

CALIFORNIA STATE RETIREES



Vol. 10

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

OCTOBER 2025

2026 District Director Election Updates

Considering Serving CSR As A District Director? The Elections For District A, B, & C are Soon!

CSR is looking for activists who wish to run for one of three seats up for election on the California State Retirees Board of Directors. The CSR Board of Directors is the governing body of California State Retirees and usually meets three times per year at locations throughout the state. Board member duties include attending Board meetings, helping to coordinate chapter activities, helping chapter presidents and

members understand the issues affecting member welfare, participating in political action and providing overall leadership. The terms for Board members in Districts A, B, and C will conclude at the first CSR Board of Directors meeting in 2026. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the November 17, 2025, filing date. Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement

material that is considered inaccurate. Ballots in the contested race(s) will be sent to the electorate December 1, 2025, and are due at CSR Headquarters by January 2, 2026. District directors are elected by chapter members within their respective districts.

To be eligible to run, you must be a member in good standing. Candidates must also reside within the district holding the election and in a chapter assigned to the district. Sharon Stoltzman holds the district director position for District A, representing Chapters 4, 9, and

20. Leticia Soria holds the district director position for District B, representing Chapters 10, 26, 31, and 36. Maria Aguilar holds the district director position for District C, representing Chapters 1, 3, 21, and 23.

If you are interested in running you must file a Candidate Consent Form, located on page 2, by November 17, 2025. If you are interested in running for these positions or need more information, please contact Kyndra Adams at **888.808.7197** or **KAdams@CalRetirees.org** with any questions.

2026 District Director Election Timeline: Districts A, B, & C

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



2025

October & November: A blank candidate consent form will be printed in the CSR newspaper.

November 17: Deadline for candidates to submit their Candidate Consent forms and their 200-word candidate statement.

December 1: Deadline for corporate office to mail ballots.

District A-elect, District B-elect, and District C-elect shall be installed at the first regularly scheduled Board meeting following the election.

2026

January 2: Deadline for return of ballots.

January 12: Deadline for candidates to be notified of the election results.

January 20: Election protest deadline.

February: Election results will be printed in the CSR newspaper.

CALIFORNIA STATE RETIREES
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Contact us!

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CALIFORNIA STATE RETIREES

2026 District Director Election – A B & C

CANDIDATE CONSENT STATEMENT

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

I _____, self-nominate and/or consent to

be a Candidate for the office(s) of _____/Delegate

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

Address City Zip Code

Telephone No. E-mail

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by **November 17, 2025**, to be distributed with the ballot. The contents of these statements must be in accordance with approved guidelines.

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

Signature:

Date:

SAVVY SENIOR

Savvy Senior: How to Get Help with Your Medicare Costs

*Dear Savvy Senior,
Does Medicare offer any financial assistance for struggling seniors? My mom lives primarily on her Social Security survivor benefit and is having a hard time paying her Medicare costs.*

Need Assistance

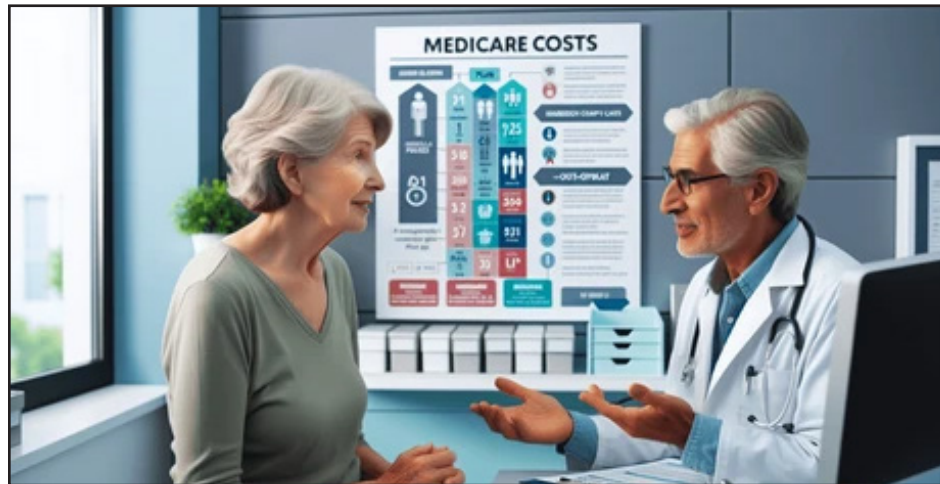
Dear Need,
There are actually several different financial assistance programs that can help Medicare beneficiaries who are having a difficult time paying their out-of-pocket health care costs. Here's what's available, along with the eligibility requirements and how to apply.

Medicare Savings Programs

Let's start with a program that helps pay premiums and out-of-pocket costs for Medicare Parts A and B. It's called the "Medicare Savings Program," and it has several different benefit levels for people based on their income and asset level. At its most generous the program will pay your Part A and B premiums and pretty much all your Medicare deductibles, coinsurance and copayments. At its least generous the program will pay just your Part B premium.

To qualify for a Medicare Savings Program, the minimum standard set by Medicare is an income under 135 percent of the federal poverty level, which at the moment works out to around \$1,715 a month for individuals (or \$2,320 for married couples). Everything

counts towards income, including payouts from 401(k) plans, pensions, Social Security, and help from family members. Medicare also allows states to impose an asset test, which can be as little as \$9,430 per individual (\$14,130 for married couples), not counting your house, car or personal belongs, but



counting retirement savings and bank accounts. But some states have made their Medicare Savings Programs a lot more generous, with much higher income limits and in some cases no asset tests at all. And the program may be called something else in your state. To find out if you qualify or to apply, contact your state Medicaid program. Visit [Medicaid.gov](https://www.Medicaid.gov) or call all **800-633-4227** for contact information.

Medication Assistance

For help with Medicare (Part D) prescription drug plan costs, there is another completely separate low-income subsidy

program she may be eligible for called "Extra Help." To get it, your mom will need to apply through her Social Security office. Depending on your mother's income level, this program will pay part or all of her Part D prescription drug plan's monthly premiums, annual deductibles and prescription co-payments. In

2025, individuals with a yearly income below \$23,475 (\$31,725 for a married couple), and assets under \$17,600 (\$35,130 for a married couple) can qualify for Extra Help.

If she's eligible to be in a Medicare Savings Program, she will automatically qualify for Extra Help. But because the requirements are slightly different, even if she doesn't qualify for a Medicare Savings Program for Part B, she might be able to get Extra Help for Part D. For more information or to apply, visit [SSA.gov/medicare/part-d-extra-help](https://www.SSA.gov/medicare/part-d-extra-help) or call Social Security at **800-772-1213**.



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

Other Programs

Depending on your mom's income level, needs and location there are many other financial assistance programs that can help like Medicaid, SSI (Supplemental Security Income), PACE (Program of All-inclusive Care for the Elderly), SNAP (Supplemental Nutrition Assistance Program), (LIHEAP) Low Income Home Energy Assistance Program and many others.

To help you find out what types of assistance programs she may be eligible for, and learn how to apply for them, go to [BenefitsCheckUp.org](https://www.BenefitsCheckUp.org). This is a free, confidential website designed for people age 55 and older that contains more than 2,500 programs.

It's also possible to get help in person at one of the 87 Benefits Enrollment Centers scattered across 38 states. Visit [NCOA.org/article/meet-our-benefits-enrollment-centers](https://www.NCOA.org/article/meet-our-benefits-enrollment-centers) locate a center in your area. Or call their helpline at **800-794-6559**.

Retirees: Go Paperless with Your Tax Statements

If you opt in to get electronic 1099-R or W-2 tax statements by December 31, CalPERS will notify you once your statement is ready to view online.

5 Steps to an Easier Tax Time

Streamline how you get your statement in just five steps:

1. Log in to myCalPERS (if you need assistance, visit Using myCalPERS).
2. Choose a verification method

and enter your code when prompted.

3. From the My Account dropdown menu, choose Mailing Preferences.
4. Scroll down to Tax Statements and select the Online option.
5. Click Save.

That's it! CalPERS will notify you via email when your statements are ready in early January. By going paper-free, you'll skip the wait and the clutter.

If you don't choose to go electronic by December 31, you will still receive your tax statements in the mail. Please ensure your CalPERS account is updated to reflect the most current and valid address for accurate delivery.

Find Out All You Can Do in myCalPERS

Remember: You can also use myCalPERS to review account details, access statements, learn

more about retirement and health benefits, schedule an appointment, send CalPERS a secure message, and much more.



888 CalPERS
888.225.7377

www.calpers.ca.gov



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

Below are updates on 1) Delta Dental 2) CVS/Caremark, 3) Covid-19 Vaccine

Delta Dental 2026

In the September article, you read about the new dental enhancements, which will take effect January 1, 2026. The enhancements will allow “Delta Dental PPO, Basic, and Enhanced plan members to get routine services like exams, cleanings, and X-rays without those services counting toward the \$2,000 Calendar Year Maximum (CYM). Additionally, the dependent CYM will increase from \$1,500 to \$2,000. Subsequent to last month’s article, I received communication from a retired member of the California State University (CSU) system who reported she had a CYM of \$1,500, not the \$2,000 CYM reported in the article. She went on to write the information in the article, “lead me to believe that the retirees of The CSU receive a lesser CYM than all the other State of California retirees” and she requested clarification.

At the risk of making the issue more confusing, I will try to clarify. While many CSU retirees enrolled in the Basic Plan do have a CYM of \$1,500, those who choose the Voluntary Enhanced Plan have a CYM of \$2,000. As with any dental, medical or vision plan, the devil is in the details. While many CSU retirees may only have a \$1,500 CYM, the CSU system pays 100 percent of the premiums for retirees enrolled

in the Basic Plan. Those CSU retirees who choose to enroll in the Voluntary Enhanced Plan have a \$2,000 CYM along with a \$15.70 monthly premium. It should also be noted the CSU administers its own dental plan benefits for CSU retirees. CSU also negotiates with Delta Dental and other plans for those benefits and premiums, unlike most other State retirees who have their dental plans administered and negotiated through CalHR. I hope this clarifies the confusion related to why some retirees have a \$1,500 CYM and others have a \$2,000 CYM. If you have any additional questions or concerns, please do not hesitate to reach out to either CalHR or CSU and, if those agencies are unable to solve your questions, please do not hesitate to write to CSRinfo@calretirees.org.

CVS/Caremark 2026

Effective January 1, 2026, CVS Caremark (CVS) will replace OptumRx as the new pharmacy benefits manager (PBM) for the below listed CalPERS health plans and the CVS microsite, caremark.com/CalPERS, and phone lines are now active:

- Basic plan members can call CVS Customer Care: **833-291-3649**
- Medicare plan members can call SilverScript Customer Care: **833-291-3648**

The new contract will result in some formulary changes that may impact copays for some Basic and Medicare members or involve a change in medication to an equally safe and effective alternative. CalPERS reported, together with CVS, they will develop a range of options for our members to navigate any change and ensure medications are available when and where they are needed. For Basic and Medicare plan members impacted by the formulary change, CalPERS and CVS will have plans in place to minimize disruption, including a transition period for filling prescriptions no longer on the CVS formulary and an automatic

transfer of approved prior authorizations.

As a reminder, CVS/Caremark will be the new PBM in 2026 for those retirees in the following Basic Plans: 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, and Western Health Advantage. Retirees enrolled in the following Medicare Plans will also be impacted and have CVS/Caremark as their new PBM: Anthem Blue Cross Medicare Preferred, PERS Gold Medicare Supplement, and PERS Platinum Medicare Supplement.

The following Basic Plans are not impacted by the PBM change: Blue Shield Access+ (HMO and EPO), Blue Shield Trio, Kaiser Permanente, and Kaiser Permanente Out-of-State. The following Medicare Plans will also not be impacted: 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, and UnitedHealthcare Group Medicare Advantage. The new changes means CVS will manage retail, mail-order, and specialty pharmacy services, offering members an enhanced experience through a nationwide pharmacy network, digital tools, and improved customer service. Until January 1, 2026, members will continue to use OptumRx for all prescription services. For Medicare members, beginning January 1, 2026, SilverScript, an affiliate of CVS, will administer your pharmacy benefits.

Covid-19 Vaccine

During the September CalPERS Board meeting there was discussion about the Federal Government no longer covering the cost of the Covid-19 vaccine

and not recommending the vaccine unless specific conditions are met. On August 27, 2025, the Food and Drug Administration (FDA) announced a change from its prior universal recommendation for the COVID vaccination, restricting the labeling to adults over 65 years of age and those adults and children over 6 months who are at high risk for severe COVID disease.

CalPERS staff announced they would continue to cover vaccines for COVID-19, RSV, and the flu to support its members in making the best health care decisions for themselves and their families. Consequently, CalPERS and its health plans and PBM partners will continue to provide and cover the latest 2025-26 COVID-19 vaccine for any CalPERS members aged 6 months and older who choose it, without cost sharing and without the recent FDA limitations.

The universal recommendation is unchanged from last year. This is also consistent with the approach recommended by the California Department of Public Health. Hopefully this information helps to ease the mind of those retirees wishing to get the latest COVID-19 vaccine.

You can get your vaccines with your health care provider or through an in-network pharmacy in California. For the COVID-19 vaccination, pharmacies may ask for a self-attestation for a high-risk condition, or, if not at high risk, they may ask for a provider prescription. Please contact your health insurance plan if you encounter any difficulty in receiving the vaccine, or if you reside outside of California.

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.

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.

PUZZLES Football Word Search



Find 54 terms related to football. Words can appear horizontally, vertically and diagonally, both backward and forward.

Also, we've hidden an extra word that's the goal for every professional football player. Can you find it?

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

AFL	DELAY OF GAME	HUDDLE	RUSHING
NFL	DRAW	INTERCEPTION	ROUTE
ASTROTURF	DRIVE	KICKOFF	SACK
AUDIBLE	END ZONE	MOTION	SAFETY
BACKFIELD	EXTRA POINT	NEUTRAL ZONE	SLANT
BALL CARRIER	FACE MASK	OFFENSE	SPIKE
BLITZ	FALSE START	OFFSIDE	TACKLE
BLOCK	FIRST DOWN	OVERTIME	TOUCHDOWN
CENTER	FUMBLE	PASS	TURNOVER
CLIPPING	GOAL LINE	PENALTY	UMPIRE
COIN TOSS	GUARD	PICK	UPRIGHTS
COMPLETION	HANDOFF	PUNT	
DEADBALL	HALFBACK	QUARTERBACK	
DEFENSE	HEISMAN	RECEIVER	
	HOLDING		



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



Turkey Sweet Potato Chili

Ingredients

- 1 pound ground turkey
- 1 small onion, chopped
- 2 cups chicken broth
- 1 can (15 ounces) sweet potato puree or canned pumpkin
- 1 can (4 ounces) chopped green chiles
- 1 tablespoon chili powder
- 1 teaspoon garlic powder
- 1 teaspoon ground cumin
- 1 teaspoon curry powder
- 1/2 teaspoon dried oregano
- 1/2 teaspoon salt
- 1 can (15-1/2 ounces) great northern beans, rinsed and drained
- Optional: Sour cream, fresh cilantro and sliced red onions

Directions

In a large skillet, cook turkey and onion over medium heat until turkey is no longer pink and onion is tender, 5-7 minutes, breaking up turkey into crumbles; drain. Transfer to a 3- or 4-qt. slow cooker.

Stir in broth, sweet potato puree, chiles and seasonings. Cook, covered, on low 4-5 hours. Stir in beans; cook until heated through, about 1 hour. If desired, top with sour cream, cilantro and red onions.



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 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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The first year of the 2025-26 legislative session was extended for a day – with lawmakers working most of Saturday, September 13 – to take up and send to the Governor a complicated energy and environmental protection package that extends the state’s emissions reducing cap-and-trade program for another 15 years (including providing \$1 billion annually to high speed rail), at the same time permitting additional oil drilling in our state. Such is how deals are made.

In total, the Legislature introduced over 2,800 bills this year. As this is written, 784 of those bills are awaiting action by the Governor. He has until October 12 to sign or veto all the bills that made it to his desk. In 2025, CSR supported 10 bills and monitored 54 others. Now, the focus turns to the November 4 special election, where California voters will have the opportunity to weigh in on Proposition 50. In response to the State of Texas undertaking a mid-decade redistricting gerrymandering of their 38 congressional districts to turn 5 of them from blue to red, Governor Newsom acted to do the exact same thing in California. Prop

50 would suspend California’s independent redistricting commission and create entirely new maps for California’s 52 congressional districts that would, perhaps, turn five red seats to blue in 2026. Both sides have already started the advertising campaign barrage and, given what is at stake, you can expect to see Yes and No on Proposition 50 ads from now until election day.

Here is an update on the CSR-supported bills that survived this year, and their current status. We will report on the final results in the next edition:

Support

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: Two-year bill.**

AB 371 (Haney) Would require that dental appointments be 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: Two-year bill.

ACR 80 (Stefani) Acknowledges the month of June 2025 as Elder and Dependent Adult Abuse Awareness Month in California. **STATUS: Chaptered by the Secretary of State on June 25, 2025.**

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 repeal recently enacted legislation that threatens these programs. **STATUS: Chaptered by the Secretary of State on September 5, 2025.**

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: Two-year bill.**

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: Two-year bill.**

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: Enrolled and presented to the Governor on September 23, 2025.** For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.

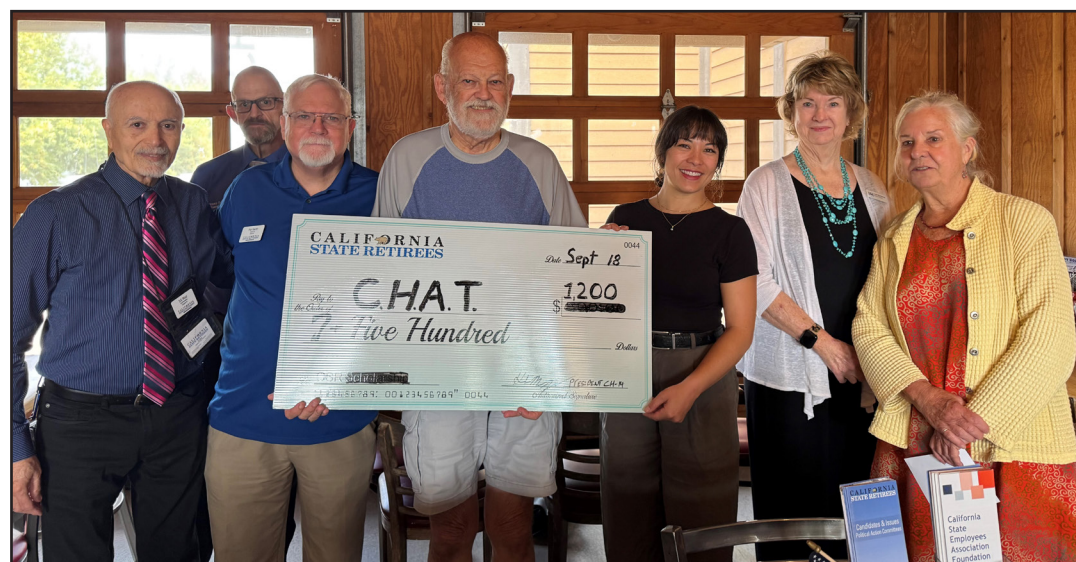
Chapter 14 Donation to CHAT (Chico Housing Action Team)

On September 18, 2025, members of California State Retirees Chapter 14 proudly donated \$1,200.00 to the Chico Housing Action Team (CHAT) in support of their ongoing efforts to address homelessness in our community.

The donation was allocated as follows:
\$500.00 from our 7% Community Budget Line
\$700.00 from our Chapter Community Relations Fund
(Collected through contributions at our regular meetings)

We are especially pleased to share that our donation was made during CHAT’s Matching Funds Drive, effectively doubling our impact to \$2,400.00!

*A heartfelt thank you to all our regular meeting attendees whose ongoing support made this possible.
Way to go, Chapter 14!*



Pictured left to right: S.E. Riazzi, Chapter 14 Vice President, Kenneth Todd Mayer, Chapter 14 President, Pat Gantt, District DDirector, Bob Caldwell, Chapter 14 (Chico), Linda Young, Membership Chair, Linda MacMichael, Chico Housing Action Team and Robin Keehn, Chapter 14 Secretary

NEWS FROM CALHR: OPEN ENROLLMENT

Open Enrollment for the State of California Civil Service Retirees starts September 15 and ends October 10, 2025. During Open Enrollment, you can enroll or make changes to your health, dental, vision, legal and supplemental life insurance plans. If there are no changes to be made, then no action is necessary. Your health, dental, vision, legal and supplemental life insurance plans will automatically continue into the next year. Visit our How to Enroll Retirees webpage for more information.

All changes made during Open Enrollment will be effective January 1, 2026.

Retiree Health Benefits

The California Public Employees' Retirement System (CalPERS) administers health insurance coverage for state retirees. Retirees can choose from a broad range of health insurance plans. The state pays most of the premiums. For information on health plans and premiums, visit CalPERS.

Retiree Dental Benefits

Premiums for individual and family coverage will remain the same for 2026.

You'll get more value from Delta Dental this year:

- A new Diagnostic and Preventative waiver will allow Delta Dental PPO, Basic, and Enhanced plan members to get routine services—like exams, cleanings, and X-rays – without those services counting toward your annual coverage limit. This encourages regular preventive care, which allows for early detection of dental issues and can reduce the need for more extensive, costly procedures later. By making routine care more accessible and affordable, members can maintain better oral health while making the most of their plan benefits.
- Additionally, dependents on the Delta Dental Basic plan will now receive an additional \$500 in covered services for a total of up to \$2,000 per year. This offers more coverage and financial protection for dependents, allowing access to more dental services throughout

the year. This also brings consistency across all dental plans, helping families manage dental costs.

We recognize continuing concerns about the Delta Dental provider network. The dental industry faces



inflation, rising costs, provider retirements, and staffing shortages, leading some dentists to leaving insurance networks.

In 2024, more than 18,000 Delta Dental dentists in California served the state's members; 226 left Delta Dental, affecting 5,297 members—an improvement from the prior year. Delta Dental added 1,400 providers in California, 670 of whom are already treating state members. Delta Dental continues to actively recruit more dentists. Network access remains strong: 99.1%–99.9% of state employees have access to a Delta Dental provider within 5 to 30 miles. Members typically save about 39% with PPO providers and 21% with Premier providers. To find or confirm in-network dentists, visit Delta Dental's website.

We hope this information reassures you of the state's ongoing efforts with Delta Dental to maintain a strong and accessible provider network. To enroll in dental benefits, make changes or receive more information regarding dental benefits, contact CalPERS at **(888) CalPERS** or **(888) 225-7377**. Retiree dental benefit changes submitted via mail must be postmarked and mailed to CalPERS by the last date of Open Enrollment, **October 10, 2025**.

Vision Benefits

Premiums for individual and family coverage will increase by 5% for 2026 effective Jan. 1, 2026. This will be the first increase applied to the retiree vision plan, following the premium

reductions in 2011 and 2020.

These adjustments support ongoing improvements to the vision plans, including:

- Adding the Premier Retiree Plan in 2016, which let members upgrade their coverage.
 - Increasing the Retail Frame Allowance from \$75 to \$150 for the Basic Retiree plan in 2022.
 - Lowering the material copay from \$25 to \$10 and raising the frame allowance from \$200 to \$250 on the Premier retiree plan in 2022.
 - Introducing the PremierMax benefit in 2025, offering members a \$0 copay for exams and retinal imaging when visiting Premier Edge providers.
- Vision Service Provider (VSP) Open Enrollment materials will be mailed directly to retirees prior to Open Enrollment. For more information, please visit the CalHR Benefits website.

To enroll in vision benefits, make changes and for more information regarding vision benefits, contact VSP at VSP website or call **(800) 400-4569**.

Supplemental Life Insurance

Excluded employees who enrolled into supplemental life insurance prior to retirement can continue their plan into retirement. Supplemental life insurance cannot

be purchased during retirement. More support for beneficiaries: MetLife's Claims Concierge team now offers additional tools and resources for beneficiaries needing to file a life insurance claim, including:

- Grief counseling and funeral assistance services
 - Beneficiary assistance services (e.g., providing claim status updates, gathering documentation, reviewing claimant statements)
 - Digital estate planning
 - Estate resolution services.
- Premiums for supplemental life insurance will remain the same for 2026.

Contact MetLife at **(800) 252-8524** with questions regarding your supplemental life insurance benefits.

Long-Term Disability

Excluded employees who retire can continue Long-Term Disability coverage by contacting The Standard within 30 days of separation to continue coverage through direct billing. Contact The Standard at **(971) 321-8150** with questions regarding supplemental life insurance benefits.

Legal Services Insurance Plan

Premiums for individual and family coverage will increase for 2026. Get help with legal matters for your parents and grandparents, plus access to new financial and tax services—all part of your coverage through ARAG. For further information including access to review the 2026 Legal Services Insurance Plan Premium rates, please visit the CalHR Retiree Group Legal Insurance Plan webpage.

Eligible retirees may enroll, cancel or make changes by completing the following:

- 1) Visit the ARAG Insurance website to enroll online
- 2) Call ARAG at **(800) 511-4007**
- 3) Mail or fax the Group Legal Retiree Enrollment Form to: ARAG Insurance Company 500 Grand Avenue Suite 100 Des Moines, IA 50309-2405 Fax: **(515) 246-8816**

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

Karen Jackson
Lee Purtty
Beatriz Ordaz
Susan Houghton
Nalinda Fokes

Chapter 2

Lovell Hopper
Roxanne Boone
James Shannon
Tanya Mccrae
Mitchell Waller
Toni Mccartey
Keivin Boone-Nelson
Mallory Marsh
Viktor Patino
Harsharan Kaeley
Glenmil Biete
Melanie Solari
Wahid Bouzid
MichaelWiggins
Jamie Contreras
Kaven Umstead
Charles Moorehead
Rudolph Muldong
Jacqueline Wilburn
Thomas Jenó
Michelle Baetge
Anthony Ruiz
Jose Arquisola
Sally Dukes
Mary Grundman
Jennifer Door
Theresa Taylor
Julie Williams
Grace Reedy
Marilyn Kaspar
Eric Stringer
Rayna Smith
David Cuny

Chapter 3

Sean Molloy
Judy Yang
Ying Lok
Yin Lau Chan
Edwin Daranciáng
Jimmy Kelsey
Eugenio Carolino

Chapter 4

John Horton
Velma Cruz
Pamela Allums
Sophia Byrd

Chapter 5

Michelle Morrow
Teresa Vigil
Lori Gilbert
Valerie Darrow
Barbara Greninger

Chapter 6

Java Beck
Sheri Curtis
Joe Lopez
Tammy Mitchell
Gene Young
Vanessa Rolland

Maria Saldana
Susan Johnson
Timothy Padilla
Paul Krenz
Gloria Hernandez
Ramona Cabrales
Suzanne McDonald
Albert Bayen

Chapter 9

George Berry
Gayla Brown
Francisco Barron-Mendez
Christina Salvador
Hedieh Mansouri
Doreen Villanueva

Chapter 10

Roxana Nessi
Elizabeth Manriquez
Elizabeth Guillen

Chapter 11

Joanne Vinson
Ingrid Flores
Daniel Olvera
Carol Sterns
Herbel Salangsang

Chapter 12

Sandra Villa
Rechelle Aguayo
Yolanda Thomas
Bridgette Luster-Kemp
Darryl Brown

Chapter 14

Nancy Medrano

Chapter 15

Rebecca Parks
Danell Brewster
Thomas Emmerich
Jennifer Miller
Bonnie Leidheisl
Sharon Pikell
Terri Crippes
Gloria Dobson
Kerryn Fleeman
Michael Skarakis
Kathleen Matley
Ophelia Torpey

Chapter 16

Jantze Bowie

Chapter 17

Susan Fuller
Karin Nichols
Leticia Fernandez
William Ward
Romel Dimarucut
Ana Martinez
Alma Delavega

Chapter 19

Tamara Gregg

Chapter 20

Mari Uichanco
Alicia Lawrence
Margie Rodgers
Grace Quon

Chapter 21

Revinia Libatique
Roseanne Jackson
Frances Schierenbeck
Carol De Vita
Glenice Fuller
Julie Spanier
Victoria Rector
Sandra Sinegal
Nadine Dei Rossi
Julie Broaster
Deanna Dedios
Ana Raygoza
Rene Lopez
Charo San Pedro
Gemie Bacani
Elmer Cuaresma
Aileen Hinlo

Chapter 23

Maria Rodriguez
Dung Nguyen
Maria Pasion

Chapter 26

Stephen Loftus
Roger Clugston
Pamela Jacobsen
Michael Bohan
Kary Foots
Stephanie Inman
Ruth Nelmda

Chapter 31

Robert Perez
Laurita Franklin
Beverly Schwartzberg
Nicholas Bechtel

Chapter 34

Liezl Deguzman
Ellen Schenk
Barry Hubbard
Rosa Moore
John Scherbarth
Maria Maldonado
Ashley Shaw
Julie Duane
James Hill
Sue Bae

Chapter 35

Lucia Prandini
David Groves
Rhonda Green
Juan Ramirez

Chapter 36

Ainur Isakova
Chona Alfara Contos
Jillian Fajardo
Roben Dentice-Vargas
Sylvia Bueno
Kellie Abeyta

Teresa Medina
Evelyn Padillon-Bayuga

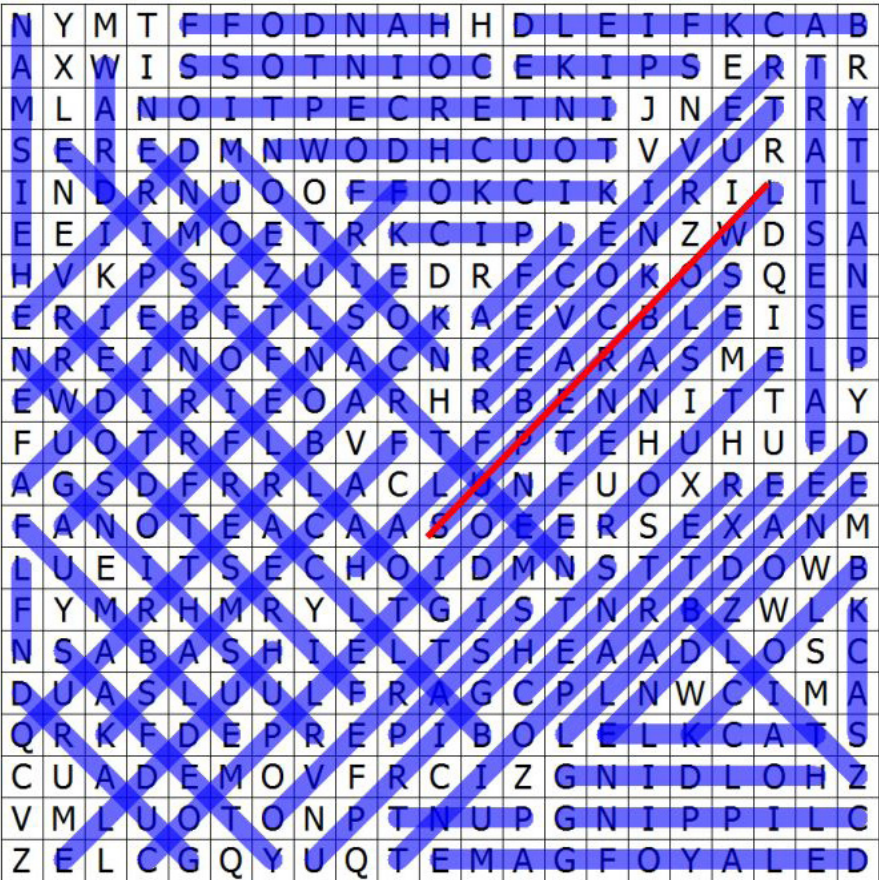
Chapter 165

Maureen Miller
JanetAuwae-Mccoy
Laura Lockett
Monique Moton
Michelle Carlson
Karen Lozito
Ismar Flores
Pamela Dougherty
Kerri Nafus
Scott Swanson
Neil Riehle
Tammy Richter
Jana Littrell
Patrick Patterson
Dirk Crews
Gloria Lopez
Debra Signorello
Christina Armbruster
Cynthia Green
Gail Abilovitz
Valerie Armbruster
Diane Mccaffrey



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



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: Tuesday, Dec. 2, 11:30 a.m.
Where: Zio Fraedo's, 611 Gregory Ln., Pleasant Hill. **Cost:** Members (and their caregivers) free; Guests \$35. **Program:** Guest speaker State Superintendent of Public Instruction Tony Thurmond; Enjoy live music, discuss year-end CSR business. **Reservations required:** RSVP by Nov. 22 to Russell Kilday-Hicks by phone, email, or via email invitation; Send checks for guest admission to 1208 Carleton St., Berkeley, CA 94702. For all other arrangements, please contact Russell.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snye@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net. **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh, **Meeting:** Monday, Nov. 3, noon (sign-in begins at 11 a.m.) **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Cost:** Members free, non-members \$25 (includes lunch of chicken marsala, rice pilaf, broccoli, and salad); Admission is free to non-members who fill out a CSR membership application. **Program:** Legislator guest speaker TBD. **Reservations required:** RSVP by October 27 to Peggy Andre at villatresshair@gmail.com; no reservations no meal; Space is limited to the first 100 responses. All who reply thereafter will go on a waiting list. **For more information:** Call Peggy Andre (916) 995-8094.

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:** Friday, Dec. 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:** Salmon, prime rib, or vegetarian meal. **Reservations**

requested: By Dec. 12 to Stephen McVeigh at 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, Oct. 16, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City
Program: Guest speaker TBD
Cost: Chapter 4 members in good standing are free, invited guests and speakers are also free. All others are \$35. **Reservations required:** RSVP by Oct. 9 to Marta Zaragoza by phone number above.

CHAPTER 5

CENTRALVALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; **Meeting:** Wednesday, Dec. 3, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guest speaker TBD. **Reservations required:** RSVP by Nov. 18 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Thursday, Dec. 4, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Guest speaker Assemblymember Juan Alanis. **Reservations required:** RSVP by Nov. 19 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Tuesday, Dec. 9, 11 a.m. **Where:** Tuolumne County venue TBD. **Program:** Guest speaker TBD
Reservations required: RSVP by Nov. 25 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Thursday, Dec. 11, 11 a.m. **Where:** Round Table Pizza, 12280 Industry Blvd., Jackson. **Program:** Learn about living trusts and wills from guest speaker Gwendolyn Christeson, attorney-at-law. **Reservations required:** RSVP by Nov. 26 to Diane Padilla by phone or email, or via email invitation.

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:** Meeting: Monday, Oct. 9, 11 a.m. (doors open 10:30 a.m.) **Where:** Elks Club, 2025 Elks Club Dr., San Bernardino. **Program:** Guest speaker, Keith Umemoto, CSR Executive Vice President. **Reservations required:** RSVP by Oct. 6 to Frank Ornelas by phone.

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 **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com

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 **El Monte Meeting:** Wednesday, Oct. 8, noon (Sign-in begins at 11:30 a.m.) **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte. **Program:** Guest speaker State Senator Bob Archuleta. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by Oct. 3 to David Matanga by phone or email. **Meeting:** Wednesday, Nov. 12, noon (Sign-in begins at 11:30 a.m.) **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte. **Program:** Guest speaker State Assemblymember Mike Fong. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by Nov. 6 to David Matanga by phone or email or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walters, (805) 286-7435; builtforcomfort2@hotmail.com; **Vice President:** Ada Mendez, (805) 598-6404; sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com. **Meeting:** Thursday, Nov. 20, 11 a.m. **Where:** Vix Creek Saloon, 133 Bridge St, Arroyo Grande. **Meeting:** Thursday, Dec. 18, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo.

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 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, Oct. 14, noon. **Where:** Sizzler, 16988 Main St., Hesperia. **Program:** Guest speaker Jeanette Sanders, long term care ombudsman, Wise & Healthy Aging. **Reservations required:** RSVP by Sept. 30 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, Nov. 5 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, 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; **Vice President:** S.E. Riaz, (530) 519-2174, SERiaz@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Note:** Chico (usually

meets the third Thursday of every month). **Chico Meeting:** Thursday, Oct. 16, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker TBD
RSVP: Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, Nov. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker TBD
RSVP: Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Susanville Meeting:** Tuesday, Oct. 14, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Susanville holiday meeting. **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; **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, Oct. 7, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Learn about the new Pharmacy Benefit Manager (PBM) for select 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 Sept. 29 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text). Please include full names of members and guests. **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.

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, Dec. 4, 11 a.m. Doors open 10:15 a.m.; Lunch begins at noon. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members and guests \$25 deposit (attendees will receive refund at door-only). **Program:** Year-end celebration. **Reservations required:** RSVP by Nov. 29. See mailed flyer with RSVP details. **For more information:** Contact Diane Whorton or Gaspar Luna-Oliveira by phone.

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, Oct. 13, 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, Oct. 14, noon. **Where:** Running Creek Casino, 635 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:** Thursday, Oct. 9, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Guest speaker Steven Alari, Chair, CSR Political Action Committee; Learn about 2026 CalPERS health plans. **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 Sept. 30 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:** Thursday, December 11, 11 a.m. **Where:** Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver; Additional guests \$30. **Program:** Compete for raffle prizes; Guest speaker TBD. **Reservations required:** RSVP by Dec. 9, 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.*

Meeting: Thursday, Oct. 16, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield.

Program: Learn about Link For Life, a nonprofit dedicated to supporting breast cancer patients and their families in Kern County with vital services and care; Discuss 2026 chapter budget with treasurer Joe Salcido. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Oct. 10 to Ophelia.

Note: Attendees are asked to wear pink to support breast cancer research; 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, codyanniel@gmail.com. **Meeting:** Tuesday, Dec. 9, 11 a.m. **Where:** Sterling Hills by Wedgewood Weddings, 901 Sterling Hills Dr., Camarillo. **Program:** Guest speaker TBD. **Cost:** Free for CSR members and one guest (admission includes buffet style lunch).

Reservations required: RSVP by Dec. 1 to Cathie Jimenez by phone, text or email (805) 746-2273 or chapter31cj@gmail.com. Please include guest names.

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, Oct. 8, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Guest speakers State Assemblymember Sharon Quirk-Silva and CSR Political Action Committee Chair Steven Alari. **Cost:** Members free, guests \$25. **Reservations required:** RSVP by Oct. 6 to Bill Serb, serbthe3rd@att.net or Susie 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, Nov. 13, 11 a.m. **Where:** Elks Lodge #1342, 386 N. Main St., Porterville. **Program:** Guest speaker from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$25. **Reservations required:** RSVP by Nov. 6 to Lou Flores.

Hanford Meeting: Tuesday, Nov. 18, 11 a.m. **Where:** IHOP, 180 N 11th Ave, Hanford. **Program:** Guest speaker from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **Reservations required:** RSVP by Nov. 11 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

All chapter meetings are held on the second Thursday of even months at 11:30 a.m., unless otherwise noted. **Meeting:** Thursday, Oct. 9, 11:30 a.m.

Where: Black Bear Diner, 2450 N. Fremont St., Monterey.

Program: Guest speaker Rubin Gomez of Monterey-Salinas Transit (MST) will discuss special public transit programs for seniors.

Cost: Members free, guests \$25 (limit one guest per-member).

Reservations required: RSVP by Oct. 7 to Deborah Anzini (831) 277-9110. Include guest names (limit one)

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916) 346-9092, Caesar.abcarius@sbcglobal.net; **Vice President:** Vacant; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **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, Oct. 1, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:**

Guest speaker Joe Reynoso, CSR President. **Cost:** Free for Chapter 165 members; Guests \$25

Reservations required: RSVP by Sept. 26 to CSR email invitation or contact Les Reynoso by email or phone. **Meeting:** Friday, Dec. 5, noon (sign-in at 11 a.m.) **Where:** Hilton Arden West, 2200 Harvard St., Sacramento. **Program:** Selection of Chapter 165 Vice President (if you are interested in the role, please contact Chapter President Caesar Abcarius by Dec. 5); Live entertainment provided.

Cost: Chapter 165 members free; Guests \$50 **Reservations required:** RSVP by Nov. 23 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon**

Meeting: Thursday, Oct. 16, noon (sign-in at 11:45 a.m.) **Where:** Foxy's Restaurant, 16011 Boat Basin Rd., Harbor, Ore. **Program:** Hear guest speaker from Oregon Office of Emergency Services. **Cost:** Free for Chapter 165 members; Guests \$20 **Reservations required:** RSVP by Oct. 13 to CSR email invitation or to Sue D'Errico by email or phone.

Meeting: Thursday, Dec. 18, noon (sign-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd., Medford, Ore. **Program:** Guest speaker TBD **Cost:** Free for Chapter 165 members; Guests \$20

Reservations required: RSVP by Dec. 14 to CSR email invitation or to Sue D'Errico 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.



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