

# CALIFORNIA STATE RETIREES



Vol. 8

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

AUGUST 2025

## CalPERS Announces Health Plan Premiums for 2026

At the recent CalPERS Board of Administration meeting on Tuesday, July 15, the Board approved health plan premiums for the 2026 calendar year with an overall weighted premium rate increase of 8.21% which is 2.58% lower than the 10.79% increase from 2025.

### Premium Rate Increases

- Basic (non-Medicare) plans will average +7.76%.
- CalPERS' Basic (HMO) plans will have an average of +6.48%.
- Preferred Provider Organization (PPO) Basic plans will have an overall +12.08%.
- Medicare plan premiums will see an average of +10.78% overall. Revenue changes from the Centers for Medicare and Medicaid Services (CMS) in addition to

increased utilization of medical services further impact costs for both Medicare Advantage and Medicare Supplemental plans. Specialty and brand name drugs continue to be a driving factor in rate changes across all plans due to utilization and cost increases.

### Plan Adjustments

- Blue Shield (Trio) will be replaced by Access+ in Monterey County to prevent significant premium increases and maintain a viable cost plan for members.
- United Healthcare (Harmony) expansion delayed into four Northern California counties for a year to stabilize member growth and control premium volatility. In addition, members in the PERS Gold PPO plan can continue to receive in-patient deductible credits of up to \$500 for completing an expanded menu of preventive care activities including cancer and depression screenings, vaccinations, among others. CalPERS members can shop health plans and make changes during Open Enrollment, September 15 through October 10. Beginning September 8, 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 which plan works best for them. Premiums will take effect January 1, 2026.

The following tables represent the overall percentage premium change for each health plan between 2025 and 2026 using the state, single-party premium.

Additional charts can be located on the bottom of Page 3 and 8.

Basic Plans	% Premium Change
Anthem Blue Cross Select HMO	6.78%
Anthem Blue Cross Traditional HMO	4.88%
Blue Shield Access+ HMO and EPO	12.70%
Blue Shield Trio	3.02%
Health Net Salud y Más HMO	4.70%
Kaiser Permanente HMO	5.05%
Kaiser Permanente HMO Out-of-State	-1.64%
PERS Gold PPO	10.56%
PERS Platinum PPO	13.24%
Sharp Performance Plus HMO	5.50%
UnitedHealthcare Alliance HMO	9.03%
UnitedHealthcare Harmony HMO	12.28%
Western Health Advantage HMO	6.05%
Total Basic Weighted Average Change	7.76%
Medicare Plans	% Premium Change
Anthem Medicare Preferred PPO	17.26%
Blue Shield Medicare PPO	20.33%
Kaiser Permanente Senior Advantage	4.01%
Kaiser Permanente Senior Advantage Out-of-State	3.99%
Kaiser Permanente Senior Advantage Summit	4.41%
Kaiser Permanente Senior Advantage Summit Out-of-State	4.40%
PERS Gold Medicare Supplement	9.42%
PERS Platinum Medicare Supplement	13.82%
Sharp Direct Advantage HMO	6.95%
UnitedHealthcare Group Medicare Advantage PPO	8.83%
Total Medicare Weighted Average Change	10.78%

•DATED MATERIAL – PLEASE DO NOT DELAY•



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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)	
<input type="checkbox"/> Retired Membership Available to state retirees only. See Dues Table.	
<input type="checkbox"/> 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**

**CSR Endorses Bei & Pacheco for CalPERS Board**

Voting in the 2025 CalPERS Board of Administration election is coming soon. Important decisions about health premium rates, investment policies, and pension fund management will be on the ballot. The two open Member-at-Large seats represent all active and retired CalPERS members, including those from state agencies, schools, and local public employers. California State Retirees proudly endorses Dominick Bei for Position A and Jose Luis Pacheco for Position B. CSR believes they best represent our mission to protect the pension and health benefits of retired state employees.

All active and retired CalPERS members — excluding survivors and beneficiaries — are eligible to vote. Ballots will be mailed on Aug. 29 and must be received by Sept. 29 to be counted. The new term begins on January 16, 2026, and runs through January 15, 2030.

Savvy Senior: Where to Find Senior Discounts in 2025

Dear Savvy Senior,  
My husband and I are in our 50's and would like to know what resources you recommend for locating senior discounts, and what age do they kick in?

Frugal Fay

Dear Fay,  
One of the great perks of growing older in America is the many discounts that are available. There are literally thousands of senior discounts on a wide variety of products and services including restaurants, travel and lodging, entertainment, retail, health, grocery stores, automotive services and much more. These discounts – typically ranging between 5 and 25 percent off – can add up to save you hundreds of dollars each year. So, if you don't mind admitting your age, here are some tips and tools to help you locate the discounts you may be eligible for.

Always Ask

The first thing to know is that most businesses don't advertise them, but many give senior discounts, so don't be shy about asking. You also need to know that while some discounts are available as soon as you turn 50, many others may not kick in until you turn 55, 60, 62 or 65.

Search Online

Because senior discounts frequently change and can vary depending on where you live and the time of year, the internet is the easiest way to locate them. A good place to start is at

TheSeniorList.com (click on the "Money" tab), which provides a large list of discounts in restaurants, grocery stores, retail stores, and for prescription medications, travel and more. You can also search for discounts by provider. Go to any standard search engine like Google or Bing and type in the business or



organization you're curious about, followed by "senior discount" or "senior discount tickets." Or use an AI tool like Chat GPT or Gemini to do a search. If you use an iPhone, you can even use the "Senior Discounts & Coupons" app (available in the App Store), which categorizes discounts by age and type.

Join a Club

Another good avenue to senior discounts is through membership organizations like AARP, which offers its members age 50 and older a wide variety of discounts through affiliate businesses – see [AARP.org/ViewMyBenefits](https://www.aarp.org/ViewMyBenefits). If, however, you don't like or agree

with AARP, or don't want to pay the \$15 membership fee, there are other organizations you can join that also provide discounts like the Association of Mature American Citizens ([AMAC.us](https://www.amac.us)), the American Automobile Association ([AAA.com](https://www.aaa.com)), or for retired federal workers, the National Active and Retired Federal Employees

Association ([NARFE.org](https://www.narfe.org)).

Types of Discounts

Here's an abbreviated rundown of some of the different types of discounts you can expect to find.  
**Restaurants:** Senior discounts are common at restaurants and fast-food establishments – like Chili's, Denny's, Golden Corral, Outback Steakhouse, McDonald's and Sonic – ranging from free/discounted drinks to discounts off your total order.  
**Retailers:** Many thrift stores like Goodwill and Salvation Army, and certain retailers like Joann, Kohl's, Michaels, Ross, PetSmart and Walgreens stores offer a break



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

to seniors on certain days of the week.  
**Supermarkets:** Many locally owned grocery stores offer senior discount programs, as do some chains like BI-LO, Piggly-Wiggly, Fry's, New Seasons, Fred Meyer and Hy-Vee, which offer discounts on certain days of the week.  
**Travel:** American, Delta and United Airlines provide discounted senior fares for select destinations in the U.S. to passengers 65 plus, while British Airlines offers AARP members \$65 off economy seats. Amtrak provides a 10 percent discount to travelers over 65. Most car rental companies give discounts to 50-plus customers or AARP members. Royal Caribbean, Norwegian and Carnival cruise lines offer senior rates to cruisers 55 and over. And, most hotels offer senior discounts, usually ranging from 10 to 30 percent.  
**Entertainment:** Most movie theaters, museums, golf courses, ski slopes and other public entertainment venues provide reduced admission to seniors over 60 or 65. And the National Park Service offers a lifetime senior pass for those 62 and older for \$80.

Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$1,021.71	\$2,043.42	\$2,656.45	\$1,090.98	\$2,181.96	\$2,836.55	6.78%
Anthem Blue Cross Traditional HMO	\$1,309.07	\$2,618.14	\$3,493.58	\$1,372.93	\$2,745.86	\$3,589.62	4.88%
Blue Shield Access+ HMO	\$965.86	\$1,931.72	\$2,511.24	\$1,088.52	\$2,177.04	\$2,830.15	12.70%
Blue Shield Access+ EPO	\$965.86	\$1,931.72	\$2,511.24	\$1,088.52	\$2,177.04	\$2,830.15	12.70%
Blue Shield Trio HMO	\$909.10	\$1,818.20	\$2,363.66	\$936.58	\$1,873.16	\$2,435.11	3.02%
Health Net Salud y Más	\$753.72	\$1,507.44	\$1,959.67	\$789.13	\$1,578.26	\$2,051.74	4.70%
Kaiser Permanente	\$1,045.20	\$2,090.40	\$2,717.52	\$1,097.94	\$2,195.88	\$2,854.64	5.05%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
Sharp Performance Plus	\$868.45	\$1,736.90	\$2,257.97	\$916.20	\$1,832.40	\$2,382.12	5.50%
UnitedHealthcare SignatureValue Alliance	\$961.35	\$1,922.70	\$2,499.51	\$1,048.16	\$2,096.32	\$2,725.22	9.03%
UnitedHealthcare SignatureValue Harmony	\$820.13	\$1,640.26	\$2,132.34	\$820.82	\$1,641.64	\$2,139.13	12.28%
Western Health Advantage HMO	\$914.27	\$1,828.54	\$2,377.10	\$969.58	\$1,939.16	\$2,520.91	6.05%
Basic HMO Weighted Average							6.48%
PPO							
PERS Gold	\$943.70	\$1,887.40	\$2,453.62	\$1,043.37	\$2,086.74	\$2,712.76	10.56%
PERS Platinum (Nationwide)	\$1,335.30	\$2,670.60	\$3,471.78	\$1,512.13	\$3,024.26	\$3,931.54	13.24%
Basic PPO Weighted Average							12.88%
Total Basic Weighted Average							7.76%
Total Overall Weighted Average							8.21%

Medicare Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Advantage Weighted Average							7.13%
Medicare Supplement							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.62%
Medicare Supplement Weighted Average							13.68%
Total Medicare Weighted Average							10.78%
Total Overall Weighted Average							8.21%



**Joe Reynoso, CSR President  
Health Benefits Committee  
Report**

**B**elow are updates on 1) Open Enrollment, 2) Pharmacy Benefit Manager Contract 2026, 3) Dependent Eligibility Verification, 4) CSR on Your Side **Open Enrollment 2026**

CalPERS has announced the health plan Open Enrollment period for 2026 will take place September 15, through October 10, 2025. Any changes made to your medical, dental or vision plans will take effect on January 1, 2026.

Once again, there have been significant increases to some of the medical plans. Each retiree is encouraged to review all available plans to choose the plan which best suits the needs of the retiree and their family. In the July 2025 "To Your Health," CSR provided a list of the proposed 2026 premium rates. The CalPERS Board of Administration voted on and approved the "proposed" increases, with no changes, during their meeting on July 15, 2025. Members are encouraged to visit the CalPERS website to review the final premium rates for 2026.

#### **Pharmacy Benefit Manager Contract 2026**

During the recent meeting held in Monterey on July 14-16, 2025, the CalPERS Board of Administration members voted to approve CVS as the new Pharmacy Benefit Manager for 2026.

CalPERS staff reported that, for the past 12 months, they have been conducting discussions and negotiations with various vendors

in an effort to provide outpatient pharmacy benefits to members in the PPO Basic and Medicare supplement plans as well as for many of the HMO Basic and Medicare Advantage plans. The CVS contract will take effect on January 1, 2026.

The contract with the current vendor, OptumRx (Optum), was nearing its end. Optum's contract began in 2017 and was supposed to be a five-year contract, but it was extended twice for a total of nine years.

As anticipated, CSR members are beginning to provide potential problems, which CalPERS staff are currently unable to answer. For example, one retiree reached out to question if CVS would honor her prior-authorization injections Optum approved through June 2026. When I reached out to CalPERS with the example, the response was, "I can say that CVS will receive a list of prior authorizations from Optum that will be honored to the extent the drug is on the 2026 formulary. If the drug is not, there will be a transition fill." CalPERS indicated they have future meetings with CVS and a more definitive answer could be provided at a later date. CSR will work with CalPERS to see if they are willing to require CVS to provide a representative who could work on behalf of CSR members to help resolve issues in an expeditious manner, similar to what Optum provided.

#### **Dependent Eligibility Verification**

From time to time I post articles about the Dependent Eligibility Verification process with CalPERS. I haven't posted about this subject for a few months and it has come to my attention there is some confusion with this process. I would like to try to clarify. Dependent Eligibility Verification is the process of re-verifying the eligibility of your spouse, domestic partner, children, stepchildren, and domestic partner children (dependents) enrolled in health and/or dental benefits. To ensure only eligible dependents are

enrolled in employer-sponsored health benefits, Government Code Section 19815.9 and California Code of Regulations Section 599.855 mandates you re-verify the eligibility of your dependents. Government Code Section 22959 authorizes the review of your dependents' dental benefits enrollment.

The eligibility of your dependents will be re-verified once every three years. The re-verification cycle is based on your birth month. For more detailed information about the verification schedule, please visit the CalPERS website. This is a three-year repeating cycle. If you enroll dependent(s) within six months of your birth month, their eligibility will be re-verified during your next cycle.

Now here is where I will try to clarify the confusion. The Dependent Eligibility Verification **does not** include **disabled** dependents or **parent-child relationship** dependents who are enrolled in employer sponsored health or dental coverage. According to CalPERS, **disabled** dependent(s) and **parent-child relationship** dependent(s) have a separate re-verification process. If you are still confused about whether your particular dependent qualifies for the Dependent Eligibility Verification process, please call CalPERS to avoid any potential unnecessary disruptions in benefits.

#### **CSR on Your Side**

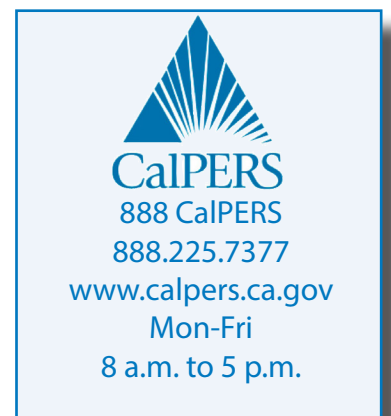
From time to time, CSR is called upon to assist members or survivors with serious matters affecting their health or pension benefits. I would like to share an example of a situation where CSR, with its resources and contacts, was able to provide resolution to retirees experiencing difficult problems with their health plans. I believe the assistance CSR provided is an excellent example as to why state of California retirees should be members of the California State Retirees organization.

I was contacted by a retiree who

was concerned after she renewed a prescription and was required to pay \$50.00 for a one-month supply. The same prescription used to only cost the member \$5.00 a month. After speaking with OptumRx, it was determined that when the member was in a Basic plan, the medication was considered Tier 1, which was why she paid \$5.00 a month; however, after she transitioned to Medicare, the same medication was now considered Tier 3 in the formulary, which generated the higher out-of-pocket cost.

I reached out to CalPERS to get an explanation as to why a medication would be classified as Tier 1 in Basic and Tier 3 in Medicare, and we'll gladly post the information as soon as I get their response. It is highly recommended that any retiree making the transition from Basic to Medicare conduct a complete review of their prescription medication(s) with their provider to make sure they are able to get the needed medication at the affordable price.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at **[CSRinfo@calretirees.org](mailto:CSRinfo@calretirees.org)**. Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to **[CSRinfo@calretirees.org](mailto:CSRinfo@calretirees.org)**.





Copycat Egg McMuffin

**Ingredients**  
1 Tbsp. neutral oil  
6 slices Canadian bacon  
2 Tbsp. plus 3 tsp. unsalted butter, divided  
6 English muffins, split  
6 slices American cheese  
6 large eggs  
*Equipment Needed*  
A 3 1/4" round mold

**Directions**  
Preheat oven to 200°. In a large nonstick skillet over medium heat, heat oil. Cook bacon, turning halfway through, until just heated through on each side, about 2 minutes total. Transfer to a paper towel-lined plate; pat off excess oil.

In same skillet over medium-high heat, melt 1 Tbsp. butter. Toast English muffin tops, turning halfway through, until lightly golden on each side, 3 to 4 minutes total. Repeat with English muffin bottoms and 1 Tbsp. butter.

Arrange English muffin bottoms on a parchment-lined baking sheet. Top with a slice of cheese. Place English muffin tops and bacon on another parchment-lined baking sheet. Keep both sheets warm in the oven until ready to use.

In same skillet over medium-low heat, melt 1/2 tsp. butter. Crack an egg into 3 1/4" mold, poke yolk with a fork so it runs out slightly into the white, and cover with a lid. Cook until egg white is firm to touch but yolk is still a little jammy, 3 to 5 minutes.

Transfer egg to English muffin bottom. Top with bacon. Close with top English muffin. Repeat with remaining butter and eggs.



B	Y	S	Y	U	S	M	C	X	E	G	A	M	E	Y	O	Y	O	Y	Y
B	E	J	D	L	A	O	N	N	F	V	S	R	I	N	E	V	U	O	S
E	B	Y	L	R	I	B	I	S	E	R	U	T	A	I	N	I	M	H	A
A	Z	O	B	N	A	Z	L	I	C	N	E	P	R	E	K	C	I	T	S
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S	E	B	Q	G	R	R	U	I	O	C	A	B	L	P	S	A	D	V	S
S	F	K	A	Y	O	I	B	G	E	O	A	D	A	T	C	E	R	S	E
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V	R	I	K	Y	O	G	T	S	E	I	G	S	M	M	L	D	C	V	S
C	E	P	T	N	Y	T	R	B	S	O	Y	I	Z	O	O	Y	E	A	H
A	C	U	S	R	O	C	A	T	T	E	C	A	K	H	D	D	R	E	E
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E	P	P	F	H	L	P	A	A	B	E	A	T	A	P	R	E	U	S	L
N	E	E	V	C	I	F	H	O	I	L	S	N	Z	U	E	T	G	P	V
D	Q	T	A	P	L	N	O	Y	L	N	S	N	N	N	P	L	S	M	K
A	U	R	W	A	M	K	A	S	S	Y	E	K	I	E	A	V	M	A	N
R	D	Z	G	A	Y	R	L	E	W	E	J	B	E	M	P	A	E	T	A
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BOTTLECAP  
CALENDAR  
CANS  
CHINA  
COINS  
COMIC BOOK  
DOLLS  
FLAGS

GAME  
INSECT  
JEWELRY  
KEY CHAIN  
KEYS  
LEAVES  
MAGAZINE  
MARBLES  
MEDAL  
MENU  
MINIATURES  
MUGS  
PAPER DOLL  
PENCIL  
PENNANT

PLAYING CARDS  
POSTER  
PUPPET  
RECIPE  
RECORD  
RIBBONS  
ROCK  
SEASHELL  
SOUVENIRS  
STAMPS  
STICKER  
TEDDY BEAR  
TEE SHIRT  
TROPHY  
YOYO



Facebook: @CaliforniaStateRetirees  
LinkedIn: @CaliforniaStateRetirees  
Website: [www.CalRetirees.org](http://www.CalRetirees.org)

# Stay active, live healthy

**As you get older, exercise becomes more important.**

Exercising regularly improves heart health, flexibility, and prevents disease. Staying fit also reduces falls and stress.

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

- SilverSneakers® program makes it easy to stay fit with access to gyms in nearby communities.
- 24/7 access to phone or video consultations with physicians
- \$0 deductible
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care



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

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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With final approval of the 2025-26 State Budget – which ultimately required over \$40 billion in cuts, shifts, deferrals, borrowing, and reserve spending to close the deficit – the California State Legislature headed home for Summer Recess on July 18 and will return on Monday, August 18. We are happy to report that the budget does in fact include a military retirement tax exclusion of up to \$20,000 of income for veterans or their surviving spouses. The provision is effective January 1, 2025, but sunsets (for now) on January 1, 2030. After years of supporting similar efforts, it is a nice win for CSR and all the groups who advocated for the exemption to recognize the sacrifice of retired U.S. military personnel and sought to make it more affordable for them to live in California. Upon their return, the Legislature will have less than a month to complete any unfinished business before adjourning for the year on September 12. Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

## Support

### **AB 53 (Ramos)**

[Given that the budget essentially implemented AB 53, Asm. Ramos' bill is likely to be repurposed.

Congratulations to the Assembly Member for his dedication to this cause.] Would exclude up to \$20,000 of retirement pay and annuity payments from the U.S. Department of Defense Survivor Benefit Plan received by eligible taxpayers from gross income for Personal Income Tax (PIT) purposes from 2025 through 2030. AB 53 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees to California. **STATUS: Awaiting hearing in Senate Revenue & Taxation Committee.**

### **AB 280 (Aguiar-Curry)**

Would create mechanisms and procedures to improve health plan provider directories to ensure that consumers receive accurate information and can get efficient access to care.

**STATUS: Awaiting hearing in Senate Appropriations Committee.**

### **AB 371 (Haney)**

Would require that dental appointments are available within 48 hours, nonurgent dental appointments within 18 business days, and preventive dental care appointments within 20 business days of a request.

**STATUS: Two-year bill.**

### **AB 1190 (Haney)**

Would protect all consumers, but particularly seniors,

from exploitative websites impersonating the DMV and overcharging for services.

**STATUS: Awaiting hearing in Senate Appropriations Committee.**

### **AJR 3 (Schiavo)**

Recognizes Social Security, Medicare, and Medicaid as the foundation for income and health care security for millions of Americans and calls on California's Congressional Representatives to oppose any effort to cut or privatize these life-saving benefits.

**STATUS: Senate Third Reading File.**

### **AJR 8 (Schiavo)**

Calls on California's Congressional Representatives to vote against cuts to Social Security and to prevent service delays and office closures.

**STATUS: Assembly Third Reading File.**

### **SB 23 (Valladares)**

Would exempt the primary residences of veterans who have received a 100% disability rating from the Department of Veterans Affairs from property taxes in the State of California.

**STATUS: Awaiting hearing in Senate Military & Veterans Affairs Committee.**

### **SB 56 (Seyarto)**

Would exclude service connected disability payments from the calculation of household income for the Low



**Ted Toppin**

Income Exclusion of the Disabled Veterans' Property Tax Exemption, as Veterans must receive that compensation in order to qualify for the tax exemption in the first place.

**STATUS: Assembly Revenue & Taxation Committee Suspense File.**

### **SB 351 (Cabaldon)**

Would prohibit a private equity group or hedge fund involved with a physician or dental practice in California from interfering with the professional judgment of physicians or dentists.

**STATUS: Assembly Third Reading File.**

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

## Get the Updates That Matter—Send Us Your Email

More and more CSR members and chapters use email to stay connected. If you haven't shared your email address yet, we'd love to add you to the list. Having your email on file ensures you won't miss important updates from CSR. Many chapters send meeting announcements and reminders by email. It's also how we share timely updates on legislation, CalPERS news, and benefit alerts. Email is our fastest and most reliable way to keep you

informed. If you haven't received recent emails from CSR, it likely means we don't have your email address on file. To provide or update your preferred email address:

- Visit [calretirees.org/Update-My-Info](https://calretirees.org/Update-My-Info) and provide your name and email address or
- Send your name and preferred email address to:

**CSRInfo@calretirees.org**

When you're on our email list, you'll receive messages such as:

- Chapter meeting invitations
- Timely updates on legislation and pension news
- Scam and fraud alerts
- CSR news and updates
- Information about your benefits—and more.

No waiting, no postage—just important news delivered directly to your inbox.

We only send essential information, and we never share your contact details.

*“I really appreciate being kept in the loop about board and chapter meetings, and advocacy for individuals that helps us all,”* CSR Chapter 2 member Kathleen Van Velsor said. *“Email communications from CSR are the backbone of critical information sharing—on topics ranging from key retiree legislation to breaking news on the CalPERS and federal fronts.”*

Elder Abuse: Learn the Signs, Solutions, and Safeguards

As California’s older-adult population grows, so does the need for all Californians to recognize, prevent, and report elder abuse.

What Is Elder Abuse?

According to the California Department of Aging (CDA), more than 200,000 older and dependent adult abuse cases are reported every year. While those numbers are on the rise, the department notes the abuse of older adults is still significantly underreported. The California Department of Social Services (CDSS) states that abuse can take the form of:

- Physical abuse — Hitting, kicking, burning, dragging, over- or under-medicating
- Sexual abuse — Unwanted sexual contact or sexual exploitation
- Abandonment — Desertion or willful forsaking by anyone having responsibility for care
- Isolation — Preventing the individual from receiving mail, telephone calls, visitors
- Financial abuse — Theft, misuse of funds or property, extortion, duress, fraud
- Neglect — Failure to provide food, clothing, shelter, or health care for an individual under one’s care when the means to do so are available
- Self-neglect — Failure to provide food, clothing, shelter, or health care for oneself
- Mental suffering — Verbal

- assaults, threats, causing fear
- Abduction — Removal from this state and restraint from returning to this state of any older or dependent adult



Elder abuse can be any or all of these things. But, most of all, it’s a crime.

What Are the Signs?

Here are key warning signs of elder abuse from CDSS:

- The older adult’s explanation for an injury is inconsistent with its possible cause.
- There are recent changes in the older or dependent adult’s thinking (seeming confused or disoriented).
- The caregiver is angry, indifferent, or aggressive toward the older or dependent adult.
- Personal belongings, papers, or credit cards are missing.

- The older adult appears hesitant to talk openly.
- There’s a lack of necessities, such as food, water, utilities, medications, and medical care.

- The caregiver has a history of substance abuse, mental illness, criminal behavior, or family violence.
- Another person’s name is added to the older adult’s bank account or important documents, or frequent checks are made out to cash.

What Can I Do?

**For all CalPERS members** — If you notice any suspicious activity related to your CalPERS benefits or are concerned you are experiencing financial abuse related to your CalPERS account, call us immediately at **888 CalPERS** (or **888-225-7377**). In addition, make sure you have a CalPERS Special

Power of Attorney on file to ensure your wishes are followed in case you are ever incapacitated.

**For CalPERS Health Program participants as well as all Californians receiving health care services** — Your health care providers are always there to help you and can assist with advice and services. In addition, all California licensed health care providers as well as many other health-related professionals are required by law to report abuse.

**If you or a loved one is at home, in a hospital, or at risk of or experiencing homelessness** — Call DSS’ Adult Protective Services 24-hour hotline at **(833) 401-0832**; enter your ZIP code when prompted to be connected to your county office.

**If you or a loved one is in a long-term care facility** — Contact CDA’s Long-Term Care Ombudsman CRISIS line, available around the clock: **(800) 231-4024**.

**If you or a loved one is outside California** — The U.S. Administration on Aging’s Eldercare Locator offers an array of services for older adults, including elder abuse reporting and resources. Call **(800) 677-1116** Monday through Friday 9 a.m. to 8 p.m. Eastern time. Remember: If you or your loved one is in immediate danger, call 911.

Combination Plans	2026					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
<b>Basic HMO and Medicare Advantage</b>						
Anthem Blue Cross Select and Medicare Supplement	\$1,662.68	\$2,317.27	\$1,797.99	\$1,662.68	\$2,234.38	\$2,317.27
Anthem Blue Cross Traditional and Medicare Supplement	\$1,944.63	\$2,768.39	\$1,967.16	\$1,944.63	\$2,516.33	\$2,768.39
Blue Shield Access+ HMO and Medicare	\$1,627.95	\$2,281.06	\$1,731.97	\$1,627.95	\$2,167.38	\$2,281.06
Blue Shield Access+ EPO and Medicare	\$1,627.95	\$2,281.06	\$1,731.97	\$1,627.95	\$2,167.38	\$2,281.06
Blue Shield Trio and Medicare	\$1,476.01	\$2,037.96	\$1,640.81	\$1,476.01	\$2,015.44	\$2,037.96
Kaiser Permanente and Senior Advantage	\$1,454.77	\$2,113.53	\$1,372.42	\$1,454.77	\$1,811.60	\$2,113.53
Kaiser Permanente and Senior Advantage Summit	\$1,524.25	\$2,183.01	\$1,511.38	\$1,524.25	\$1,950.56	\$2,183.01
Kaiser Permanente and Senior Advantage Out of State	\$1,749.12	\$2,588.50	\$1,539.70	\$1,749.12	\$2,099.28	\$2,588.50
Kaiser Permanente and Senior Advantage Summit Out of State	\$1,818.63	\$2,658.01	\$1,678.72	\$1,818.63	\$2,238.30	\$2,658.01
Sharp Direct Advantage	\$1,207.58	\$1,757.30	\$1,132.48	\$1,207.58	\$1,498.96	\$1,757.30
UnitedHealthcare Alliance and Medicare Advantage	\$1,529.45	\$2,158.35	\$1,591.48	\$1,529.45	\$2,010.74	\$2,158.35
UnitedHealthcare Harmony and Medicare Advantage	\$1,402.11	\$1,954.60	\$1,515.07	\$1,402.11	\$1,883.40	\$1,954.60
<b>Basic PPO and Medicare Supplement</b>						
PERS Gold and Medicare Supplement	\$1,640.94	\$2,266.96	\$1,821.16	\$1,640.94	\$2,238.51	\$2,266.96
PERS Platinum and Medicare Supplement (Nationwide)	\$2,177.63	\$3,084.91	\$2,238.28	\$2,177.63	\$2,843.13	\$3,084.91

# 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

John Singer  
Julie Stein  
Anne Wing

## Chapter 2

Dusan Miscevic  
Rene Mollow  
Russell Syracuse  
Harriet Marshall  
Raquela Martinez  
Tina Aguilera  
Marian Navin  
Lori Davis  
Rosemary Mosqueda  
Priscilla Hairston  
Janice Hunt  
Natalie Maderos  
Shelli Herbert  
Godwin Mills  
Manjula Dutt  
Christina McLaughlin  
Elena Susbilla  
Kellie Hogue  
Rhonda Bentley  
John Myers  
Kathy Shelton  
Joanne Lozano  
Saundra Delph  
Glenn Jang  
Jeffrey Switzer  
Diane Valenzuela  
Bret Hutchison  
James Williams  
Neil Kelly  
Lyda Hanohano  
Jon Somma  
Constance Rose  
Colleen McLellan  
John Diamond  
Susan Lanoza  
Steven Olson

## Chapter 3

Marianna Konevsky

## Chapter 4

Natachia Buckhalter  
Graham  
Joe Cummings

## Chapter 5

Lori Phillips  
Gilbert Miranda  
Elizabeth Noordman  
Paul Dinger  
Dana Stephens

## Chapter 6

Gina Chavez  
Erika Gutierrez  
James Cesari  
Ernest Johnson  
Elaine Jones  
Raquel Duenaz

## Chapter 8

Billie Herman  
Dale Sanford  
Timothy Mannix

## Chapter 9

Lorraine Rodriguez  
Brent Norum  
Kwok Lam  
Peter Alamillo  
Grace Santos  
May Palencia  
Roslyn Corsey  
Nilo Puno

## Chapter 10

Dan Richison  
Donna McGowan  
Denise O'donahy  
Marie Mohapp  
Maria Quiroz

## Chapter 11

Lorilynn Alamano  
Lisa Gong  
Pamela Daniel  
Joel Erazo  
Candy Moore  
Son Bach  
Kimberly Stackhouse

## Chapter 12

Robert Ortiz  
Maida Velasco  
Susan Villareal  
Kristina Estrada

## Chapter 13

Cari Hall  
Sharyon Cole  
Lisa Startin

## Chapter 14

Barbara Johnson  
Jason Dahl  
Joseph Eades

## Chapter 15

Valerie Walker  
Sladjana Oulad Daoud  
Stacy Heinsen  
James Cale  
Roberto Vallarta  
Annette Carroll  
Janette Forsberg  
Robyn Krader  
Mechelle Sherles  
Alistair Logie  
Marc Stromberg

## Chapter 16

Angela Smatsky  
Dianna Fake  
Hector Roman  
Armando Bautista  
Carol Stoltenberg  
Peter Gonzales  
Tammie Barnard

## Chapter 17

Maryhelen Valadez  
Isabel Chavarria  
Elva Navarrete Vera  
Douglas Addison  
Mary Bratt

Michael Schaeffer  
Alice Alvarez  
Elva Gonzalez  
Kimberly Jones  
Janet Piper

## Chapter 20

Edgardo Castillo  
Michelle Harrington  
Susan Ghaemi  
Teodoro Morris  
Margaret Chisholm  
Jean O'sullivan  
Suzanne Calderon  
Theresa Hadden

## Chapter 21

Perla Manuel  
Kenneth Gardiner  
Fatima Genio  
Tina Maldonado  
Robert Powell  
Marietta Yu  
Juan De Haro  
Ruby Nera  
Robert Bachoco  
Leslie Smith

## Chapter 23

Michael Condon  
Remie Bontrager

## Chapter 26

Enedina Ornelas  
Cynthia Aguinaldo  
Peter Renfro

## Chapter 31

John Hodgkinson  
Donnie Sheppard

## Chapter 34

Lynnette Gertz  
Edward Cleek  
John Marino  
Elizabeth Wright

## Chapter 35

Tammy Salazar  
Martin Bracamontes  
Dolores Delaserna  
Nasser Seyed  
David Brown  
Wilbert Flowers

## Chapter 36

Margaret Geissler  
Ray Smith  
Teresa King  
Guillermo Pequeno

## Chapter 165

Eric Dauterive  
Matt Socha  
Mary Moncus  
Delilah Tobias  
Michael Pulsipher  
James Jones  
Nancy Howell

Scott Johnson  
Loralinda Bustamante  
Marsha Guzzi  
Scott Kibler  
Erika Boston



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

### Collectibles Solution

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

# 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:** Rose Greeff, [rosegreeff@gmail.com](mailto:rosegreeff@gmail.com); **Treasurer:** Peter Greeff, [petergreeff09@gmail.com](mailto:petergreeff09@gmail.com)

*Next meeting dates for 2025: Tuesday, Aug. 26 (Oakland) and Tuesday, Dec. 2 (Pleasant Hill)* **Meeting:** Tuesday, Aug. 26, 11:30 a.m.

**Where:** Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr., Oakland. **Program:** Learn about probate law, trusts, and wills. **Cost:** Members free, guests \$35.

**Reservations requested:** RSVP by Aug. 16. Mail checks for guest admission to: Russell Kilday-Hicks, 1208 Carleton St., Berkeley, CA 94702. To learn more info or make other arrangements, please contact Russell Kilday-Hicks.

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Suzanna Nye (916) 741-1209, [snye@calretirees.org](mailto:snye@calretirees.org); **Vice President:** Arlene Espinoza, (916) 397-5002, [arlene.espinoza@comcast.net](mailto:arlene.espinoza@comcast.net); **Treasurer:** Kathleen Elwell; **Secretary:** Diane Welsh, **Meeting:** Monday, Aug. 4, noon (sign-in begins at 11 a.m.) **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento **Program:** Guest speaker Dominick Bei, CalPERS Board of Administration at-large seat candidate. **Cost:** Members free, guests \$5; Admission includes lunch (summer salad buffet, Hawaiian rolls, and dessert). **Reservations required:** RSVP by July 28 to Peggy Andre at [villatresshair@gmail.com](mailto:villatresshair@gmail.com); Members please use full name from retirement paperwork and provide full names of guests; No reservation is no meal. Available leftovers \$5. For more information: call Peggy Andre at (916) 995-8094. Space is limited to the first 100 responses. All who reply thereafter will be placed on a waiting list.

## CHAPTER 3

### SAN FRANCISCO PENINSULA

**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. 12, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Overview of California's

insurance market, from Lino Amaral, State Farm Insurance agent. **Cost:** Members free, non-members \$25. Menu: Salmon, veal, or vegetarian meal. **Reservations requested:** By Sept. 5 to Stephen McVeigh at [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org) or (415) 378-8931 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. 21, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Program:** Special Speaker will provide information on Dementia and Alzheimer's diseases. **Cost:** Chapter 4 members in good standing are free, invited guests and speakers are also free. All others are \$35.00. **Reservations required:** RSVP by Aug. 12 to Marta Zaragoza by phone number above.

## CHAPTER 5

### CENTRAL VALLEY 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:** Joaquina Canedo, (209) 524-7219;

## 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. **Meeting:** Thursday, Aug. 14, 11 a.m. (doors open at 10:30 a.m.) **Where:** Elks Club of San Bernardino, 2055 Elks Lane, San Bernardino. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** Free **Reservations required:** RSVP by Aug. 11 to Frank Ornelas by phone.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; [EHunterFretwell@CalRetirees.org](mailto:EHunterFretwell@CalRetirees.org); **Secretary:** Kathy Jorden **Treasurer:** Stephanie Colshan, (831) 241-1722; [smcolshan@gmail.com](mailto:smcolshan@gmail.com) **Meeting:** Friday, Sept. 12, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912

Broadway St., Eureka. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free for all attendees. **Reservations required:** RSVP by July 1 to Veronica Avila (707) 487-0235 or via email invitation.

## 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, (909) 519-8055 [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **El Monte Meeting:** Wednesday, Aug. 13. Sign-in begins at 11:30. Meeting begins at 12:30 p.m. **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte. **Program:** Guest speaker State Senator Maria Elena Durazo. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by Aug. 7 to David Matanga by phone or email. **Monterey Park Meeting:** Wednesday, Sept. 10, noon (Sign-in begins at 11:30 a.m.) **Where:** Marie Callender's, 220 S. Atlantic Blvd, Monterey Park. **Program:** Learn how CSR helps protect the pension and health benefits of the state retirees like you **Cost:** Members covered \$20 for lunch (but responsible for additional cost). All others \$20. **Reservations required:** RSVP to David Matanga 323-434-3474 or [dematanga@hotmail.com](mailto:dematanga@hotmail.com).

## CHAPTER 10

### SAN LUIS OBISPO

**President:** Ada Mendez, (805) 598-6404; [sallymendez1122@gmail.com](mailto:sallymendez1122@gmail.com); **Vice President:** Vacant; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, [lori.p.w@gmail.com](mailto:lori.p.w@gmail.com).

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [CChristensenFountain@CalRetirees.org](mailto:CChristensenFountain@CalRetirees.org); **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 **Meeting:** Wednesday, Sept. 3, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration **Cost:** Free for CSR members, spouses and guests \$30; Prospective members can fill out a membership

application at the door to offset the cost. **Registration required:** RSVP by Aug. 27 to Christy Christensen-Fountain

## 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, [blancrod703@yahoo.com](mailto:blancrod703@yahoo.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto:bgrif1275@gmail.com); **Meeting:** Tuesday, Aug. 12, noon. **Where:** Gino's Italian Restaurant, 819 W. Palmdale Blvd., Palmdale. **Program:** Guest speaker from office of State Assemblymember Juan Carrillo. **Reservations required:** RSVP by Aug. 1 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation.

## 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) *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka.* **Redding Meeting:** Wednesday, Aug. 6, noon. (order lunch at 11:30 a.m.). **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Meeting:** Wednesday, Sept. 3 noon. (order lunch at 11:30 a.m.). **Where:** Country Waffles, 2300 Athens Ave., Redding. **Yreka Meeting:** Thursday, Oct. 2, noon. (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **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. Riazzi, (530) 519-2174, [SERiazzi@CalRetirees.org](mailto:SERiazzi@CalRetirees.org); **Secretary:** Robin Keehn, (530) 899-7911, [kkeehnr68@gmail.com](mailto:kkeehnr68@gmail.com); **Treasurer:** Diana King, (530) 310-3454, [LadyDi31481@gmail.com](mailto:LadyDi31481@gmail.com) **Note:** Chico (usually meets the third Thursday of every month). **Chico**

**Meeting:** Thursday, Aug. 21, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **RSVP:** Requested but not required. **Meeting:** Thursday, Sept. 18, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **Susanville Meeting:** WFriday, Aug. 22, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Sept. 9, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

## CHAPTER 15

### SIERRA FOOTHILLS

**President:** Pamela Robison, (916) 768-1657, [PRobison@CalRetirees.org](mailto:PRobison@CalRetirees.org); **Vice President:** Joann Stewart, (916) 412-2075, [JStewart@CalRetirees.org](mailto:JStewart@CalRetirees.org); **Secretary:** Shari Lynn Goodwin, (916) 521-7593; [SGoodwin@CalRetirees.org](mailto:SGoodwin@CalRetirees.org); **Treasurer:** Lieutenant Coopwood, (916) 206-2732, [LtCoopJr@gmail.com](mailto:LtCoopJr@gmail.com) **Meeting:** Tuesday, Aug. 5, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Learn about 2026 CalPERS health plans **Cost:** Members free; Non-Members \$25 cash or check payable to CSR Chapter 15; Admission includes lunch; Choose lemon or teriyaki chicken, ravioli, salmon, or steak. **Reservations required:** By July 28 to Pam Robison at [probison@calretirees.org](mailto:probison@calretirees.org) or 916-768-1657. Please include names. **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.  
**Meeting:** Friday, Sept. 19, noon – 2 p.m. **Where:** Mi Ranchito Café, 425 S Center St., Stockton.  
**Program:** Guest speaker State Assemblymember Rhodessa Ransom. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by Sept. 12 to Sheila Ward-Shaw by phone or email.

## 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:** Gloria Koch, (858) 337-0634 Meetings scheduled for 2025: March 6, June 5, Sept. 4, and Dec. 4.  
**Meeting:** Thursday, Sept. 4, 11 a.m. – 2 p.m. Doors open 10:15 a.m.  
**Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego  
**Cost:** Members free **Program:** TBD. **Reservations required:** Members will receive a postcard with RSVP details in the mail. **For more information:** Contact Diane or Gaspar at phone numbers listed above.

## 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:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com  
**Upper Lake Meeting:** Tuesday, Aug. 12, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Ukiah Meeting:** Monday, Aug. 11, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet.



## 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, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday, Aug. 14, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys.  
**Cost:** Members eat free from the senior/small menu, including free salad or soup, in addition to coffee, tea, or fountain soda; all others pay their own at cashier. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Reservations required:** RSVP by Aug. 1 to Cora Okumura by phone or text (818) 359-7625. **For more information:** Please contact Cora Okumura.

## 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, (707) 953-5867, citymorg@comcast.net

## 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, Aug. 13, 11 a.m.  
**Where:** Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver; Additional guests \$5. **Program:** Compete for raffle prizes; Guest speaker TBD. **Reservations required:** RSVP by Aug. 11 EAcevedo@CalRetirees.org or (408) 550-9273 or via email invitation.

## CHAPTER 26

**BAKERSFIELD/KERN COUNTY**  
**President:** Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net  
**Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com.  
*Chapter meetings are scheduled for the third Thursday of even months.*

*Future meetings are scheduled for Oct. 16, and Dec. 11.* **Meeting:** Thursday, Aug. 21, 2025, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield.  
**Program:** Hear guest speakers from HICAP, in addition to Wells and Dunlap, LLC.; Learn about Medicare counseling, probate and estate planning. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Aug. 15 to Ophelia. **Note:** For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for for each "no-show" meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588 or csr.chapter26@gmail.com.

## 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) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyanniel@gmail.com.

## CHAPTER 34

**ORANGE COUNTY-SANTA ANA**  
**President:** Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Aug. 13, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Learn about political advocacy from CSR Political Action Committee Chair Steven Alari. **Reservations required:** RSVP by Aug. 11 to Bill Serb, (714) 826-6029 or Suzie Leon (619) 394-8454 or via email invitation.



## 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  
**Porterville Meeting:** Thursday, Aug. 14, 11 a.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Reservations required:** RSVP by Aug. 7 to Lou Flores. **For more information:** Contact Lou Flores. **Hanford Meeting:** Tuesday, Aug. 19, 11 a.m. **Where:** IHOP, 180 N. 11th Ave., Hanford. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Reservations required:** RSVP by Aug. 12 to Lou Flores. **For more information:** 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:** Luana Conley, LuanaConley@gmail.com; **Treasurer:** Abby Bayes, (831) 455-6189  
*All chapter meetings are held on the second Thursday of even months at 11:30 a.m., unless otherwise noted.* **Meeting:** Thursday, Aug. 14, 11 a.m. **Where:** Hindquarters Bar & Grille., 303 Soquel Ave., Santa Cruz. **Program:** Guest speaker Assemblymember Dawn Addiss (or a representative from her office). **Reservations required:** RSVP by Aug. 12 to Deborah Anzini (831) 277-9110. Include guest names (limit one guest).

## CHAPTER 165

**SACRAMENTO/OREGON**  
**President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Vice President:** Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, baskets4les@comcast.net; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com  
**Sacramento Meeting:** Wednesday, Aug. 6 noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** Free for Chapter 165 members; Guest \$25 **Reservations required:** RSVP by July 29 to CSR email invitation or contact Les Reynoso by email **Oregon Meeting:** Thursday, Aug. 21, noon (check-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd., Medford, Ore. **Program:** Learn how ODHS Office of Resilience and Emergency Management supports communities during wildfire emergencies. **Cost:** Members free, guests/non-members \$20. **Reservations required:** RSVP by Aug. 17 to Sue D'Errico 707-954-2904 or to sue.derrico@yahoo.com by email or phone..

## MEMBERS ON THE MOVE

Please send in your high resolution photos to **CSRInfo@CalRetirees.org** for a chance to be featured in an upcoming Retiree. Please include any details on the photo including names, dates and event specifics.



Chapter 8 members attend a meeting in Eureka on July 11. At this meeting, they swore in a new Secretary, and now have a full Executive Board! Pictured L-R: President Veronica Avila, Kathy Jordan, Secretary Stephanie Colsan, District Director Pat Gantt, and Vice President Elnora Hunter-Fretwell.

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