt the timeliness of VA receiving your important claims paperwork or gathering information from you, know that VA will not penalize you for subsequent mail delays. You may also submit claims and upload any other relevant information through your VA.gov account. VA's Office of Emergency Management drives a comprehensive emergency management program at all VA facilities to ensure continuity of benefits and health care for Veterans. It is important to work with your local VA teams so they can fully support you following a natural disaster.

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