

CALIFORNIA STATE RETIREES



Vol. 1

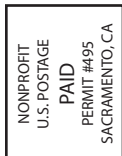
A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

JANUARY 2026

CalPERS Paydays & IRMAA Reimbursement Update

The State Controller's Office is not mailing paper statements at this time to CalPERS retirees who are enrolled in direct deposit. You can access your pension benefit statements by logging in to your myCalPERS account. If you don't have an account, follow the easy registration process listed on the myCalPERS webpage. You can also update your payment preferences in your myCalPERS account by selecting Retirement, then select Payment Options and follow the prompts. If you have questions regarding when funds are placed into your account, contact your financial institution. Visit <https://news.calpers.ca.gov/2026-retirement-check-paydays/> to learn more.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



Benefit Month	Southern California/ Out of State Mailing Date**	Northern California Mailing Date**	Direct Deposit Date
January	January 28	January 28	January 30
February	February 25	February 25	February 27
March	March 30	March 30	April 1
April	April 28	April 28	May 1
May	May 28	May 28	June 1
June	June 29	June 29	July 1
July	July 29	July 29	July 31
August	August 28	August 28	September 1
September	September 28	September 28	October 1
October	October 28	October 28	October 30
November	November 25	November 25	December 1
December	December 29	December 29	January 4, 2027

* You can access the State Controller's Office webpage at www.sco.ca.gov

** The State Controller's Office distinguishes Northern and Southern California using ZIP codes:

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

Request Your IRMAA Reimbursement Online

As a State or CSU retiree enrolled in a CalPERS Medicare Plan, it's time to submit your request for additional Medicare Part B premium reimbursement due to Income-Related Monthly Adjustment Amount (IRMAA). Use myCalPERS to provide your Social Security Administration (SSA) documentation. In December, CalPERS sent letters and emails to members

currently receiving an IRMAA adjustment to their Part B premium reimbursement. The letter explains the details and documentation required to process your reimbursement. Once you've gathered your information, you can upload your SSA notification document(s) online. To do this:

- Log in to your myCalPERS account
- Go to the Health tab

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

Information about Medicare Part B IRMAA reimbursement is available on the CalPERS website.

Continued on page 3

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Contact us!

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501(c)(5)

CALIFORNIA
STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

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

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

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

Office Use Only

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

Signature _____ Date _____

To join, please fill out the application completely and mail it back in an envelope to:
California State Retirees 3000 Advantage Way Suite 100 Sacramento, CA 95834

www.CalRetirees.org

Member Spotlight

In 2026, we are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community. We invite all CSR members to participate. Please submit a photo along with a short blurb (3-5 sentences) sharing accomplishments, milestones, or contributions you would like recognized. Submissions will be featured monthly. This is also a great opportunity to give a shout-out to someone in your chapter whose dedication deserves recognition. Whether it's leadership, service, mentorship, or behind-the-scenes support, we want to hear about it. Join us in celebrating the individuals who help move CSR forward!

SAVVY SENIOR

Savvy Senior: Chair Yoga: Safe, Simple, and Beneficial for Older Adults

Dear Savvy Senior,

I've been hearing a lot about chair yoga lately. My New Year's resolution is to improve my health and get moving again, but I have trouble getting down on the floor. What can you tell me about this type of yoga?

Arthritic Abby

Dear Abby,
If you're looking for a safe way to get active again but find traditional exercise routines difficult, chair yoga may be the perfect fit. Chair yoga is a gentle form of yoga that's done either sitting on a chair or using the chair for support while standing. It adapts traditional yoga poses so they're accessible to people who may have limited mobility, balance issues, or difficulty getting down on the floor. This practice helps improve flexibility, strength, and balance, boosts circulation and mobility, and promotes relaxation while reducing stress. This makes it an effective and safe way to stay active and support overall well-being at any age.

A typical chair yoga session begins with simple seated postures, such as gentle twists, stretches for the arms and legs, or movements that open the hips and shoulders. These exercises loosen stiff joints, improve posture, and increase

flexibility in areas of the body that often become tight with age. It can also include standing poses like modified lunges or gentle balance work, with the



chair always nearby for stability. Breathing exercises are often incorporated throughout the practice, encouraging participants to slow down, deepen their breath, and cultivate a sense of calm. Sessions usually end with a short period of guided relaxation or meditation, leaving participants refreshed and grounded.

How to Get Started

To get started, you just need a sturdy chair without wheels and preferably without arms, and some comfortable clothes. The goal with chair yoga is to stretch, not cause pain. So go only as far as feels comfortable and don't push beyond your limits.

If possible, consider joining a local chair yoga class. Many local senior centers, YMCAs, and community recreation centers offer chair yoga as part of their

wellness or fitness programs. Some yoga studios and gyms may offer gentle yoga or chair yoga too. And if you're enrolled in a Medicare Advantage plan, you may be able to access classes for free through **SilverSneakers.com**.

If attending an in-person class isn't an option, you can also practice chair yoga at home. There are chair yoga apps and many videos you can access on YouTube to guide you through a routine.

Chair Exercise Options

As an alternative to chair yoga, there are chair exercises you can add to your routine that can help improve strength and balance, reduce joint pain and prevent falls.



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

To execute some of these exercises, you'll need some resistance equipment like light dumbbells, water bottles, soup cans or resistance bands.

- **Sit-to-stand:** For this exercise, sit at the edge of the chair, feet hip-width apart. Stand up without using your hands, then slowly sit back down. Use hands lightly on the chair or use a walker or cane if needed for support.
- **Seated marches:** Sit tall and alternate lifting one knee at a time toward your chest.
- **Seated bicep curls:** With elbows tucked in, curl weights towards shoulders, then lower with control.
- **Seated overhead press:** Press weights overhead from shoulder height, then slowly lower.
- **Seated leg extensions:** Extend one leg straight out and hold for 2-3 seconds, then lower and repeat.
- **Heel raises:** Lift heels off the floor, pause, and lower back down.

For noticeable benefits, these exercises should be performed at least three days a week, doing three sets of 8 to 12 repetitions.

IRMAA Update

Continued from page 1

www.calpers.ca.gov/documents/medicare-part-b-irmaa-reimbursements/download

If you delay or do not provide all required verification documents, your Medicare reimbursement will default to the standard 2026 Medicare Part B premium. Once your IRMAA is processed, you will see an additional Medicare Reimbursement on your monthly warrant, and a retroactive reimbursement to January 1, 2026.

Processing may take up to 60 calendar days. You will receive a confirmation notice by mail when your additional reimbursement is processed.

If you have already submitted your SSA notification document(s) to CalPERS, you may disregard this notice.

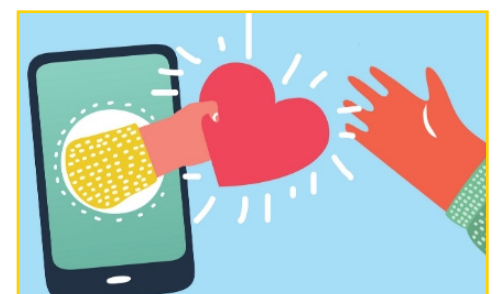
To register for a myCalPERS account, visit: **<https://my.calpers.ca.gov/web/ept/public/systemaccess/registration/viewSecurityAgreement.html>** or call **888.225.7377** or **TTY 877.249.7442**.

CSR MEMBERS!

We need to stay connected now more than ever!
Please sign up for the CSR E-Newsletter.

To sign up for the CSR E-Newsletter, please visit:

www.calretirees.org/Newspaper/Subscribe





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

Below are updates on 1) CVS/Caremark
**CVS/Caremark/SilverScript
2026**

The calls and emails from concerned members have increased regarding CVS/Caremark being the new Pharmacy Benefits Manager for those members who previously had Optum Rx in certain plans. By the time you receive this article, CVS/Caremark will have replaced Optum Rx for members in the below listed medical plans. Please review this information if you have lingering questions. This entire article will be dedicated to the information received from CalPERS regarding this transition. Effective January 1, 2026, CVS/Caremark (CVS) will replace OptumRx as the new Pharmacy Benefits Manager (PBM) for the CalPERS health plans listed below. For Medicare members, SilverScript – an affiliate of CVS – will administer your pharmacy benefits. The CVS microsite **Caremark.com/CalPERS** and phone lines are now open: Basic plan members can call CVS Customer Care: **833-291-3649** Medicare plan members can call SilverScript Customer Care: **833-291-3648** CVS phone lines are open 24 hours, seven days a week. It has also been reported that members are receiving a very confusing letter from Optum Rx. The following clarifying information was obtained from CalPERS.

Mailings and Next Steps:

OptumRx Disenrollment Letters (Medicare members only): No Action Needed! The Centers for Medicare and Medicaid Services required OptumRx to mail notices when members are disenrolled. Members will receive two letters. The first letter notifies members of the intent to disenroll from the Medicare Part D Prescription Drug Plan and is followed by a confirmation letter. The letters confirm the December 31, 2025, disenrollment date from OptumRX and that members will receive confirmation of their enrollment in their new plan (SilverScript).

You don't need to act when you receive these letters.
SilverScript Enrollment Letter (Medicare members only): In early November, Medicare members received a letter confirming that SilverScript received a request to enroll them in a Medicare Part D plan sponsored by CalPERS. This letter is required by the Centers for Medicare and Medicaid Services and provides members the opportunity to decline enrollment. **Most members should not decline enrollment.** You can contact SilverScript or your health plan with questions about declining Medicare Part D coverage. **No action is required, and Medicare Part D coverage will automatically begin with SilverScript on January 1, 2026.** I also received calls and emails from concerned members regarding letters they received about IRMAA (Income Related Monthly Adjustment Amount). This is an additional charge for members whose income meets a higher threshold. There are various reasons a retiree could be required to pay IRMAA, including the sale of a home or withdrawal from a retirement account or 401K. The following is information I received from CalPERS to help clarify the matter.

Medicare Part D Income Related Monthly Adjustment Amount (IRMAA) Letter from the Social Security Administration (SSA): Members who are subject to Medicare Part D IRMAA may have received a letter from the SSA in December advising them their prescription drug coverage IRMAA amount would no longer be deducted from their SSA monthly warrant. The letters were generated due to the timing of the disenrollment from OptumRx in October and enrollment in SilverScript approved by CMS in December. As SSA receives the SilverScript enrollment information from CMS, the Medicare Part D IRMAA deduction should automatically resume. If you received this letter, contact SSA in either of the following ways:

1. Log in to your Social Security account to verify IRMAA deductions resume for February and the retroactive premiums for January were paid.

2. Contact SSA at **1-800-772-1213** to confirm these deductions resume for February and if necessary, obtain information on how to submit your January premiums.

SilverScript Welcome Kit: Medicare members will receive a welcome kit from SilverScript by mid-December that includes your pharmacy benefits ID card and information about accessing Caremark.com and the CVS Health App prior to January 1, 2026, which will be used for all prescription services starting January 1, 2026.

CVS Welcome Letter: Basic plan members will receive a welcome letter from CVS by early December, that includes information about accessing Caremark.com and the CVS Health app prior to January 1, 2026, which will be used for all prescription services starting January 1, 2026.

The following Basic plans will have CVS/Caremark as the Pharmacy Benefits Manager effective January 1, 2026:

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Health Net Salud y Más
- PERS Gold
- PERS Platinum
- Sharp Health Plan Performance Plus
- UnitedHealthcare SignatureValue Alliance
- UnitedHealthcare SignatureValue Harmony
- Western Health Advantage

The following Medicare plans will have CVS/Caremark as the Pharmacy Benefits Manager effective January 1, 2026, which will be administered by SilverScript:

- Anthem Blue Cross Medicare Preferred
- PERS Gold Medicare Supplement
- PERS Platinum Medicare Supplement

The following plans will not be impacted by the change and will continue to have Optum Rx as their Pharmacy Benefits Manager:

Basic Plans:

- Blue Shield Access+ (HMO and EPO)
- Blue Shield Trio
- Kaiser Permanente
- Kaiser Permanente Out-of-State

Medicare Plans:

- Blue Shield Medicare
- Kaiser Permanente Senior Advantage
- Kaiser Permanente Senior Advantage Out-of-State
- Kaiser Permanente Senior Advantage Summit
- Kaiser Permanente Senior Advantage Summit Out-of-State
- Sharp Direct Advantage
- UnitedHealthcare Group Medicare Advantage

The CalPERS website contains a list of medications that will no longer be covered on the Medicare formulary starting January 1, 2026. These exclusions apply to all SilverScript-covered Medicare plans. For all excluded drugs, safe and effective alternatives are available. If you have concerns about a particular drug, please reach out to CVS/Caremark; don't wait until January 1, 2026, to check on your specific drug:

continued on page 7

PUZZLES NEW YEAR WORD SEARCH



Tuna Veggie Casserole

Ingredients

1 (12-ounce) bag whole-wheat egg noodles
 2 (5-ounce) cans tuna, drained
 2 (10 ¾-ounce) cans cream of mushroom soup
 2 cups frozen veggies, like peas, broccoli, carrots, or a combination
 ½ 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.



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

MINUTE
 CELEBRATE
 COUNTDOWN
 DANCE
 MIDNIGHT
 FIREWORKS
 PARTY
 NEW YEAR
 RESOLUTION
 CLOCK
 JANUARY
 BALLOON



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

Putting you well ahead is our priority

PERS Platinum Supplement to Original Medicare

This plan gives you freedom and choice to see any Medicare participating providers nationwide – providing the ultimate flexibility, a seamless claims process, plus valuable supplemental benefits.



Plan highlights

- No deductible; no copayments, referrals, or prior authorizations for most covered services.
- Access care from any Medicare participating provider. This gives you more flexibility and choice.
- No cost for skilled nursing facility care, days 1 – 100; 20% co-insurance, days 101-365.
- Access to large national chains and local pharmacies through CalPERS pharmacy benefit manager (PBM).¹ Mail-order pharmacy services are also available.
- Routine (non-Medicare covered) chiropractic and acupuncture services without referral from a primary care physician.
- Plan includes \$2,000 allowance toward hearing aids every 24 months.
- Plan offers a \$3,000 maximum copayment/coinsurance each calendar year.²



Learn more online

To explore this plan in more detail and search for doctors and other providers in this plan's network, visit blueshieldca.com/calpers-retirees. You can also scan the QR code.



2026 New Year's Goals for Seniors: Practical, Meaningful Ways to Thrive in the Year Ahead

As 2026 begins, many seniors are thinking about how to make the most of the coming year—whether that means improving health, strengthening relationships, or simply enjoying life more fully. New Year's goals do not need to be overwhelming or complicated. Small, intentional steps can create significant improvements in well-being, independence, and daily satisfaction.

1. Prioritize Health in Sustainable Ways

Instead of setting massive resolutions, focus on habits that support long-term wellness. Ideas include:

- Scheduling annual wellness visits and recommended preventive screenings.
- Adding gentle movement each day—walking, stretching, swimming, tai chi, or chair yoga.
- Improving sleep routines by creating consistent bedtime patterns.
- Updating eyeglasses and hearing prescriptions to maintain safety and independence.

These efforts help prevent avoidable issues and support a more active, engaged lifestyle.

2. Strengthen Social Connections

Isolation is one of the biggest risks to senior health. In 2026, consider setting goals that bring relationships to the forefront. Suggestions:

- Join a local senior center, club, or

faith-based group.

- Schedule weekly or monthly calls or meetups with friends and family.
- Participate in group classes or volunteer opportunities.



like puzzles, chess, trivia, or educational apps.

• Attend workshops, lectures, or continuing-education courses. Staying mentally active helps maintain sharpness and curiosity well into later years.

4. Improve Home Safety and Comfort

A safer home environment contributes directly to independence. Make 2026 the year to reduce fall risks and increase comfort. Ideas:

- Install grab bars in bathrooms and add non-slip mats.
- Improve lighting in hallways and entryways.

- Declutter high-traffic areas.

- Evaluate whether assistive devices—like a shower seat or mobility aid—could help.

These changes often take only a

- Checking for eligibility for cost-saving programs (Medicaid/AHCCCS, Low Income Subsidy).

- Updating wills, powers of attorney, or beneficiaries.

- Setting budgeting or savings goals for 2026.

Regular reviews help seniors stay protected and avoid surprise expenses.

6. Explore Joy, Hobbies, and Purpose

A meaningful retirement must include time for enjoyment! Identify what brings energy and happiness, then make space for more of it. Possible goals:

- Travel locally or internationally

(think about mobility and comfort).

- Try a new hobby or return to a long-forgotten interest.
- Start a family history project, scrapbook, or digital photo archive.
- Engage in community service or mentorship.
- Purpose-oriented activities support emotional well-being and resilience.

7. Focus on Mental and Emotional Wellness

Mental health is as important as physical health. Ideas:

- Practice mindfulness, breathing exercises, or light meditation.
- Seek counseling or support if dealing with grief, anxiety, or life changes.
- Create routines that reduce stress and encourage relaxation.
- Spend more time outdoors; it improves mood, energy, and sleep.
- Intentional emotional care creates a more balanced and fulfilling year.

Final Thoughts

2026 offers seniors a fresh opportunity to strengthen health, deepen relationships, and pursue personal fulfillment. The most effective goals are those that feel realistic, enjoyable, and aligned with individual needs. Whether the focus is improving mobility, building community, or simply finding more joy in the everyday, small commitments can lead to meaningful changes.

Article courtesy of

www.newsforseniors.com

To Your Health

continued from page 4

Basic plan members can call CVS

Customer Care: **833-291-3649**

Medicare plan members can call

SilverScript Customer Care:

833-291-3648 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@](mailto:CSRinfo@calretirees.org)

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.

NATIONAL
BLOOD
DONOR
AWARENESS MONTH
JANUARY



CalPERS 2026 Board Meeting Calendar

January

<ul style="list-style-type: none">Tuesday 20 Board of Administration BOA Education Day		<ul style="list-style-type: none">Wednesday 21 Stakeholder Forum
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February

<ul style="list-style-type: none">Tuesday 17 BOA (Closed Session) Risk & Audit Committee Performance, Compensation & Talent Management Committee Finance & Administration Committee		<ul style="list-style-type: none">Wednesday 18 Board of Administration
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March

<ul style="list-style-type: none">Monday 16 BOA (Closed Session) Investment Committee		<ul style="list-style-type: none">Tuesday 17 Pension & Health Benefits Committee Board Governance Committee	<ul style="list-style-type: none">Wednesday 18 Board of Administration
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April

<ul style="list-style-type: none">Monday 13 BOA (Closed Session) Finance & Administration Committee PCTM Committee		<ul style="list-style-type: none">Tuesday 14 Board of Administration
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May

<ul style="list-style-type: none">Monday 18 Pension & Health Benefits Committee (Closed Session)

June

<ul style="list-style-type: none">Monday 15 BOA (Closed Session) Investment Committee	<ul style="list-style-type: none">Tuesday 16 PHB Committee Performance, Compensation & Talent Management Committee Risk & Audit Committee	<ul style="list-style-type: none">Wednesday 17 Board Governance Committee Board of Administration
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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
Roderick Reyes
Richard Johnson
Linda Mickle
Robert Martin
Berhane Gebreyesus
Nina Thayer
Irma Salinas
Lisa Kilgore

Chapter 2
Anna Wright
Velessata Clemmons
Stephanie Phillips
Craig Martinez
Ramandeep Toor
David Edwards
Martha Marmolejo
Vibianna Williams
Timothy Riley
Jennifer Jones
Robert Ellsworth
Kwok Lai
Julie Thompson
William Ha
Richard Jensen
Jolene Cottle
John Mellas
Sharyl Smith
Kevin Stockdale
Linda Gross
David Ramm
Quetta Baldrige
Kenneth Goodwin
Feng Yin
Suzette Johnson-Gibson
Michael Johnson
Laurie Taylor
Carolyn Kay
Angela Torres
Shelley Morse
Lynda Oler
Yvonne Forte-Holmes
Ajay Jain

Chapter 3
Kimberly Kim

Chapter 4
Peter Himes
Mohammad Rahman
Isaiah Fernandez
Benny Patrick

Chapter 5
Stacey Williamson

Chapter 6
Belinda Serrato
Laura Stanley
Ramon Gutierrez
Lillian Khan
Socorro Mangona
Alan Trieu
Yuko Takahashi
Tammy Mix

Chapter 9
Valerie Aguirre
Joseph Weinstein
Beth Gratz
Fred Shourds
Francisco Capitulo
Evelyn Anderson

Chapter 10
Christine Haas
Jay Woolpert
Yolanda Neal
Julia-Anne Hardin

Chapter 11
Wendi Fikes
Deanna Witrado
Yelena Ovchinnikova
Veronica Olaku
Krista Lowenthal
Norman Pablo
Anthony Gonzales

Chapter 12
Elizabeth Rocke
Richard De La Rosa
Rhody Soria

Chapter 13
Toni Neubauer
Valarie West
Caroline Jones

Chapter 14
Lisa Hinze-Buff

Chapter 15
Karin Hornbaker
Daysi Capdevila
Helen Riddle
Leo Eustaquio

Chapter 16
Peggy Bradley
George Kininmonth

Chapter 17
Lilliann Allen
Vera Palacio
Janet Buna
Mary Haynes
Maria Rubalcava-Ruiz
Jayne Harris
Richard Cousins
Darrin Preuss
James Williams

Chapter 20
Jose Novo
Gary Balekjian

Chapter 23
Eric Perez
Ruben Benitez
Randy Kirchner

Chapter 26
Donald Armstrong
Gina Perkins
Donna Gaut
Barbara Howell

Chapter 31
Tracie Kelley-Mcafee

Chapter 34
Parvaneh Afrasiabi
Margarita Villazana
Harisa Perez
Hilda Vargas

Chapter 35
Nilda Rivera
Laura Dominguez

Chapter 36
Anna Morocco

Chapter 165
Joan O'connell
Melissa Judd
Kimberly Patton
Kenneth Verdon
Dana Shugrue
Simone Watson
Robin Polani
Ann Wilson
Lisa Vigil
Maureen Donegan
Penny Griffin
Gabriel Ledesma
Theresa Seriva
William Maron
Monica Ayala
Dixie Van Allen
Susan Slager

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

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

CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Russell Kilday-Hicks, (415) 310-3823, rkildayhicks@gmail.com; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Rose Greeff, rosegreeff@gmail.com; **Treasurer:** Peter Greeff, petergreeff09@gmail.com
Meeting: The next CSR Chapter 1 meeting is scheduled for March.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snyc@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh,

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Thursday, March 19, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Guest Speaker TBD. **Cost:** Members free, non-members \$25. **Menu:** Lamb, salmon, or vegetarian meal. **Reservations requested:** By March 12 to Stephen McVeigh at SMcVeigh@CalRetirees.org or (415) 378-8931 or via email invitation.

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

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korrin Koplen (209) 577-8376; **Treasurer:** Vacant

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.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden, (831) 613-2607, misskitty@live.com **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com
Meeting: Friday, March 6, 11:30 a.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka.
Program: Please see details in the next CSR newspaper.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez, (909) 519-8055 mavazbauer01@verizon.net

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; twalter@calretirees.org; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 *Chapter is scheduled to meet on the following dates in 2026: March 4, June 3, Sept. 2, and December TBD. We look forward to seeing you next year. Thank you to all who attended our meetings throughout 2025.*
Meeting: Chapter 11 will hold a volunteer meeting in February at Woodward Park Library in Fresno. If you would like to participate, please contact a chapter officer. Stand by for more details in the next CSR newspaper.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcourrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Feb. 10, noon. **Where:** Olive Garden, 12330 Amargosa Rd., Victorville. **Program:** Guest speaker TBD. **Reservations required:** RSVP by Jan. 29 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; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka.* **Redding Meeting:** Wednesday, Jan. 7, 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, Feb. 4, 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. **Yreka Meeting:** Thursday, Jan. 8, noon. (order lunch at 11:30 a.m.) **Note:** Event is weather-permitting. **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to all CSR members.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazzi, (530) 519-2174, SERiazzi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Meeting:** Thursday, Jan. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker TBD; Learn how CSR helps protect the pension and health benefits of state retirees.

RSVP: Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer. **Meeting:** Thursday, Feb. 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico.

Program: Guest speaker TBD; Learn how CSR helps protect the pension and health benefits of state retirees. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi 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; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Feb. 3, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Hear guest speaker Lisa Middleton, CalPERS Board of Administration; Bring socks for donation to annual winter sock drive. **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 Jan. 26 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text), or via email invitation. Please include names. **Note:** Zoom access is available upon request.

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.

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 *Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month:*

March 5, June 4, Sept. 3, and Dec. 3. **Meeting:** Thursday, March 5, noon. Doors open 10:15 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door.

Program: Guest speaker TBD. **Reservations required:** RSVP by Feb. 28. Please return postcard invitation with your reservation.

For more information: Contact Diane Whorton (619) 454-3603 or Gaspar Luna-Oliveira (619) 548-4793.

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 **Ukiah Meeting:** Monday, Feb. 9, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet. **Upper Lake Meeting:** Tuesday, Feb. 10, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **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:** Tuesday, Feb 10, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Guest speakers TBD; Learn how CSR helps protect the pension and health benefits of all state retirees. **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. **Reservations required:** RSVP by Jan.30 to Cora Okumura by phone or text (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER MEETING NOTICES

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

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.* **Meeting:** Thursday, Feb. 19, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Hear guest speaker from Kern County Aging & Adult Services. **Cost:** \$5 for members; All other guests/spouses \$15 (for their own meals). **Reservations required:** RSVP by Feb. 12 to Ophelia. **Note:** Seating is limited; For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for paying 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, codyannie1@gmail.com.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Secretary:** Vacant.; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Vacant *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Feb. 11, 11:30 a.m.- 2 p.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Guest speaker TBD. **Cost:** Members free, guests \$25. **Reservations required:** RSVP by Feb. 9 to Susie Leon (619) 394-8454 or Bill Serb, serbthe3rd@att.net 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, Jan. 8, 11 a.m.- 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **Reservations required:** RSVP by Dec. 31 to Lou Flores. **Lemoore Meeting:** Tuesday, Feb. 17, 11 a.m. - 1 p.m. **Where:** Valle Grullense Bar & Grill, 850 E. D St., Lemoore **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$27 **Reservations required:** RSVP by Feb. 10 to 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:** Vacant; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting:** Thursday, Feb. 12, 11:30 am **Where:** The Windmill Restaurant, 1167 Front St., Soledad. **Program:** Learn about home healthcare from guest speaker from VNA Health. **Cost:** Chapter members free, all others \$25.

Reservations required: RSVP by Feb. 10 to Deborah Anzini (831) 277-9110 or via email invitation. Include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, jbowden@calretirees.org; **Secretary:** Robert (Bernie) Bernstein, (916) 296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com **Sacramento Meeting:** Wednesday, Feb. 4, noon (sign-in at 11:30 a.m.)

Where: The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Lisa Middleton, CalPERS Board of Administration, Insurance Industry Representative.

Cost: Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by Jan. 26 to CSR email invitation or contact Les Reynoso by email or phone.

Oregon Meeting: Thursday, Feb. 19, noon (sign-in at 11:45 a.m.)

Where: Foxy's Restaurant, 16011 Boat Basin Rd., Harbor, Ore.

Program: Guest speakers from Area Agency on Aging and Del Norte Senior Center.

Cost: Free for Chapter 165 members; Guests \$20

Reservations required: RSVP by Feb. 14 to CSR email invitation or to Sue D'Errico (707) 954-2904 or sue.derrico@yahoo.com.



Winter Sock Drive a Success!



Renee Grigsby of Feeding the Foothills collected more than 200 pairs of socks donated by members of Chapter 15 during their annual holiday chapter meeting, held Tuesday, Dec. 2, at Whitney Oaks Golf Club. The sock drive is an ongoing effort, with donations collected at both the December and February chapter meetings before being delivered to Feeding the Foothills, formerly known as the Placer Food Bank. The donated socks, which include a wide range of sizes and styles for all genders, are distributed to individuals and families in need throughout Placer, El Dorado, and Nevada Counties. Chapter 15 members extend warm wishes for a happy and healthy New Year to the community.

Your 2025 Tax Forms Are Available in myCalPERS

Good news, retirees — your 2025 1099-R and W-2 tax statements are now available online in your myCalPERS account.

Access Your Statements by Following These Three Simple Steps:

- * Log in to myCalPERS
- * From the Statements dropdown menu, select Tax Statements

* Select your 2025 Tax Statement
Your 1099-R and W-2 forms help you report last year's income. You will find up to three years of tax statements if they are available. For retirees who live outside the United States, 1042-S forms are also available in myCalPERS.

Didn't Opt Into Electronic Statements? Your Statements Have Been Mailed

If you haven't opted into paperless tax forms, hard copies have been mailed to you via the address we have on file. You can always opt in to get electronic tax statements next time by visiting here: news.calpers.ca.gov/retirees-go-paperless-with-your-tax-statements/



Integrated care to support your total health

For CalPERS retirees, choosing a Kaiser Permanente Medicare health plan means more than great coverage – it means getting care from a system that’s built around you. Here’s what makes Kaiser Permanente a better choice:

- **Our plans bring care and coverage together**, making your experience seamless and connected at every step
- **Enjoy high-quality, personalized care** focused on prevention and chronic care management
- A wide range of **preventive services is included at no extra cost**
- **All our available doctors and specialists** welcome Kaiser Permanente Medicare health plan members

2026 benefit highlights



Rides to and from your doctor visits at no cost¹



Routine eye exams and an eyewear allowance for glasses and contacts



The One Pass[®] fitness program, where you can find a fitness routine that’s right for you whether you work out at home or at the gym²



To learn more, scan the QR code or call us toll-free:

1-855-717-9598 (TTY 711),
7 days a week, 7 a.m. to 6 p.m.



1. If you have a medical emergency, call 911. 2. One Pass[®] is a registered trademark of One Pass Solutions, Inc. in the U.S. and other jurisdictions and is a voluntary program. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.