

CALIFORNIA STATE RETIREES



Vol. 9

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2026

CSR Announces 2026 Statewide and Legislative Endorsements

CSR has announced its endorsements for the November 3, 2026, California general election, backing candidates in statewide offices as well as dozens of State Assembly and State Senate races. The endorsement list includes candidates running in State Assembly and State Senate districts across California

Statewide Offices

- Governor: Xavier Becerra
- Attorney General: Rob Bonta
- Treasurer: Eleni Kounalakis
- Controller: Malia Cohen
- Secretary of State: Shirley Weber
- Lieutenant Governor: Fiona Ma
- Superintendent of Public Instruction: Richard Barrera

Candidates listed for California State Assembly include:

- AD 01: Heather Hadwick
- AD 02: Chris Rogers
- AD 04: Cecilia Aguiar-Curry
- AD 06: Maggy Krell
- AD 09: Heath Flora
- AD 10: Stephanie Nguyen
- AD 11: Lori Wilson
- AD 12: Eric Lucan
- AD 13: Rhodesia Ransom
- AD 14: Buffy Wicks
- AD 15: Anamarie Avila Farias
- AD 16: Rebecca Bauer-Kahan
- AD 17: Matt Haney
- AD 18: Mia Bonta
- AD 19: Catherine Stefani
- AD 20: Liz Ortega-Toro
- AD 21: Diane Papan
- AD 22: Juan Alanis
- AD 23: Marc Berman
- AD 24: Alex Lee
- AD 25: Ash Kalra
- AD 26: Patrick Ahrens
- AD 27: Brian Pacheco
- AD 28: Gail Pellerin
- AD 29: Robert Rivas
- AD 30: Dawn Addis
- AD 31: Annalisa Perea
- AD 34: Charles Hughes
- AD 35: Andrae Gonzalez
- AD 37: Gregg Hart
- AD 38: Steve Bennett

- AD 39: Juan Carrillo
- AD 40: Pilar Schiavo
- AD 41: John Harabedian
- AD 42: Deborah Klein Lopez
- AD 43: Celeste Rodriguez
- AD 44: Nick Schultz
- AD 45: James Ramos
- AD 46: Jesse Gabriel
- AD 48: Blanca Rubio
- AD 49: Mike Fong
- AD 50: Robert Garcia
- AD 51: Rick Chavez Zbur
- AD 52: Jessica Caloza
- AD 53: Michelle Rodriguez
- AD 54: Mark Gonzalez
- AD 55: Isaac Bryan
- AD 56: Lisa Calderon
- AD 57: Sade Elhawary
- AD 58: Clarissa Cervantes*
- AD 60: Corey Jackson
- AD 61: Tina McKinnor
- AD 62: Jose Solache
- AD 64: Blanca Pacheco
- AD 65: Ayanna Davis
- AD 66: Paul Seo
- AD 67: Mark Pulido
- AD 68: David Penaloza
- AD 69: Josh Lowenthal
- AD 73: Cottie Petrie-Norris
- AD 76: Darshana Patel
- AD 77: Tasha Boerner
- AD 78: Chris Ward
- AD 79: LaShae Sharp-Collins

- AD 80: David Alvarez

Candidates listed for California State Senate include:

- SD 02: Damon Connolly
- SD 06: Roger Niello
- SD 08: Angelique Ashby
- SD 10: Scott Sakakihara
- SD 12: Nathan Magsig
- SD 14: Esmeralda Soria
- SD 16: Melissa Hurtado
- SD 18: Steve Padilla
- SD 20: Caroline Menjivar
- SD 22: Susan Rubio
- SD 26: Sara Hernandez
- SD 28: Lola Smallwood-Cuevas
- SD 30: Bob Archuleta
- SD 32: Kelly Seyarto
- SD 34: Avelino Valencia
- SD 38: Catherine Blakespear
- SD 40: Mara Elliott

The November 3 election will determine the next occupants of statewide constitutional offices and seats in the California Legislature. County election officials are scheduled to begin mailing ballots to voters by Oct. 5, while Oct. 19 is the voter-registration deadline for the general election. Polls will be open from 7 a.m. to 8 p.m. on Election Day.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



UPCOMING
EVENTS

- **Sept. 7:** Labor Day/ CSR HQ Closed
- **Sept. 14-16:** CalPERS Meetings
- **Oct. 19-21:** CSR Board Meetings

CALIFORNIA STATE RETIREES
STATEWIDE OFFICERS

Joe Reynoso
President
TEL: 916.708.0369
EMAIL: JReynoso@calretirees.org

Keith Umemoto
Executive Vice President
TEL: 916.715.1880
EMAIL: KUmemoto@att.net

Vincent Herrera
Vice President
TEL: 916.804.6613
EMAIL: VHerrera@CalRetirees.org

Geanie Hixon
CFO/Secretary
TEL: 541.646.0925
EMAIL: GHixon@CalRetirees.org

CSR DISTRICT BOARD
DIRECTORS

Steven K. Alari
TEL: 562.704.9191
EMAIL: SKAlari@CalRetirees.org
District A: Ch. 4, Ch. 9, Ch. 20

Leticia Soria
TEL: 805.574.0109
EMAIL: LSoria@CalRetirees.org
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

Maria Aguilar
TEL: 408.706.0366
EMAIL: MAguilar@CalRetirees.org
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

Pat Gantt
TEL: 530.570.5803
EMAIL: PGantt@CalRetirees.org
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Gail Fasciola
TEL: 916.612.0939
EMAIL: Gailsgab@Comcast.net
District E: Ch. 2, Ch. 15, Ch. 165

Jerry Fountain
TEL: 559.967.9691
EMAIL: JFountain@CalRetirees.org
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Frank Ruffino
TEL: 619.708.2165
EMAIL: FRuffino@CalRetirees.org
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Contact us!

**CALIFORNIA STATE
RETIREES Headquarters**
3000 Advantage Way
Suite 100
Sacramento, CA 95834
TEL: 916.326.4292
FAX: 916.326.4201
TOLL-FREE: 888.808.7197
EMAIL: CSRinfo@CalRetirees.
org
WEB: www.CalRetirees.org
501(c)(5)

CALIFORNIA
STATE RETIREES

Membership Application

First	Middle Initial	Last Name
Social Security Number		Chapter
Home Address	City	State Zip
Home Phone	Email	
Retirement Date	From what State Agency did you retire?	
How did you hear about us?	Recruiter	

Type of Membership (Check One)

- ☐ **Retired Membership** Available to state retirees only. See Dues Table.
- ☐ **Associate Member** Available to persons not eligible for retired membership. Dues are \$72.00 per year (payable annually).

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

Office Use Only

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

Signature _____ Date _____

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

www.CalRetirees.org

Member Spotlight

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 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: With Social Security Uncertainty, Should You Claim Benefits Early?

*Dear Savvy Senior,
I turn 62 early next year and plan to retire soon after. Most advice says I should wait to claim Social Security because my monthly benefit will be higher. But with all the recent news about Social Security's financial problems, I'm wondering if taking benefits early might be the safer choice. Is there ever a good reason to claim at 62?*

--Ready to Retire

Dear Ready,
You're definitely not alone in asking this. The latest Social Security Trustees Report projects the retirement trust fund could be depleted around 2032 if Congress doesn't act. If that happens, Social Security would still collect payroll taxes and pay benefits, but retirees could face an across-the-board cut of about 22 percent.

Before you rush to file, keep things in perspective. Most experts still expect Congress to step in, as it has before, to strengthen Social Security. And even if lawmakers don't act, waiting would still produce a higher monthly benefit because any across-the-board benefit cut would apply to everyone. While claiming at 62 means collecting benefits sooner, it also permanently locks in a smaller check. That said, there are several situations where claiming Social Security at 62 can make good financial sense.

How claiming age affect your benefits

You can start Social Security at 62, but doing so permanently reduces your monthly benefit by about 30 percent compared with waiting until full retirement age

withdrawals from their IRA or 401(k) during market downturns. The tradeoff is a permanently reduced lifetime benefit.

For married couples, timing can



(67 for those born in 1960 or later). Delaying until 70 increases your benefit by about 24 percent. For example, a \$2,000 monthly benefit at full retirement age would drop to about \$1,400 at 62, or rise to roughly \$2,480 if you wait until 70.

When claiming early makes sense

For some retirees, claiming at 62 is a practical move. If you've stopped working and need income for basic expenses, Social Security can provide a steady check right away. It can also serve as a bridge if you retire early or lose a job in your early 60s while delaying withdrawals from retirement accounts or a pension.

Some retirees also claim Social Security early to reduce

be coordinated as part of a broader strategy. One spouse may claim early to bring in income while the other delays to boost their future or survivor benefit. Health is another big factor. Delaying only pays off if you live long enough to collect those higher monthly checks. The break-even point between claiming at 62 and full retirement age is around age 78 or 79.

If you're still working, be careful here too. Before full retirement age, earnings above Social Security's annual limit can temporarily reduce your benefit, and claiming early locks in that lower amount for life.

Why delaying helps

For many retirees, waiting means a larger guaranteed monthly benefit

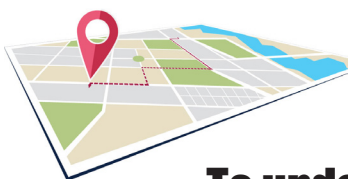


Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit **SavvySenior.org**

for life and often a higher lifetime payout if you live into your late 70s or beyond. It can also provide stronger protection against outliving savings. For couples, delaying the higher earner's benefit can increase the survivor benefit, which may help provide more financial security for a surviving spouse. Before deciding, it's smart to review your numbers. You can create a free account at **SSA.gov/myaccount** to check your earnings record and estimate benefits at different ages. Tools like **OpenSocialSecurity.com** or **MaximizeMySocialSecurity.com** (a paid tool with a \$49 fee) can also help you compare claiming strategies.

There's no one-size-fits-all answer. For most people, waiting still makes the most sense. But if you need income, have health concerns or are coordinating benefits with a spouse, claiming at 62 may be the better choice. The key is to base your decision on your own circumstances – not fear about Social Security's future.

**HAVE YOU
MOVED?**



Help us stay in touch!

Use the form on the link below to provide CSR headquarters with any changes to your contact details—email, mailing address, or phone number.

To update your information, please visit <https://calretirees.org/Update-My-Info>



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

This month you will read about 1) AgeAssured Program, 2) Blue Shield's EyeMed, and 3) Dental Benefits 2027

CalPERS-AgeAssured Program

During several chapter meetings I recently attended, the CalPERS AgeAssured program was discussed. Some members received mailings related to the AgeAssured program but had no idea what it was or how it operated. I will provide as much information as possible to assist members in making informed decisions about whether this program might aid them in staying in their home longer and living independently. AgeAssured is a voluntary, no-cost, aging-in-place program CalPERS launched in May 2024 which is administered by Assured Allies. It is designed specifically for CalPERS long-term care insurance policyholders who are age 75 and older and not yet receiving claim benefits.

For many retirees, one of the greatest concerns about aging is losing independence. We want to remain in our home, stay active in our communities, and avoid moving into a nursing home or assisted living facility unless it is truly necessary. AgeAssured is designed to help make that possible by providing CalPERS long-term care policyholders with personalized support designed to help them remain independent as they age.

The program connects participants with an aging professional, sometimes called an "Ally," who

evaluates individual circumstances and helps develop a personal life plan. That plan can address issues around the home, daily activities, caregiving, safety, and other challenges that could eventually make independent living more difficult.

The important concept is prevention. Instead of waiting until someone has a serious health problem or needs institutional care, AgeAssured attempts to identify challenges early and provide practical assistance before they become major problems. This approach can potentially benefit both retirees and insurance companies. For retirees, maintaining independence can mean greater quality of life and less disruption for families. For insurers, helping people remain healthy and independent may reduce the likelihood of long-term care claims. Assured Allies has reported significant reductions in claim costs associated with its approach.

As our population ages, innovative long-term care solutions deserve serious consideration. AgeAssured represents an important shift from simply paying for care after a crisis occurs to helping people avoid or delay that crisis. For retirees, that is a powerful goal to live longer, live healthier, and remain independent as long as possible. If you would like additional information about the AgeAssured program, please do not hesitate to call: **866-727-7833**.

Blue Shield EyeMed

I would like to highlight the EyeMed vision program offered through Blue Shield of California. EyeMed is an independent company, contracted by Blue Shield, to provide vision services to eligible members. I just learned this program is included with several Blue Shield plans. The program gives members access to a broad network of independent eye doctors and participating retail vision providers. Depending on the member's specific Blue Shield plan, benefits can include eye examinations, prescription lenses, frames and even contact lenses.

EyeMed also provides Blue Shield members with access to vision discounts through its network, giving members additional opportunities to save on eligible vision care purchases. Members can search for participating providers, schedule appointments and verify their coverage before receiving services. Simply log into your Blue Shield member account to verify whether your specific plan has EyeMed as a benefit.

I recently had an appointment with my optometrist in which I used my VSP benefits before I even found out I have vision benefits through my Blue Shield PERS Platinum Supplemental account. I think it is important to compare benefits between VSP and EyeMed before deciding to cancel VSP. Once I make the comparison, I will update my results for those interested in determining whether EyeMed is a worthwhile benefit versus VSP.

Retiree Dental Benefits

The dental Open Enrollment period for 2027 is from September 14 through October 9, 2026, with coverage effective January 1, 2027. The California Department of Human Resources (CalHR) administers the State of California dental program for eligible retirees. For 2027, significant changes are scheduled to take effect on January 1, 2027, including additional dental plan choices and changes to existing plans.

CalHR has announced eight dental plan options will be available to retirees beginning in 2027. These include new PPO choices through MetLife, simplified names for Delta Dental PPO plans, updated Dental Health Maintenance Organization (DHMO) plans, and expanded provider networks. The changes, according to CalHR, are intended to provide greater choice and flexibility for retirees. You are urged to review plan options for your family needs and enroll during Open Enrollment. The plans ending December 31, 2026 are: DHMO (prepaid) plans administered by Western Dental, Premier Access and MetLife Enhanced DHMO. Current

coverage under these plans remains active through December 31, 2026. If you are enrolled in one of the plans mentioned above, please contact CalPERS to change your dental plan during Open Enrollment. If retirees do not take action to update their dental plans by October 9, 2026, retirees currently in a DHMO (prepaid) plan will be auto-enrolled into MetLife Select DHMO. Retirees currently in a Delta Dental PPO plan will continue their enrollment. As of this writing, CalHR has not published the final 2027 retiree dental premium tables. I reached out to CalHR and was informed the updated premium rates for 2027 should be available on the CalHR website by the end of August or the early weeks of September.

Remember, if you feel you are being denied benefits to which you are entitled, please reach out to your medical plan, whether it be Blue Cross, Blue Shield, United Healthcare or any other plan. If they are unable to resolve your concern, reach out to CalPERS and if CalPERS is unable to help, do not hesitate to contact **CSRinfo@calretirees.org**. When I say CSR is here to fight for the protection of the pension and health benefits of retirees, it is not just a slogan, it is who we are and what we do for our members.

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, please send an e-mail to **CSRinfo@calretirees.org**.



**888 CalPERS
888.225.7377**

www.calpers.ca.gov

PUZZLES Solar System



Salmon Salad

Ingredients

2 (5-6 oz) cans of salmon, drained
1/3 cup mayonnaise
1 medium stalk celery, finely chopped
3 tablespoons red onion, finely chopped
1 tablespoon fresh dill or 1 teaspoon dried dill
1-3 teaspoons fresh lemon juice (optional, add to taste)

Directions

In a medium or large bowl, combine the drained salmon, mayonnaise, celery, red onion, dill, lemon juice (if using), and black pepper. Stir until well mixed and add additional mayonnaise to reach desired consistency. Serve salmon salad as a sandwich, in a lettuce wrap, on a bed of greens, or enjoy with cucumber slices, crackers, or chips. Store leftovers in an airtight container in the fridge for up to 5 days.



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

SUN
MERCURY
VENUS
EARTH
MARS
JUPITER
SATURN
URANUS
NEPTUNE
PLUTO

ASTEROID
COMET
METEOR
MOON
ORBIT
GALAXY ECLIPSE
SOLAR
SPACE
RINGS



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

MEMBERS ON THE MOVE



CSR-Supported AB 1629 Goes to Governor, Latest on Other Bills

As this is written, the Legislature is voting on hundreds of bills as the 2025-26 Legislative Session comes to a close on or before Monday, August 31 – as required by the State Constitution. After that, legislators will head home to campaign for the November General Election. I am happy to report that on Wednesday, August 26, CSR-supported AB 1629 (Haney) was approved by both houses and now goes to the Governor for final action. This bill would require dental insurance plans to send payments directly to dentists, preventing patients from having to cover large upfront costs when seeking dental care and ensuring that insurers cannot shift financial burdens onto patients. Here is the latest on bills that CSR has been monitoring and are still eligible to be taken up in the last week of this session.

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: Senate Third Reading File.

AB 1609 (Zbur)

Would ensure that consumers are able to speak with real humans when seeking customer service and support through telephonic and chat support platforms.

STATUS: Senate Third Reading File.

AB 1629 (Haney)

Would require dental insurance plans to send payments directly to dentists, ensuring that insurers cannot shift financial burdens onto patients.

STATUS: Passed both houses, ordered to Engrossing and Enrolling.

AB 1906 (Aguiar-Curry)

Would require health plans and insurers to cover the cost of an

annual cervical cancer screening home test kits.

STATUS: Senate Third Reading File.

SB 296 (Archuleta)

Would expand the value of the disabled veterans' property tax exemption for a veteran who is 100% disabled.

STATUS: Passed both houses, ordered to Engrossing and Enrolling.

SB 1244 (Allen)

Would require insurance intermediaries proactively disclose the compensation they earn for advising public agencies to select certain health care options.

STATUS: Passed both houses, ordered to Engrossing and Enrolling.

SB 1444 (Committee on Labor, Public Employment, and Retirement)

Would extend the timeframe for CalPERS members to make elections for the purpose of structuring retirement allowances.



Ted Toppin

STATUS: Enrolled and presented to the Governor on August 18.

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

California State Retirees Chapter 14 Supports Blue Star Moms in Susanville



California State Retirees Chapter 14 recently demonstrated its commitment to supporting local military families with a donation to the Susanville Chapter of the Blue Star Moms. The contribution reflects the spirit of service that continues long after retirement from state employment. By supporting Blue Star Moms, Chapter 14 is helping recognize and support military families whose loved ones are currently serving or have served our country. For Chapter 14 members, many of whom spent their careers serving Californians, supporting organizations that strengthen military families is a natural extension of that tradition. The donation represents the values of gratitude, compassion and civic responsibility that remain important in retirement. The Susanville Blue Star

Moms play an important role in the community by providing encouragement and support to military families and by honoring the service of those who wear the uniform. Chapter 14 is pleased to join with them in recognizing the importance of military service and the sacrifices made by service members and their families. The donation is more than a financial contribution. It is a gesture of appreciation and community support, reminding military families that their service and sacrifices are valued and remembered. California State Retirees Chapter 14 is proud to support the Susanville Blue Star Moms and the important work they do for military families. Together, we can continue a tradition of service, gratitude and community involvement.

CALHR UPDATE

Expanded Dental Choices Coming in 2027 for State Retirees

Starting January 1, 2027, you will have more dental options to smile about. Six plans from Delta Dental and MetLife (four PPOs and two DHMOs) offer more ways to find affordable care, stay with your dentist and get needed treatments. Review plans and enroll during Open Enrollment, September 14 – October 9, 2026, for coverage effective January 1, 2027.

What's New
* More PPO choices: Added MetLife, doubling your PPO options.
* Better access: Expanded provider networks improve chances of keeping your dentist and lowering out-of-pocket costs.
* Enhanced benefits: Some plans include improved implant coverage and advanced imaging.

Important transition: Western Dental, Premier Access and MetLife Enhanced DHMO end December 31, 2026. If you're enrolled in a DHMO and do not choose a plan by October 9, 2026, you will be auto-enrolled in MetLife Select DHMO effective January 1, 2027. If you are enrolled in a Delta Dental PPO plan, your coverage will continue.

How to Enroll
1. Compare plan benefits and confirm whether your dentist is in the plan's network.
2. Enroll September 14 – October 9, 2026, through CalPERS.
3. Use your benefits in 2027. Choose a dentist and schedule your twice-yearly dental cleanings.
To learn more, visit the CalHR Benefits website: <https://benefits.calhr.ca.gov/state-retirees/>

Understanding Your CalHR-Administered Benefits: A Retiree Benefits Forum

CalHR is hosting a Retiree Benefits Forum on September 17–18. This event is designed for State of California retirees to learn about retiree benefits administered by CalHR and CalPERS to prepare for the upcoming Open Enrollment period. Attendees will:
* Hear presentations from participating benefit representatives from Delta Dental, MetLife, VSP, The Standard, ARAG and CalPERS
* Learn about benefit options and enhancements for 2027

* Have an opportunity to submit questions in advance for a live Q&A
Benefits administered by CalHR include:
* Dental coverage
* Vision coverage
* Group legal insurance
* Supplemental life insurance
* Long-term disability insurance
Register Now
In-Person Retiree Benefits Forum
Thursday, September 17
9:00 a.m. – 1:00 p.m.
Location: CalHR Headquarters, 1810 16th Street, Sacramento, CA

95811
Register here: <https://benefits.calhr.ca.gov/open-enrollment/benefits-fairs/retiree-forum/>
Virtual Retiree Benefits Forum
Friday, September 18
1:00–4:45 p.m.
Location: Microsoft Teams
Register here: <https://benefits.calhr.ca.gov/open-enrollment/benefits-fairs/retiree-forum/>
Submit Your Questions
If you have questions or topics you would like addressed during the Retiree Forum, we encourage you to submit them in advance.

For questions about the forum, please contact RetireeBenefits@calhr.ca.gov.

As a reminder, Open Enrollment is Sept. 14 – Oct. 9, 2026. This is an opportunity for retirees to enroll or make changes to their benefits and ensure they and their loved ones have the right coverage for the future. Changes will take effect on Jan. 1, 2027.

CalHR's 2026 Open Enrollment Key Dates

- **September 14, 2026:** First day to enroll, change, or cancel benefits
- **October 9, 2026:** Last day to make Open Enrollment changes
- **January 1, 2027:** Effective date for all changes

How to Enroll or Make Changes to your Benefits During Open Enrollment as a Retiree?

Visit: <https://benefits.calhr.ca.gov/open-enrollment/how-to-enroll-or-make-changes-during-oe-retirees/>



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. All CSR members receive complimentary lunches.

Chapter 1

Chu Hwang
Joaquin Murphy
Mycast Mccauley
Julie Mielke
Beverley Heslop
Ofelia Perez
Dwight Dickerson
Vincent Mcshan
Julieta Arcia
Barbara Wieskamp
Lois Boyd
Kyoko Ishimaru
Sandy Hart

Chapter 2

Sean Avalos
Brenda Valdez
Willis Pearson
Tanya Aviles-Medeiros
Gustavo Preciado
Darline Mayes
Christopher Faria
Lisa Nakao
Colleen Janatpour
Michele Allegre
Loni Lucero
Czarrina Camilon-Lee
Michelle Talani
Maria Bueb
Michele Rogers-Toure
Bennett Reed
Robert Benoit
Guillermo Arias
Kenneth Dean
Cheryl Mabry Chase
Linda Wilkinson
Terry Chlentos-Panages
Shalonn Woodard
Barbara Fales
Cynthia Nevarez
Kimberley Stryke
Brenda Ruiz
Trina Scott
Kathleen Sullivan
Jimmy Wynne
Latishia Cole-Williams
Michelle Castro
Emile Truong
Audrey Nunes
Sammy Porras
Christopher Barnes
Elizabeth Brown
Lisa Dowdy
Felicia Hicks
Kristine Harris
Laurie Zapata
Maria Leal
Margaret Moody
Catherine Tamez
Ursula Wabinga
Amelia Perez-Gutierrez
Shelly Morris
Bryan Micheletti
Steve Romero
Joseph Mcquaid
Vachaune Clark
Mark Taniguchi
Lisa Christenson
Delano Palmer
Melissa Ross
Whitney Becker
Nina Castro
Hibbis Cannon
John Uwhuba

Chapter 3

Daniel Quach
Chris Long
Ry Hour
Jeffrey Tan
Jason Huynh
Susan Alden
Lori Schafer
John Sayre
Gloria Shih

Chapter 4

Edward Martinez
Joanne Leduc
Hogan Zhang
Cathy Homui
Joan Marston

Chapter 5

Susan Jordan
Daryl Hutchins
Cynthia Brune
Denise Hernandez

Chapter 6

Kim Lincoln-Hawkins
Laura Mancuso
Susan Marvulli
Maria Sandoval
Juan Huerta
Venancia Obispo
Emiliano Manalo
Maria Garfield Gonzalez
Rachele Clark
Danielle Stewart
Antoinette Esqueda
Tony Valenzuela
Jeff Groover
Ismael Reyes
Teresa Flores
Sylvia Ontiveros
Dino Martin
Debra St Louis-Laveist
Cesar Pilares

Chapter 8

Thomas Johnson

Chapter 9

Charlene Mendez
Donny Hua
Heidi Girling
Flora Cortez
Dianca Rendon
Teresa Williamson
Melissa Alvarran
Patrick Tsoi-A-Sue

Chapter 10

Jay Thompson
Maureen Oconnor
Martha Almaguer
Elizabeth Adams
Maria Liles

Chapter 11

Christina Watt
Rhonda Beaver
Cynthia Vasquez
Juvencio Alarcon
Fatima Dovalos
Richard Barron
Twinkles Edmond
Joel Briones

Chapter 12

Doreen Norton
Patricia Johnson
Randy Luera

Chapter 13

Natalie Rivinius

Chapter 14

Lori Hall

Chapter 15

Lisa Primeaux
Patricia Geerts
Alexander Gray
Greg Whitaker
John Wood
Azuka Okoye
Lisa Gray
Teresa Fox
Robert Ross
Phillip Mercado
Angela Boley
Maria Mendoza
Craig Cirimele
Lawrence Law
Douglas Hamstengel
Ronald Davisson
David Hulbert

Chapter 16

Wendy Weiss
Terri Gillam
Hakeem Latona
Waltron Diggins
Moya Riley

Chapter 17

Alma Villanueva
Grace Espinosa
Angelica Tennent
Maria Auletta
Jose Ramirez-Chomina
Cheryll Schulz
Tamara Sanders
Pamela Langley
Lorena Herrera

Chapter 19

Elizabeth Haley

Chapter 20

Thomas Lane
Trudy Posadas
Miguelina Gonzales

Chapter 21

Carla Alexander-Garcia
Germaine Jones
Vincent Anibale
Edmond Bridant
Altagracia Payamps
Rosalinda Galicia
Wendy Carly
Luz Hernandez
Dolores Silva
Monica Cea
Tanya Clarke
James Farquhar
Lynne Mcminn
Anthony Traversino
Ana Marin
Rowena Manuel
Amelia Mendez
Estela Sanchez Samaniego

Chapter 23

Lucille Yamakawa Cox
Kathy Robinson

Chapter 26

Steven Barefield
D'juna Butler
Mary Jane Rosenblatt
Noemi Garcia-Perez
Rudy Baldoz
Maria Gonzales

Chapter 34

Anthony Jones
Debra Cano
Patricia Campbell
Lori Koontz

Chapter 35

Sezer Pehlivan
Steve Tobey
Stephanie List
Scott Hansen
Michelle Duncan
Theresa Johnson
Marilou Dalija

Chapter 36

Michelle Wilhite
Maria Moore
Andrew Barnett
Terry Oxford
Yadira Ponce De Leon
Fatima Hernandez
Alfredo Archuleta
Michelle Battles
Imelda Matsumoto

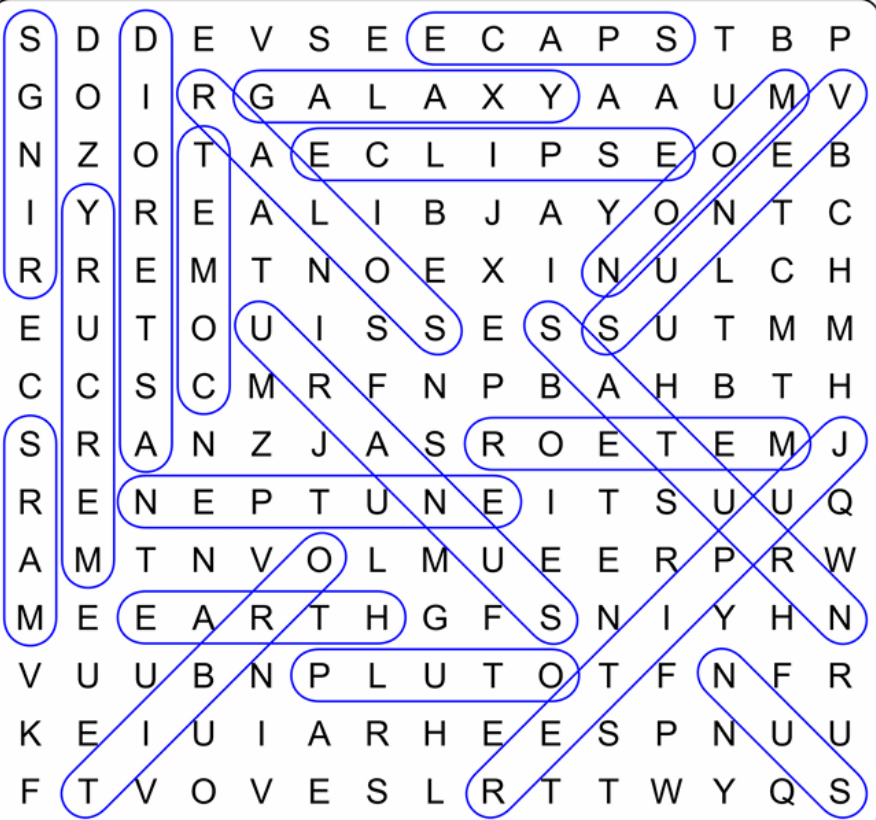
Chapter 165

Michael Ruggiero
Karina Sipple
Rachel Whitfield
Monica Rodriguez
Nancy Williams
Yvonne Baker
Joanna Gonzales
Diana Harbaugh
Lorie Billeci
Robert Garlick
Brian Coty
Enrica Bertoldo
Kerry Worgan
Nosakhare Gbajumo
Lorie Rowe
Anne Montgomery
Janet Dullum
Michael Freer
Kishka Wesley
Veronica Becker
Andrea Ramos
Kelly Zaragoza

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 *Our last meeting of the year is tentatively scheduled for Dec. 2 in Pleasant Hill.* **Meeting:** Wednesday, Sept. 9, 11:30 a.m. **Where:** El Torito, 5 Monarch Dr., San Leandro. **Cost:** Free to members and caretakers, guests \$25. Please mail \$25 guest admission check to Russell Kilday-Hicks, 1208 Carleton St., Berkeley, CA 94702. **Reservations required:** RSVP by Sept. 2 to Russell Kilday-Hicks at rkildayhicks@gmail.com or (415) 310-3823.

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 Buffington., **Meeting:** Tuesday, Sept. 1, 10 a.m. – 11:30 a.m. (sign-in begins 9:30 a.m.) **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove **Program:** Guest speaker CSR President Joe Reynoso will discuss 2027 CalPERS health plan Open Enrollment (Sept. 14 – Oct. 9). Learn what changes to review and what options to consider so you can make informed decisions about your health coverage and costs for the coming year. **Cost:** Members free, non-members \$15 (free to non-members who fill out a CSR membership application). Admission includes coffee, tea, and light snacks.

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:** Cecilia Cuadra (415) 678-7247; cacbon1@gmail.com **Meeting:** Thursday, Sept. 24, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Updates for 2027 CalPERS health plans from CalPERS Stakeholder & Events Manager Geeta Kumar. **Cost:** Members free, guests \$25; Admission includes choice of salmon,

veal, or vegetarian lunch.

Reservations required: RSVP by Sept. 17 to Stephen McVeigh at SMcVeigh@CalRetirees.org or (415) 378-8931 or via email invitation.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796

CHAPTER 5

CENTRAL VALLEY

FOOTHILLS President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com. The next Chapter 5 meetings will occur in December. The tentative locations for each respective event are Jackson, Sonora, Modesto, and Merced. Please see the November CSR newspaper for dates and details.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. **Meeting:** Thursday, Oct. 8. 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Program:** Scheduled guest speakers State Treasurer Fiona Ma (candidate for Lt. Governor) and Assemblymember Robert Garcia (D-Rancho Cucamonga). **Reservations required:** RSVP by Oct. 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:** Vacant. **Meeting:** Friday, Sept. 11, 11:30 a.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Learn about latest updates from CalPERS and CSR leadership—with insights from CSR District D Director Pat Gantt. **Cost:** Lunch free for members. Guests pay for their lunch. **Reservations required:** RSVP by Sept. 4 to Veronica Avila,

President (707) 487-0235 or via email invitation.

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, Oct. 14 noon (sign-in at 11:30 a.m.) **Where:** Steven's Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members free; Non-members, guests \$20. **Reservations required:** RSVP by Oct. 5 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; twalter@calretirees.org; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Thursday, Sept. 17, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo. **Program:** Learn about aging in place—with insights from Nancy Puder of Sea Coast Seniors **Cost:** Members free, guests \$30. **Reservations required:** By Sept. 12 to Leticia Soria (805) 574-0109,

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: Sept. 2, and December TBD.* **Meeting:** Wednesday, Sept. 2, 11 a.m. **Where:** Pardini's Catering and Banquets, 2257 W. Shaw Ave., Fresno. **Program:** Learn about updates to 2027 CalPERS health plans. Guest speakers include Lisa Middleton, CalPERS Board of Administration, and representatives from several CalPERS health insurance carriers. **Cost:** CSR members free. Guests, spouses, and nonmembers \$25 **Reservations required:** RSVP by Aug. 26 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:** Phyllis Barring Glass (661) 810-2069; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Oct. 13, noon. **Where:** BJ's Restaurant & Brewhouse, 11600 Amargosa Rd, Victorville. **Reservations required:** RSVP by Sept. 30 to Blanca Rodriguez by phone or email; Phyllis Barring Glass (661) 810-2069, 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 **Redding Meeting:** Wednesday, Sept. 2, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Note:** For more information, please contact Audrey Sandeen (530) 604-5289. **Redding Meeting:** Wednesday, Oct. 7, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Note:** For more information, please contact Audrey Sandeen (530) 604-5289. **Yreka Meeting:** Thursday, Oct. 8, noon (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Cost:** Lunch is free to all CSR members. **Note:** For more information, 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 *Chapter typically meets in Chico on the third Thursday of each*

month. We also meet in Susanville on the second Tuesday of each month, March through November (weather permitting). **Susanville Meeting:** Tuesday, Sept. 8, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer. **Chico Meeting:** Thursday, Sept. 17 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker CSR President Joe Reynoso will discuss 2027 CalPERS health plan Open Enrollment (Sept. 14 – Oct. 9). Learn what changes to review and what options to consider so you can make informed decisions about your health coverage and costs for the coming year. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer. **Susanville Meeting:** Tuesday, Oct. 13, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **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. 6, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Guest speaker State Senator Roger Niello (Senate District 6). **Cost:** Chapter 15 members free, nonmembers \$30 cash or check payable to CSR Chapter 15; Admission includes lunch choice of teriyaki chicken, ravioli, salmon, or steak. **Reservations required:** RSVP by Monday, Sept. 28, to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) or via email invitation. **Note:** Zoom access available upon request.

CHAPTER MEETING NOTICES

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday, Sept. 18, noon. **Where:** Casa Flores, 400 E. Kettleman Ln., Ste. 5, Lodi. **Program:** Guest speakers from Alzheimer's Association and CalPERS. **Cost:** CSR members free, guests \$30. **RSVP:** By Sept. 11 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:** Mildred Scarber, (619) 871-8658, MillieScarber@gmail.com. *Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month: June 4, Sept. 3, and Dec. 3..* **Meeting:** Thursday, Sept. 3, Doors open 10:00 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door. **Program:** Meet two prominent CSR-endorsed candidates for statewide office. Scheduled guest speakers are State Treasurer Fiona Ma (candidate for Lt. Governor) and Assemblymember Darshana Patel (D-San Diego), the incumbent for Assembly District 76. **Reservations required:** RSVP by Aug. 29. Please return the postcard with your reservation. New members, please bring your membership card to the meeting. **For more information:** Contact Diane Whorton dlw.union@gmail.com or (619) 454-3603 or Gaspar Luna-Oliveira (619) 548-4793. **Note:** If you have recently retired or signed a new membership application and have not received your membership card, please contact CSR headquarters to obtain your Membership number—so Chapter 17 can verify it. (If you received this newspaper, your member number is included above your name on the address label.) Please email that information to Diane Whorton at the above listed email address. You will then be added to the reservation list. Seating is limited. Those who attend without a reservation will be last to be seated.

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 **Mendocino Meeting:** Wednesday, Sept. 9, noon. **Where:** The Warf Restaurant (new location), 32260 N. Harbor Dr., Fort Bragg. **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. **Lake County Meeting:** Tuesday, Oct. 13, 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, Sept. 29, 11 a.m. **Where:** Sumo Asian Buffet and Grill, 21610 Victory Blvd., Woodland Hills **Program:** Learn how CSR helps protect your pension and health benefits—with insights from CSR Political Action Committee Chair Gaspar Luna Oliveira. **Cost:** Members eat free (drinks not included). All others pay for their own meals. **Reservations required:** RSVP by Sept. 25 to Cora Okumura (818) 359-7625. **For more information:** Please contact Cora Okumura. **Note:** This is a Western-themed event. Cowboy or country attire is encouraged (but not required). **Meeting:** Monday, Oct. 12 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.

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:** Wednesday, Sept. 9, 11 a.m. – 2 p.m. **Where:** Zio Fraedo's, 23 Harbor Wy., Vallejo. **Program:** Guest speakers Yvonne Walker, CalPERS Board of Administration, and State Senator Christopher Cabaldon (D-West Sacramento). **Cost:** Members free, guests \$42. **Menu:** Admission includes lunch of house salad, entrée (choice of chicken Marsala, salmon, or cheese ravioli), and dessert. **Reservations required:** RSVP by Sept. 4 to Lorna Wright (707) 750-5990, CSRChapter21@yahoo.com, or via email invitation.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Trella Linley, (559) 359-8092, Trella58@charter.net.; **Secretary:** Vacant **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. **Meeting:** Thursday, Oct. 15, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Get important updates about your CalPERS pension and health benefits—with insights from Simone Parker, CalPERS Stakeholder Relations; Discuss 2027 Chapter 26 budget with Treasurer Joe Salcido. **Cost:** Free for Chapter 26 members. All other guests/spouses/significant others \$20 for their own meals. **Reservations required:** RSVP by Oct. 8 to Ophelia. Advance registrations 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: Michael Cheng, (805) 689-6700, mikecheng3@verizon.net; **Vice President:** Vacant; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyannie1@

gmail.com. **Meeting:** Wednesday, Sept. 23, 11 a.m. **Where:** Santa Barbara Elks Lodge, 150 N Kellogg Ave., Santa Barbara CA 93111 **Program:** Guest speaker Roy Lee, Santa Barbara County First District Supervisor. **Cost:** Free for CSR members and one guest. Lunch will be served. **Reservations required:** RSVP by Sept. 16 to Cathie Jimenez by phone/text (805) 746-2273, chapter31cj@gmail.com, or via email invitation. Please include guest name.

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:** Dana Pape, papedana@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Oct. 14, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speakers Congressman Lou Correa and State Assembly candidate Mark Pulido. **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by noon on Oct. 12 to Susie Leon (619) 394-8454, susielovespc@gmail.com, or via email invitation. **Note:** For express check-in, please bring your postcard invitation to the meeting.

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, Oct. 8, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from the offices of State Sens. Melissa Hurtado and Shannon Grove, and Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **RSVP:** Required by Oct. 1 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:** Patricia Olivas (661) 817-4068, Ptycakes717@yahoo.com; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting:** Thursday,

Oct. 8, 11:30 a.m. **Where:** Black Bear Diner, 2450 N. Fremont St., Monterey. **Program:** Learn about Alzheimer's disease—with insights from guest speaker Philip Geiger, Regional Director, Alzheimer Association. **Cost:** CSR Chapter 36 members free, guests \$25 (cash-only). **Reservations required:** RSVP by Oct. 6 to Patricia Olivas at Ptycakes717@yahoo.com, or (661) 817-4068, or via email invitation. Include guest names.

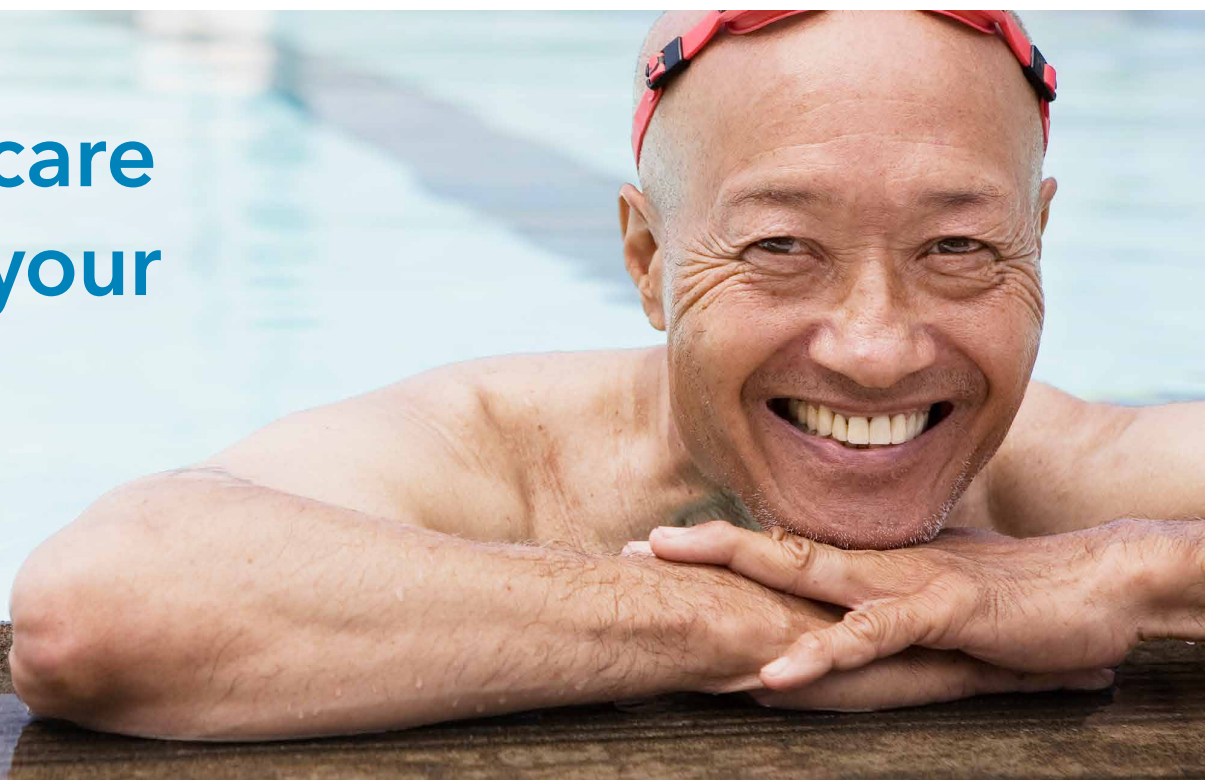
CHAPTER 165

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 *The holiday meeting is scheduled for Friday, Dec. 4.* **Sacramento Meeting:** Wednesday, Oct. 7, 9:30 a.m. **Where:** Zoom. **Program:** State Assembly Candidate Mike Greer. **Reservations required:** RSVP by Sept. 30- Oct. 6. Attendance limited to 500 attendees. Official invitation will be sent to your current email address on file with CSR headquarters. Please check your email for meeting details and login information. You must have a current email address on file with CSR headquarters to receive the meeting link. If you do not receive an email invitation, contact CSR headquarters to update your information: (916) 326-4292, (888) 808-7197, or CSRinfo@CalRetirees.org. **Note:** Please sign into Zoom and join meeting by 9:15 a.m. **Oregon Meeting:** Thursday, Oct. 15, noon (check-in at 11:45 a.m.) **Where:** Foxy's Restaurant, 16011 Boat Basin Rd., Harbor, OR. **Cost:** Lunch is free for Chapter 165 members; Guests \$20.



Integrated care to support your total health



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

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

2027 benefit highlights



Rides to and from your doctor visits at no cost¹



Routine eye exams and an eyewear allowance for glasses and contacts



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

Open enrollment is September 14
through October 9, 2026.



To learn more, scan the QR code or call us toll-free:
1-855-717-9598 (TTY 711),
7 days a week, 7 a.m. to 6 p.m.



New for 2027! Kaiser Permanente and Renown Health are teaming up to expand access and care for CalPERS retirees in northern Nevada. Learn more at kp.org/calpers.

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

Please recycle. 4509002997_CSR August 2026