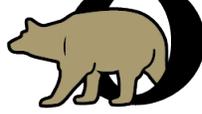


CALIFORNIA STATE RETIREES



Vol. 3 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES MARCH 2026

5 Tips to Maximize Your Pharmacy Benefits With CVS Caremark

*This article was submitted by CalPERS.

CVS Caremark (CVS)—and SilverScript for Medicare members—is our new pharmacy benefits manager (PBM) for pharmacy benefits under certain health plans. For the full list of CVS-covered plans, FAQs, and more information, you can visit www.calpers.ca.gov/CVS.

To answer common questions we've heard from members, here are five tips to help you maximize your pharmacy benefits.

1. Managing Prior Authorizations and Exceptions

If you've had a medication approved through a prior authorization with OptumRx, in most cases that approval automatically transferred to CVS or SilverScript. This authorization

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



remains active until it expires, at which point your doctor may need to request a new one.

If you're prescribed a medication that is not covered under the new formulary and your doctor believes you need that particular drug, they can request an exception based on medical necessity.

What you can do:

- If you have questions about whether your prior authorization transferred, Basic (non-Medicare) members should call CVS at (833) 291-3649. Medicare members should call SilverScript at (833) 291-3648. If your prior authorization cannot be transferred, talk to your doctor about requesting a new one. You can also request that CVS or SilverScript send the required form directly to your doctor.

- If your drug is no longer covered under the new formulary, transition fills are available through March 31, 2026. This provides time to work with your doctor to discuss a safe and effective alternative or request a medical necessity exception.

- Basic members can call CVS to request a transition fill. For Medicare members, the transition fill is automatically applied when you refill the medication at the pharmacy. You may request multiple refills up to a maximum 90-day supply.

2. Staying On Top of Costs and Coverage

Some members have noticed changes in out-of-pocket costs for certain medications. The most common reason for this change is due to drugs moving to different

tiers between OptumRx and CVS.

What you can do:

- Review the formulary and exclusions list under your health plan at www.caremark.com/calpers to check the coverage and tier of your medications.
- If your medication moved to a higher tier or is no longer covered, you should have received a letter with details, alternatives, and next steps.
- If your doctor believes your medication is medically necessary and an alternative is not appropriate, they can request an exception for medical necessity.

3. Avoid Missed Medications: Planning Ahead for Refills or Deliveries

To avoid interruptions, it's a good idea to plan your refills in advance. Most retail pharmacies remain in the CVS network, and mail order delivery continues to be available.

What you can do:

- For retail pharmacies, you can request refills within one week of your medication running out. For mail order, you can request a refill two weeks in advance.
- If you use mail order, most prescriptions transferred automatically to CVS. If a new prescription is needed or if you'd like to learn more about mail order service, you can call CVS or SilverScript.
- Always use your new ID card when filling prescriptions, even if you're at the same pharmacy you used before.

4. Understanding Your Choices if Delays, Shortages, or Coverage Issues Arise

We understand that you need

reliable access to your medication. If you experience a delay, shortage, or coverage issue, there are steps you can take to resolve the problem quickly.

What you can do:

- If your medication is delayed or out of stock, ask your pharmacist about alternatives or nearby pharmacies with availability. For further assistance, Basic members can call CVS at (833) 291-3649. Medicare members should call SilverScript at (833) 291-3648.
- If you have a CVS account, you can use the Find a Local Pharmacy tool at www.caremark.com/pharmacylocator to find in-network pharmacies, including major chains and local options. If you do not, you can access the tool under your health plan at www.caremark.com/calpers.
- If you receive a letter about a formulary change, review the covered alternatives and talk with your doctor about the best option for your health needs.

5. Still Have Questions? Reach Out for Support

CVS Caremark and SilverScript customer service teams are available 24/7 to answer your questions and resolve issues. If you've already contacted them, we're available to help.

What you can do:

- Start by calling CVS Caremark at (833) 291-3649 for Basic plans or SilverScript at (833) 291-3648 for Medicare plans.
- Access digital tools and resources at www.caremark.com/calpers, including pharmacy and formulary search features.

Continued on page 3

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CALIFORNIA
STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

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) to CSRinfo@Calretirees.org 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: What Medicare Won't Pay For in 2026

Dear Savvy Senior,

To avoid any future health care surprises, can you tell me what original Medicare doesn't cover in 2026?

New Beneficiary

Dear Beneficiary,

It's a great question. While original Medicare (Part A and B) covers a wide array of health care services after you turn 65, it doesn't cover everything.

If you need or want certain services that aren't covered, you'll have to pay for them yourself unless you have other insurance, or you enroll in a Medicare Advantage health plan, which may provide some additional benefits.

Here's a look at some commonly needed medical services that original Medicare doesn't pick up the tab for.

Most dental care: Routine dental care including checkups, cleanings, x-rays, fillings, root canals, tooth extractions and dentures are not covered by original Medicare.

Routine vision care: Medicare does not cover routine eye exams, eyeglasses and contact lenses (except following cataract surgery), but tests, treatments and surgeries for medical eye diseases like cataracts, glaucoma and macular degeneration are covered.

Hearing aids: Original Medicare will not pay for hearing exams or hearing aids but may cover a hearing and balance exam if your

doctor determines it's necessary.

Prescription drugs: Medicare (Part A and B) doesn't provide coverage for outpatient prescription drugs, but you can buy



a separate Part D prescription-drug policy that does.

Alternative medicine: Acupuncture (except to treat low back pain), chiropractic services (except to correct a vertebral subluxation of the spine), and other types of alternative or complementary care are not covered by Medicare.

Cosmetic surgery: Most cosmetic procedures are not covered, however, if the surgery is due to an injury or deformity, it might pay. For example, Medicare will cover a breast prosthesis for breast cancer survivors.

Foot care: Medicare does not cover most routine foot care, like the cutting or removing of corns, calluses and toenails. But they do cover medically necessary

podiatrist services for foot problems like hammertoes, bunion and heel spurs, along with exams, treatments and therapeutic shoes or inserts if you have diabetic foot

problems.

Long-term care: Nursing home care and assisted living facilities are not covered by Medicare. But Medicare will help pay up to 100 days of skilled nursing or rehabilitation care immediately following a hospital stay of three or more days.

Personal home care: If you need to hire help for bathing, dressing or getting out of bed, Medicare typically won't cover these costs either, unless you are homebound and are also receiving skilled nursing care. Housekeeping services, such as shopping, meal preparation and cleaning are not covered either unless you are receiving hospice care.

Adult diapers: Medicare does not cover the cost of adult diapers



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

or other incontinence supplies. These items are considered to be for personal hygiene rather than medical treatment.

Overseas coverage: In most cases, health care outside of the United States is not covered by Medicare except for very limited circumstances – such as on a cruise ship within six hours of a U.S. port.

The best way to find out what original Medicare covers is to talk to your health care provider, visit Medicare.gov/coverage and type in your test, item or service, or download the Medicare “What’s covered” app on the App Store or Google Play.

Also keep in mind that even if Medicare covers a service or item, they don't pay 100 percent of the cost. You will have to pay a monthly Part B premium (which is \$202.90 for most beneficiaries in 2026) and unless you have supplemental insurance, you'll have to pay your annual deductibles and copayments too. However, most preventive services are covered 100 percent by Medicare with no copays or deductibles.

5 Tips to Maximize Your Pharmacy Benefits With CVS Caremark *Continued from page 1*

• If you've tried these steps and still need assistance, contact the CalPERS call center at **888 CalPERS** (or **888-225-7377**) for additional support. We're Committed to Your Health Transitions can be challenging, and

our goal is to ensure you continue to receive the care and medications you rely on. We're proud to serve those who serve California, and we're here to help every step of the way.





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

This month you will read about 1) some problems and solutions with the transition to CVS/Caremark/SilverScript for which Larry Woodson, Chair Emeritus of the Health Benefits Committee, was kind enough to provide his perspective, and 2) new Delta Dental benefit upgrades.

CVS/Caremark/SilverScript (from Larry)

Greetings, CSR members. It's been a while since I have written for this column and I am happy to provide information I hope you will find useful. CVS/Caremark administers the SilverScript pharmacy benefits for members on Anthem Blue Cross Medicare Preferred, and those on Medicare with PERS Gold and PERS Platinum Supplements. Joe gave excellent information about CVS/Caremark/SilverScript in the January and February issues. You may wish to review those for background. The 2 prior columns gave examples of problems members experienced in the transition from Optum. In December 2025, many of us received letters from SilverScript listing drugs members are taking which were covered by Optum that would not be covered by CVS/Caremark in 2026. The letter omitted the fact they will allow a 90-day grace period. It also instructed us to talk to our doctor to determine if either another drug would work or if our doctor could ask for an exception. Unfortunately, no information

was provided on how to ask for an exception, nor was a contact number provided.

Some of the common drugs excluded on their formulary for Medicare Part D are Synthroid, Ivermectin Cream 1%, Allopurinol Tab 200 mg, and Fluticasone inhalers. **Ironically, they are all still on the formulary for members on the Basic plan.**

There are also many more drugs not covered than the few I listed. The original list CalPERS posted in December was 330 drugs, though most were very uncommon. In late January 2026, SilverScript sent a follow-up to their previous letter. It said: "some of the information in that letter may have been incorrect." They included a revision that was exactly the same, except it named alternative drugs for each excluded drug listed in the 1st letter. The 2nd letter also did not specify the procedure for our doctor to request an exception. I called SilverScript Customer Service and was told our doctors should call a phone number different from Customer Service; they didn't know why it wasn't provided in either letter. In later correspondence, SilverScript provided an entirely different number (below), which I hope is the most accurate. In my case, I was given what turned out to be inaccurate information regarding my denied drugs. The rep told me one of them was approved for \$10, presumably after my doctor called the correct number I provided her. I subsequently discovered she was wrong and it is still denied. Right after the 2nd letter, I received a 3rd, likely received by many of you, indicating SilverScript was able to provide me with a temporary supply of the denied prescriptions for up to 90 days, then no more, unless an exception is requested by me, the member, or my doctor. The letter provided a different phone, which they say is for the Appeals Department: **833-291-3648**, which you or your doctor can call to appeal. I called Customer Service

again and the rep confirmed either I or my doctor could initiate what she called "PRIOR AUTHORIZATION" which would be needed to allow continuation beyond 90 days. **If the member initiates the prior authorization, then SilverScript reaches out to the designated doctor and they have 3 or 4 days to respond. If they are late, it is denied.**

Therefore, if you initiate, it is important to inform your doctor immediately so they are prepared to respond. It's probably safer to let the doctor initiate. If the preauthorization (presumably an exception) is granted, it would be for a specified time of a year or longer.

I elevated many of my personal problems, and some of those our members raised, to the CalPERS Health Benefits Program. Their staff were very helpful in following up with Caremark and SilverScript. As a result of reviewing recorded calls, they admitted some of their Customer Service reps made mistakes and provided additional training on those issues. I also received a call from a Caremark specialist to review my individual problems and advise me. She was very helpful and I believe they are making changes and improvements.

I also learned from CalPERS there are a few drugs Caremark won't cover for affected Medicare members that CalPERS is agreeing to cover. That list is called the "wrap list" and is likely small. I was told it would be available around February 13, but as of this writing, I have not seen it. In the Stakeholder briefing on February 12th, we were told they are providing the list to SilverScript who will incorporate it into their formulary. I will continue to push for seeing the list separately.

Lastly, for those of you having problems, here is the recommended sequence of contacts you should follow to resolve them. 1) Contact SilverScript at **833-291-**

3648. If not resolved, contact the CalPERS help line at **888-225-7377** M-F 8 am to 5pm. They may refer you to the health team if they don't have the answer. Also, CSR would like to hear about your unresolved problems by email to CSRinfo@CalRetirees.org with a request it be forwarded to the HBC.

Delta Dental

A new year has begun and along with it, CalHR upgraded several benefits for most retirees with Delta Dental of which you should be aware when seeking treatment. One of them is a renewed \$2,000 maximum annual benefit. Another is that Diagnostic and Preventative Care are now exempted from both the \$2,000 cap and the deductible. This means, when you are obtaining Diagnostic or Preventative Care, such as cleanings or X-rays, those procedures will not reduce your annual cap and will not count towards your deductible. Additionally, for those patients who have the PPO or PPO Premier plan and are deemed high risk, a third cleaning will be exempted from the cap and the deductible **as long as an in-network provider is utilized.**

CalHR also raised the dependent maximum annual benefit from \$1,500 to \$2,000. This means, for those members who have a dependent on their plan and were previously only allowed a \$1,500 maximum annual benefit, they will now be allowed a total of \$2,000.

While these new benefits do not solve the overall dilemma we are experiencing with Delta Dental, it is a sign CalHR is listening to our feedback and attempting to provide additional benefits which come at no increased premium to our members.

We will continue to work on behalf of CSR members to increase benefits whenever possible.

PUZZLES ST. PATRICK'S DAY

V	O	C	U	C	K	R	G	N	I	L	B	U	D
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Irish Coddle

Ingredients

1 pound thick-cut bacon, cut into 1-inch pieces
 1 pound Cumberland sausage or any mild pork sausage, cut into 1-inch pieces
 2 large white onions, halved and thinly sliced
 Kosher salt
 1 cup fresh parsley leaves, finely chopped
 Freshly ground black pepper
 3 pounds russet potatoes, peeled and quartered
 1/4 cup Irish stout, such as Guinness, optional
 Irish soda bread, for serving

Directions

Preheat the oven to 300 degrees F.
 Add the bacon to a large Dutch oven and set over medium heat. Cook, stirring occasionally, until the fat renders, about 10 minutes.
 Add the sausage and increase the heat to medium high. Continue to cook, stirring occasionally, until the bacon and sausage are nicely browned, about 10 more minutes. Remove the pot from the heat and use a slotted spoon to transfer the bacon and sausage to a plate.
 Drain the fat from the pot and return it to medium heat. Add the onions, a pinch of salt and 1/4 cup water. Use a wooden spoon to scrape the brown bits from the bottom and sides of the pot, then sprinkle the onions with 1 tablespoon of the parsley and plenty of black pepper. Layer the bacon and sausage over the onions and sprinkle with 1 tablespoon parsley and more black pepper. Layer the potatoes over the meat and add enough water to submerge everything but the potatoes, about 2 cups. Season the potato layer with a pinch of salt and plenty of black pepper and sprinkle with 1 tablespoon parsley. Bring the liquid to a boil (don't stir!), then cover and transfer to the oven. Bake, checking halfway to add more water if needed, until the onions are very tender and caramelized and the liquid has reduced slightly, about 2 hours. Finish with a pour of stout, if using, and a final garnish of the remaining parsley.
 Serve immediately with soda bread.



CELTIC
 SAINT
 DUBLIN
 SNAKES
 IRELAND
 MARCH
 LUCKY
 FESTIVAL
 HARP

RAINBOW
 SHAMROCK
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 GOLD
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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.



The Legislature

The second year of the 2025-26 legislative session is now in full swing. The budget subcommittees have been meeting now for weeks to review the Governor's proposed 2026-27 State Budget. Policy committees have also begun to review the over 1,900 new bills that have been introduced in 2026 prior to the February 20 deadline.

Campaign 2026

Of course, 2026 is also an election year. The Primary Election will be held on Tuesday, June 2, with the General Election to follow on Tuesday, November 3. All eight statewide offices will be on the ballot this year in addition to the eighty State Assembly seats and twenty State Senate seats (all even-numbered districts). Voters will also have the opportunity to weigh in on races for U.S. Senate, Congress, various local government races across the state, and statewide and local ballot

measures.

With Governor Newsom termed out in 2026, there will be a heavy focus on the race for the State's top office. Other open statewide offices include Lieutenant Governor, Treasurer, Insurance Commissioner, and Superintendent of Public Instruction. In the Legislature we will see elections in 21 open seats – 13 in the Assembly and 8 in the Senate. We won't go through all the potential ballot measures here, suffice it to say that dozens of proposals are in the works and making their way to the 2026 ballot in November.

Bill Watch

Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

Support

AB 280 (Aguilar-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 1190 (Haney)

Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV and overcharging for services.

STATUS: Two-year bill.

SB 888 (Seyarto)

Would exclude service-connected disability payments from the definition of "household income" for the purposes of the disabled veterans' tax exemption.

STATUS:

Awaiting hearing in Senate Revenue & Taxation Committee. CSR is also supporting Senator Dave Cortese's request that the Joint Legislative Audit Committee (JLAC) authorize an audit of CalHR's dental benefit procurement process and the



Ted Toppin

availability of dental services to state retirees and active employees as required by the state-sponsored plans. Stay tuned for additional information.

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

Peggy serves as our dedicated RSVP Chair for Chapter 2 meetings and is an invaluable member of our team. For every Chapter 2 gathering, she manages hundreds of emails and phone calls from members, personally confirming each attendee's participation. At our March 3rd meeting alone, Peggy processed more than 200 RSVP requests—an incredible testament to her organization and commitment. Her support doesn't stop there. Peggy warmly greets every member who attends our meetings, assists them with signing up for the next event, and ensures everyone feels welcomed and informed. She consistently goes above and beyond to answer questions, connect members with the appropriate services, and offers a compassionate ear whenever someone reaches out. Peggy may work quietly behind the scenes, but her impact is felt by everyone in Chapter 2. We are truly grateful for her dedication, professionalism, and outstanding customer service. Thank you, Peggy, for all that you do!

CALIFORNIA STATE RETIREES

Member Spotlight:

Peggy Andre



Retiree Tips: Post-Retirement Employment Rules

Deciding on service retirement can be among the biggest milestones in your professional life. Yet for some, choosing whether to pursue employment after retirement is a close second. One important factor to consider is whether you'll return to work for a CalPERS employer—and, if so, the rules you'll need to follow to stay compliant with the law. But first things first.

Working After Retirement Options

As a CalPERS retiree, you can take a job in the private sector, or return to work for a CalPERS employer. This can look like:

- Working for a non-CalPERS employer or private industry employer.
- Reinstatement back to active member status.

- When needed, working as a retired annuitant on a limited, short-term assignment for a CalPERS employer.

Working for a Non-CalPERS Employer

Does your local nonprofit need help? Or maybe a career outside public service is calling. As a service retiree, you can work for any private industry employer that doesn't provide services to CalPERS.

You can also work for a non-CalPERS retirement system while still receiving your monthly allowance.

Taking a Short-Term, Limited Position as a Retired Annuitant

Some positions may allow you to work while remaining a CalPERS retiree. A retired annuitant (RA) is an at-will employee of a CalPERS employer who does not accrue service credit and still receives a retirement allowance. This post-retirement employment option



includes specific criteria around:

- Limited duration: The position is required to prevent stoppage of public business, needed in an emergency, or contribute to a special project or excess work.
- Hours worked: No more than 960 hours may be worked each fiscal year. You can review total hours worked through your myCalPERS account.
- Compensation: Your hourly rate must fall within the pay schedule of others performing comparable work.
- Bona fide separation in service: This 60-day waiting period occurs if you've retired earlier than your normal retirement age (age 55

for the 2% at 55 formula, age 60 for the 3% at 60 formula) and represents the separation of service before employment as an annuitant can begin. If you are not of normal retirement age, you must not have any agreements to return to work before retiring.

- 180-day break prior to return: You cannot be employed as a retired annuitant for a period of 180 days after your retirement date unless you qualify for an exception. The 180-day waiting period begins on your retirement date and can be served concurrently with your bona fide separation of service.

Keep in mind: You and your employer share responsibility to ensure the employment follows retired annuitant rules and requirements.

Reinstating and Working for a CalPERS Employer in a Permanent Position

If you reinstate with a CalPERS

employer for a permanent, part-time, or full-time position, you must apply for reinstatement from retirement into active status employment. In doing so, you may lose some benefits, such as a golden handshake (additional service credit as an incentive to retire), and/or reciprocal benefits when you re-retire.

To end your retirement is no small decision, but with proper planning you can ensure there are no surprises on your path to a new career. Reinstatement can mean:

- Retirement payments end.
- You continue earning service credit.
- You return to work as an active CalPERS member.

If you're considering a return to permanent employment with a CalPERS employer, be sure to check out Reinstatement From Retirement (PUB 37) for additional guidance.

Learn More

By following these guidelines, you can confidently apply for and accept post-retirement employment while remaining compliant with existing rules and regulation. For more details on each type of eligible post-retirement employment, check out Employment After Retirement (PUB 33).

These guidelines are designed to ensure compliance with California Public Employees' Retirement Law (PERL).

4 Questions to Ask Your Partner Before You Retire

1. When Do We Want to Retire?

Choosing your retirement age depends on your personal needs and circumstances. Not only does your retirement age affect the amount that you'll receive from your CalPERS pension, but it can also impact your health care options, the amount you'll receive in Social Security, and how much savings you have available. Before you decide, make sure you have the necessary financial resources to tackle this stage of life.

2. Where Do We Want to Retire?

Currently, 84% of CalPERS retirees and beneficiaries reside in California. However, you may also be thinking about moving out of California in retirement. Before making a move, consider taxes, health benefits, and more. Do your research and consider contacting a financial advisor to make sure you understand the financial impacts of retiring out of state.

3. Do We Want to Fully Retire or Continue Working?

Before returning to work as a CalPERS retiree, be sure to do

your homework. While we've covered your options when it comes to working after retirement, it's important to use the resources we've shared so you have a clear understanding of each one and follow the rules and regulations accordingly.

4. What Happens if One of Us Passes Away?

This is a topic couples may shy away from, but it's a must. Do you know how your Social Security survivor benefits and other income streams may be affected by the loss

of one partner? Do your research and talk to your financial advisor so you know what to expect. Many factors affect CalPERS benefits payable, so it's not possible to know exactly what you'll receive until we review all the required documents after a death is reported. CalPERS death benefits are paid according to the valid beneficiary designation on file, so be sure yours is up to date — not only for your CalPERS pension, but all retirement accounts and insurance policies held in your name.

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

Steven Gamble
Luong Hua
Raj Pardasani

Chapter 2

Azhar Syed
Ricky Reed
Glenn Breckenridge
Colleen Murphy-Vierra
Michael Mcguirt
Richard Maestas
Trisha Wong
Dora Chandler
Maria Luna
Renato Lim
Mark Yost
Teresa May
Beverly James
Ronnie Pratt
Romana Lopez
Joann Vice
Fernando Simental
Melinda Nunes
Karin Wang
William Harkavy
Brian Sommers
Tony Barnes
Paul Wessen
Shavone Brown-Watts
Mark Pippert
Rees Morgan
Kimberly Mason
Graeme Cook
Richard Martin
Cathy Tupa'i
Cecilia Martinez
James Nordstrom
John Rowell
Kimberli Marks
Monique Jackson
Musu Sandy
Kimberley Burkard
Sylvia Venable

Chapter 3

Maria Padua
Martha Marin Carballo
Rodolfo Violanda

Chapter 4

Janeen Gibbs
Gilmar Rodriguez
Michael Klima
Debra Martinez
Mary George
Miguel Fuentes
Rachael Perrault

Chapter 5

Terri Jolie
Shelly Venicombe

Chapter 6

Alma Dreier
Ahjamu Makalani
Zabrina Hampton
Liza Ogena
Aurelio Peralta
Kathy Yang

Chapter 8

Susan Hawkins

Chapter 9

Robin Ikemi
Maritza Cardenas
Damitresse Yancey
Eugene Reed
Veronica Uribe

Chapter 10

Angela Rasmussen
Lennie Carrizales

Chapter 11

Jolynne Blake
Randy Villalobos
Sarah Gabriel
David Medeiros
Teri Duncan
Hugh Allen
Georgia Deorona
Antolin Penafior
Tammy Lara

Chapter 12

Michael Oneill
Stefanie Melendez

Chapter 15

Petra Diaz
Brea Noorani
Cindy Rose

Chapter 16

Larry Borges

Chapter 17

Catherine Brewer
Richard Lilley
Lillian Philpotts
Charles Williams
Thomas Stuart
Nelly Hencker
Loren Chatman-Hunter
Gilberto Uriarte-Navarro

Chapter 20

Gayane Mkrtychyan
Willie Mills
Maria Singson

Chapter 21

Michelle Buresh
Danilo Mercado
Alexander Horvath
Rosalina Zapata
Lori Foster
Rowena Munoz
Vicky Tabzon
Joanna Davis
Rosemarie Manansala
Alfredo Zamora
Noel Artates
Cynthia Dimaano

Chapter 23

Silvia La Rosa
Oscar Banda
Maria De Guia

Chapter 26

Jill Johnston
Cirila Gonzalez
Yvonne Sanchez
Guadalupe Plett
Nicholas Charles
Robert Puente
Shari Darke
Valerie Watkins
Laura Harvick
Melissa Landis
Isadore Suarez
Carol Jones
Debra Tackett
Panatda Day
Robyn Coronado-Burton
Becky Maness-Phillips

Sylvia Martinez
Margarita Quezada
Armin Ahumada

Chapter 31

Joel Racine
Karen Swanson
Luz Garcia
Gina Dossin
Richard Lemont
Yolanda Ramirez
Christine Lopez

Chapter 34

Dereck Do
Robin Douthit Burns
Laura Sandoval
Marina Stanic
Pedro Betancourt
Cathy Bishop
Victoria Agnew
Michael Foo
Maria Salvatierra
Marie Jones
Judith Skidmore
Janice Doan
Laurie Martinez
Lori Hare
Haim Rubanoff
Rhonda Saad
Patricia Hernandez
Jacqueline Aragon
Kimtrang Tran
Teclé Woldemichael
Rosa Dominguez
Francisco Avila
Patty De La Loza

Chapter 35

Heather Kalstrom
Kathleen Daniel
Donna Badgett
Elizabeth Moreno
Denise Jackson
Angela Holt
Franklin Chandler
Marcia Hohlbauch
Mary Grande
Michele Chandler
Hyun Lee-Smith
David Hall
Elio Toledo
Denise Rivera
Leywie Medrano
Luisa Lopez

Chapter 36

Stephen Padilla
Leonard Torres
Teri Banholzer
J Arnet
Jose Alatorre
Sunil Pasala
Stephen Petersen
Kathleen Vincent

Chapter 165

Jean De Lozier
Monica Flood
Michelle Schmidt
Rachael Gutierrez
Raymond Mullins
Ashley Sneller
Roberto Mendoza
Carol Katalbas
Duane Stansfield
Murlí Dadlani
Julie Mason
Vilma Correa
Sjon Woodlyn
Robert Languell
Linda Maxwell

Tamara Cason
Kelly Mackey
Brenda Weygandt
Colynn Mcconnell Buck
Denise Shiles
Steven Lewis
Frances Frizzi
Diana Russell
Marlene Schick
Laura Zamora
Chyan Wu
Donald Hayden
Marney Kincaid
Natalie Cebulski
Anne Hudson
Loretta Kofoed
Glen Taylor
Walter Cook
Robert Leonard
Glenda Takimoto
Christina Balderas
Wendy Baker
Dona Cassady-Dann
Linda Lacara
Johnny Banks
Bob Denton
Ronald Suster
Trina Pulido
Tomoko Morrison
Lori Isbell
Mary Guzman
David Schloss
Dwayne Sims

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

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

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: Wednesday, March 18, 11:30 a.m. **Where:** El Torito, 5 Monarch Bay Dr., San Leandro. **Cost:** Members and assistants free, guests \$25. **Program:** Guest speaker Christina Irving, client services director for the Family Caregiver Alliance; Learn how the advocacy group serves family caregivers. **Reservations required:** RSVP by March 11 to Chapter 1 President Russell Kilday-Hicks by phone or email; Registration capacity limited to first 70 responses. Send guest admission checks to: 1208 Carleton St., Berkeley, CA 94702. For any other arrangements, please contact Russell.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snyec@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, March 3, 9:30 a.m. – 11:30 a.m. **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove. **Program:** Guest speaker, Denise Davis, Alzheimer's Association; Learn about the impact of Alzheimer's disease. **Cost:** Members free, non-members \$15 (free to non-members who fill out a CSR membership application). Admission includes coffee, tea, and light refreshments. **Reservations required:** RSVP closed Feb. 20.

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 speakers from Dragon Tax and Chicago Title. Learn how Proposition 19 could impact your property taxes and homeownership decisions. **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 **Meeting:** Thursday, April 16, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, invited speakers, and invited guests. All others \$30 (cash only). **Reservations required:** RSVP by April 9 to Marta Zaragoza (310) 204-0484. If you RSVP but are unable to attend, please notify Marta at least 48 hours prior to the event. A \$20 fee will apply to those who do not attend after not cancelling their registration.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com; **Merced Meeting:** Wednesday, March 4, 11:30 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced.

Program: Guest speaker State Senator Anna Caballero. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by Feb. 18 to Diane Padilla by phone, email, or email invitation.

Jackson Meeting: Tuesday, March 10, 2026, 11:30 a.m. **Where:** Round Table Pizza, 12280 Industry Blvd., Jackson. **Program:** Guest speakers Paul Danbom, candidate for the 5th Congressional District seat, and Skip Schaufel, Ledger Dispatch reporter. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by March 2 to Diane Padilla by phone, email, or email invitation. **Sonora Meeting:** Thursday, March 12, 11:30 a.m. **Where:** The Standard Pour, 19040 Standard Rd., Sonora. **Program:** Guest speaker Paul Danbom, candidate for the 5th Congressional District seat. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by March 3 to Diane Padilla by phone, email, or email invitation. **Modesto Meeting:** Thursday, March 19, 2026, 11:30 a.m. **Where:**

Masonic Center of Modesto, 800 Rose Ave., Modesto.

Program: Guest speaker Jaron Brandon, Tuolumne County supervisor and candidate for the 4th State Senate District. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by March 5 to Diane Padilla by phone, email, or 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:** Thursday, April 9, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino.

Cost: Free for CSR members. **Reservations required:** RSVP by April 6 to Frank Ornelas (909) 948-8758, or via email invitation.

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 **Meeting:** Friday, March 6, 11:30 a.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Guest speaker Tim Citro, Fire Chief, Humboldt Bay Fire; Guest speaker Pat Gantt, CSR District D Director. **Cost:** Lunch free for members; Guests responsible for their own lunch. **Reservations required:** RSVP closed Feb. 27.

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 **Meeting:** Wednesday, April 8, noon (sign-in at 11:30 a.m.) **Where:** Stevens Steak & Seafood House, 5332 Stevens Pl., Commerce. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Chapter 9 members free; Non-members, guests \$20. **Reservations required:** RSVP by April 3 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; builtinforcomfort2@hotmail.com; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Thursday, March 19, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd. **Program:** Guest speaker CSR President Joe Reynoso. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by March 16 to Leticia Soria (805) 574-0109, LSoria@CalRetirees.org, or via email invitation

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.*

Meeting: Wednesday, March 4, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Cost:** Members free; Guests, spouses, and nonmembers \$25. **Program:** Get updates about CalPERS pension and health benefits; Learn about CaptionCall, a free service for people with hearing loss who need captions to use the phone; Donate non-perishable food item to compete in drawing (one ticket per-item). **Reservations required:** RSVP by Feb. 25 to Christy Christensen-Fountain by phone (559) 707-7067 or (559) 920-7277.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@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, April 21, noon. **Where:** Crazy Otto's, 1228 West Ave. I, Lancaster. **Program:** Guest speaker from office of Assemblymember Juan Carrillo. **Cost:** Members free. All guests pay for their own lunch. **Reservations required:** RSVP by April 7 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation. If we do not receive a reservation, there is a strong chance that there will not be enough room for you to attend.

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, March 4, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more info:** Please contact Audrey Sandeen (530) 604-5289 **Redding Meeting:** Wednesday, April 1, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more info:** Please contact Audrey Sandeen (530) 604-5289. **Yreka Meeting:** Thursday, April 2, noon (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Cost:** Lunch is free to all CSR members. **For more info:** Please contact Audrey Sandeen (530) 604-5289.

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 **Chico Meeting:** Thursday, March 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Nate Kopf, Planet Fitness assistant manager. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer. **Chico Meeting:** Thursday, April 16, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees. **RSVP:** Requested but not required. **Susanville Meeting:** Tuesday, April 14, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how to protect your finances from fraud schemes—with insights from guest speaker Kate Mishler, Golden 1 Credit Union. **RSVP:** Requested but not required. For more information: Call or text Diana King or Kenneth Todd Mayer.

CHAPTER MEETING NOTICES

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, May 5. **Where:** Cattlemens, 12409 Folsom Blvd., Rancho Cordova. **Program:** Please see the April CSR newspaper for details.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday March 20, 11:30 a.m. – 3 p.m. **Where:** Papapavlo's Bistro & Bar, 501 Lincoln Ctr., Stockton. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by March 13 to Sheila Ward-Shaw (209) 915-1020, sheilaws2@yahoo.com or via email invitation.

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. **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:** Don Merrill, (707) 484-8881 **Ukiah Meeting:** Monday, April 13, noon. **Where:** Star's 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. **Upper Lake Meeting:** Tuesday, April 14, 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, April 21, 9:30 a.m. **Where:** IHOP, 8555 Vesper Ave., Panorama City. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members eat free, guests pay for their own meal. **Reservations required:** RSVP by April 3 to Cora Okumura (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 **Meeting:** Tuesday, March 10, 11 a.m. **Where:** DoubleTree By Hilton, One DoubleTree Dr., Rohnert Park. **Program:** Guest speaker Linda Chandler, Carquinez Village. **Cost:** Meals free for members. Guests \$42. **Reservations required:** RSVP by March 3 to Laurel Duncan-Anderson (916) 397-7125 or LadyAnderson60@yahoo.com.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Wednesday, April 8, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant & Banquets, 1546 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver. **Reservations required:** RSVP by April 6 to Elvira Acevedo or EAcevedo@CalRetirees.org (408) 550-9273.

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. *In 2026, Chapter 26 will hold meetings on the third Thursday of even months: April 16, Aug. 20, Oct. 15, and Dec. 10. There is no meeting in June.* **Meeting:** Thursday, April 16, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Guest speaker from Alzheimer's Association of Kern County. **Cost:** Free for Chapter 26 members. All other guests and spouses pay \$15 for their own meals. **Reservations required:** RSVP by April 10 to Ophelia. Seating is limited. Reservations are mandatory. For those who RSVP but do not attend, please notify Ophelia no later than 72 hours prior to the meeting date. The chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588, csr.chapter26@gmail.com, or via CSR email invitation.

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:** Wednesday, April 22, 11 a.m. **Where:** Santa Barbara Elks Lodge #613, 150 N. Kellogg Ave., Santa Barbara. **Cost:** Free for CSR members and one guest; Admission includes Italian buffet lunch. **Reservations required:** RSVP by April 13 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, (949) 310-7675, markchef@aol.com; **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, April 8, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speaker Carmen Billingsley, CSR Membership Committee. **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by April 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 **Meeting:** Thursday, March 12, 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 March 5 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, April 9, 11:30 a.m. **Where:** Paine's Restaurant, 421 East St., Hollister. **Program:** Guest speaker Antonio Mendoza, Community Food Bank of San Benito County. **Cost:** CSR members free, guests \$25 (limit one guest per-member). **Reservations required:** RSVP by April 7 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, April 1, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Anupama Shojaei, Community Educator; Learn how Alzheimer's disease and dementia impact our community. **Cost:** Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by March 24 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, April 9, noon (check-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd., Medford, OR. **Cost:** Free for Chapter 165 members; Guests \$20 **Reservations required:** RSVP by April 6 to sue.derrico@yahoo.com or via CSR email invitation.

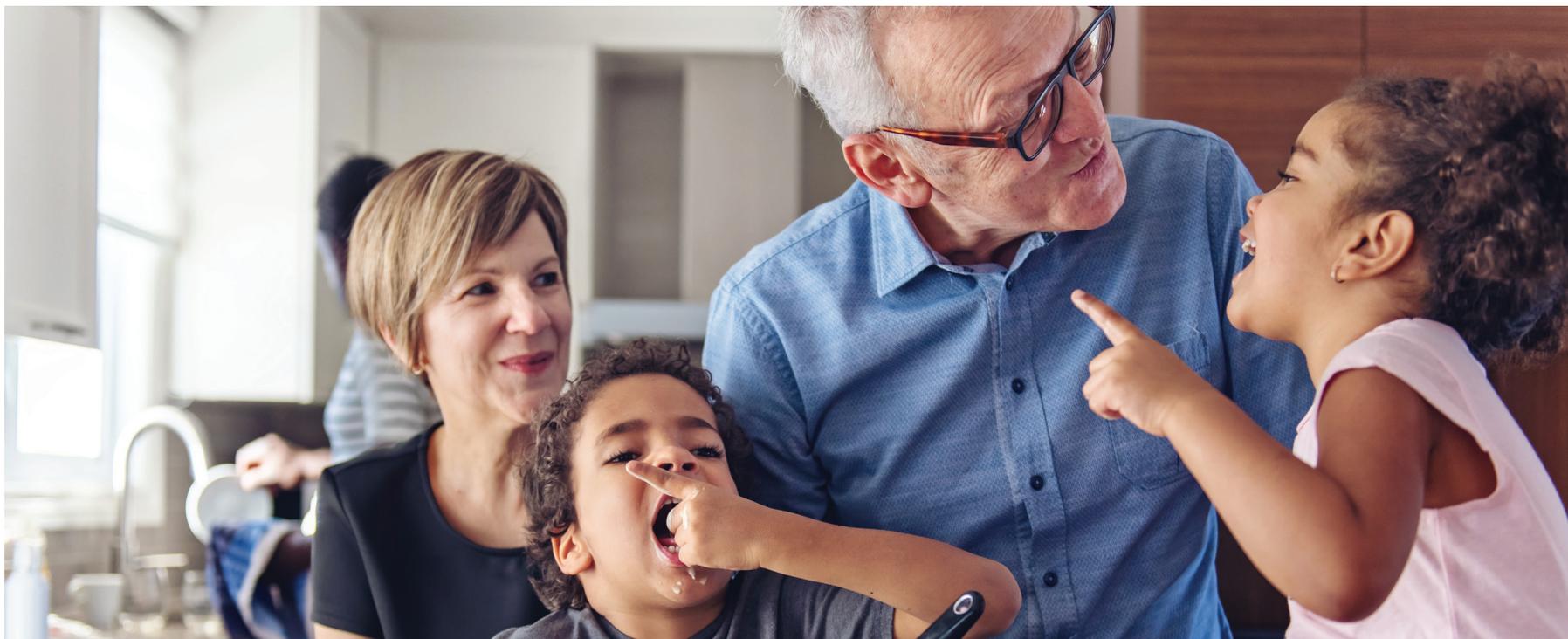
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MULTIPLE
SCLEROSIS
AWARENESS MONTH



March is
COLORECTAL
CANCER
Awareness Month



MARCH IS
DEVELOPMENTAL
DISABILITIES
AWARENESS
MONTH



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