

# CALIFORNIA STATE RETIREES



Vol. 9

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2024

## Candidate Statements for 2024 Statewide Officers Election

This year at Delegate Assembly, CSR Statewide Officers will be elected by the delegates to a new three-year term (2024-2027).

Statewide Officers includes the President, Executive Vice President, Vice President and Chief Financial Officer/Secretary.

Here are candidate statements for each office that were submitted by the August 15, 2024, deadline.

Nominations will also be accepted from the floor at Delegate Assembly.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



### Cessaly Hutchinson – Candidate for President

I would be deeply honored to be President bc I have goals to uplift the members with actions that will improve their quality of life: better retirement pay, access to resources, coaches who can assist members in chapters with issues on a tailored and individual basis.

My key goal is grow our organization by providing services to ALL retired state employees fashioned to their job category but to build one powerful, cohesive body.

I have corporate experience with 7 years as an agent at Allstate, more than 20 years of full time sales experience (leather shoes died in Las Vegas) for entities including Sprint, T-Mobile, Jafra, AT&T, Century 21, and now eXp of California.

I have 10 years state experience with the California Department of Transportation (Legal) and Department of Justice. I have also worked in Federal agencies such as The National Labor Relations Board, Health and Human Services and Housing and Urban Development.

I also want to listen to your concerns and determine how we can improve our stature. I also want to work with the governor and the legislature to improve the quality of life for all state retirees. Thank you for honoring me with your vote.

### Stephanie Hueg – Candidate for President

We have more to accomplish in my 2nd term to keep moving California State Retirees agenda forward. Our mission, Protecting our pensions and health benefits. We've been building bridges with other retiree groups to build a multi group of voters. We do not wish to meld our groups but work together on common interests. We recently were able to offer a financial hand up to CARA who was financially dying. They have several bills we also want to influence. They offer senior training forums which we may wish to utilize in CSR. We have partnered with the California Tribal Council reaching more California State Retirees and work on legislative issues we may have in common.

After nearly 3 years, we have a new web page with much more functionality. This was previewed by our leadership and was very well received. Our last board meeting was our best yet. I'm very proud of our staff provided training, our committees and their tremendous professional reports. These team members made our board meeting productive and positive.

I want to continue our development as the strong influential leaders of California State Retirees.

I respectfully ask for your vote to continue our work.

Stephanie Hueg

### Elnora Hunter-Fretwell – Candidate for Executive Vice President

**Re-Elect Elnora Hunter-Fretwell experience where It counts, getting me elected means leadership, experience, and honesty**

One term is not enough to accomplish changes needed. I already have knowledge of current issues that we have been dealing with and I would like to help in further planning and advancement for our organization. If re-elected, I will continue to be your voice at CalPERS, board meetings, chapter meetings, with legislators and Senators. I will

- continue to pick up the phone whenever you call and help in anyway I can,
  - stand side by side with you,
  - listen to your needs,
  - advocate for you.
  - encourage you to bring all your issues to the table to see what changes can be done.
- If you ask a question I will get you an answer whether it good or bad You have my promise
- to always do my best for all the members of CSR.
  - to always have an open communication with you no matter the issue.
  - to work towards more honest, communication for all CSR members I truly believe we need this.

**Your pension and Health care will always be a goal of mines to keep safe. "I Appreciate your vote to continue our work."**

*Continued on page 8*

**CALIFORNIA STATE RETIREES  
STATEWIDE OFFICERS**

**Stephanie Hueg**

President

TEL: 831.588.5061

EMAIL: Sjh Santacruz@gmail.com

**Elnora Hunter-Fretwell**

Executive Vice President

TEL: 916.320.3461

EMAIL: EHunter-Fretwell@CalRetirees.org

**Mary McDonnell**

Vice President

TEL: 415.509.1914

EMAIL: MMcDonnell@CalRetirees.org

**Gerald "Jerry" Fountain**

CFO/Secretary

TEL: 559.967.9691

FAX: 559.935.5884

EMAIL: JFountain@CalRetirees.org

**CSR DISTRICT BOARD  
DIRECTORS**

**Sharon Stoltzman**

TEL: 424.228.2820

EMAIL: SStoltzman@CalRetirees.org

District A: Ch. 4, Ch. 9, Ch. 20

**Susanne Paradis**

TEL: 916.919.4091

EMAIL: SVParadis@yahoo.com

District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

**Maria Aguilar**

TEL: 408.706.0366

EMAIL: Md12Aguilar@yahoo.com

District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

**Vincent Herrera**

TEL: 916.804.6613

EMAIL: VHerrera@CalRetirees.org

District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

**Keith Umemoto**

TEL: 916.429.2768

EMAIL: kumemoto@att.net

District E: Ch. 2, Ch. 15, Ch. 165

**Tim Behrens**

TEL: 559.920.0371

EMAIL: TBehrens@CalRetirees.org

District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

**Patsy Jimenez**

TEL: 909.862.7615

EMAIL: PJimenez@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](http://www.CalRetirees.org)

**Did you know?**

**The NEW CSR website is live!**

**Check it out:**

**[www.CalRetirees.org](http://www.CalRetirees.org)**

- New Calendar
- Members on the Move Gallery
- Member Resources
- New Chapter Map
- and much more!



# SAVVY SENIOR

## Savvy Senior: What Are the Early Signs and Symptoms of Diabetes?

Dear Savvy Senior,

*What are the early signs and symptoms of diabetes? I'm 60 years old, and in pretty good shape, but was just diagnosed with type 2 diabetes. What did I miss?*

Diabetic Dan

Dear Dan,

The signs and symptoms of type 2 diabetes can be so mild that many people miss them. That's why testing is so important. Here's what you should know. According to the Centers for Disease Control and Prevention more than 38 million Americans have diabetes today, and another 97 million have prediabetes, but many of them don't even know they have it. Type 2 diabetes is a disease that develops slowly over decades. Most people have prediabetes for a long time before the disease becomes full-blown diabetes, and even then, it progresses gradually. Diabetes occurs when your blood glucose, also called blood sugar, is too high. This excess blood sugar damages blood vessels and affects circulation, putting you at risk for a host of ailments, from heart attack and stroke to blindness, kidney failure and nerve damage.

### Signs and Symptoms

So how can you tell if you have diabetes? The earliest signs, which

are usually subtle, including urinating more frequently (often at night), being thirstier and hungrier than usual, weight loss without trying, feeling very tired, having dry itchy skin and blurry vision. And the symptoms that can indicate advanced diabetes and long-term damage has occurred includes cuts or sores that heal



slowly, having more infections than usual, and pain or numbness in your feet or legs.

### Who Should Get Tested?

Because prediabetes typically causes no outward symptoms, and the signs of early type 2 diabetes can easily be missed, the only way to know for sure if you have it is to get a blood test. Everyone age 45 years or older should consider getting tested for diabetes, especially if you are overweight with a body mass index (BMI) above 25. See [CDC.gov/bmi](https://www.cdc.gov/bmi) to calculate your BMI.

If you are younger than 45 but are overweight, or have high blood pressure, a family history of diabetes, or belong to an ethnic group (Latino, Asian, African or Native American) at high risk for diabetes, you should get checked too.

To help you determine your risk for diabetes, the American Diabetes

Association (ADA) has a quick, online risk test you can take for free at [Diabetes.org/risk-test](https://www.diabetes.org/risk-test).

### Diabetes Tests

There are three different tests your doctor can give you to diagnosis diabetes. The most common is the "fasting plasma glucose test," which requires an eight-hour fast before you take it. There's also the "oral glucose tolerance test" to see how your body processes sugar, and the "hemoglobin A1C test" that measures your average blood sugar over the past three months. It can be taken anytime regardless of



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

when you ate.

Most private health insurance plans and Medicare cover diabetes tests, however, if you're reluctant to visit your doctor to get tested, an alternative is to go to the drug store, buy a blood glucose meter and test yourself at home. They cost around \$20.

If you find that you are prediabetic or diabetic, you need to see your doctor to develop a plan to get it under control. In many cases lifestyle changes like losing weight, exercising, eating a healthy diet and cutting back on carbohydrates may be all you need to do to get your diabetes under control. For others who need more help, many medications are available.

For more information on diabetes and prediabetes or to find help, join a lifestyle change program recognized by the CDC ([CDC.gov/diabetes-prevention](https://www.cdc.gov/diabetes-prevention)). These programs offer in-person and online classes in more than 1,500 locations throughout the U.S.

## Stay Connected to CSR News and Events Through Email



Do you receive chapter meeting invitations in your email?

Many CSR chapters use email to promote their events. We encourage members to stay informed with CSR through email. Our emails provide news about your pension and healthcare benefits, as well as information about chapter events. To find an email invitation to an upcoming chapter meeting, check your inbox and spam folder. If you find a chapter meeting invitation in your spam folder, you can prevent further invitations from falling into spam by selecting the message and marking it as "not spam."

To confirm your correct email address is on file, please contact CSR headquarters.

You can call (916) 326-4292 or (888) 808-7197, or email us at [CSR@CalRetirees.org](mailto:CSR@CalRetirees.org)

To sign up to receive emails from CSR, go to [www.CalRetirees.org/Contact-Us](https://www.CalRetirees.org/Contact-Us).



**By Joe Reynoso, Chair, CSR Health Benefits Committee**

Below are updates on 1) Delta Dental, 2) Long Term Care, and 3) Medicare Advantage Plan Increases

### **Delta Dental:**

Delta Dental has continued to be a disappointing topic with never ending complaints about dentists leaving the network due to low reimbursement rates. While Delta Dental reported to CalHR they continued to have the majority of California dentists under contract, this assertion seems inaccurate based on information from dentists who left the network. CSR is working to develop a more comprehensive strategy in light of CalHR recently awarding Delta Dental a two (2) year contract, which does not expire until December 31, 2026. I have never heard of CalHR agreeing to a two (2) year contract; this development is very troubling. I reached out to CalHR to get clarification on the duration of the contract, but have not heard back as of this report. It appears we are at a point where members need to, and are encouraged to carefully research the dental plan(s) that would best suit their personal dental needs. In addition to Delta Dental, which offers pay as you go plans, there are several pre-paid plans, fully paid for by the State, which might offer needed benefits. For a complete list of available retiree plans, please visit the California State Retirees website at [www.calretirees.org](http://www.calretirees.org), which has a link to and information about the

most recent plans, premiums, and benefits. Of significant note, the California Dental Association (CDA) lawsuit filed against Delta Dental in 2022 was recently dismissed by a San Francisco judge, who stated in his opinion “the individual directors and officers of Delta Dental do not owe fiduciary duties to the dentists who participate in the plan’s networks, and that Delta Dental has unfettered discretion to set or change contractual terms without regard to the impacts on dental providers and patients.” While the CDA’s volunteer board along with their in-house and outside legal team have considered their options and decided to appeal the decision, it appears the issue of Delta Dental unilaterally changing contracts will continue until this case is concluded.

### **Long-Term Care Lawsuit**

Most subscribers of CalPERS Long-Term Care (LTC) insurance believed the lawsuit finally came to a conclusion, but CalPERS has created more problems for policyholders. CalPERS recently reported they temporarily suspended open enrollment for the LTC Program due to current uncertainty in the LTC market. Until further notice, they will no longer accept new applications for coverage. At the June board meeting, CalPERS staff announced it was recommending sizable premium rate hikes for the LTC program: a 10 percent increase starting January 2025 and another 10 percent increase starting January 2026. The staff will seek CalPERS board approval for the two LTC rate increases at the September 16-18 CalPERS board meeting. It should be noted, at the June 11 meeting of the Pension and Health Benefits Committee when the proposed rate hikes were announced, CalPERS board members raised no objections to the increases and made no acknowledgement of the objections raised by the couple of LTC

policyholders in attendance. If there are other LTC policyholders concerned about the proposed increases, they should: (a) reach out to CalPERS board members now to register their concerns; and (b) attend and speak up at the September CalPERS Board meeting when a vote on the increases is expected. (CalPERS board meetings are open to the public and broadcasted live through a webcast. The public can address the board either by attending in person or through the public call-in telephone line.) The rate increase will probably be heard on September 17 during the Pension and Health Benefits Committee meeting but could also be heard in the Finance Committee meeting on the same day or the general board meetings on adjacent days. (That will be clarified when the detailed agendas are published 10 days prior to the meetings). Objections to the increases already identified include: the unaffordability of the increase on policyholders with fixed incomes; the lack of CalPERS accountability for poor investment returns in 2022-23 (the LTC fund experienced a net investment loss versus 6% gains in other CalPERS funds); and lack of acknowledgement of the Wedding settlement impacts (which may later be used to justify additional premium increases).

### **Medicare Advantage Plan Increases:**

CalPERS recently reported significant increases to most medical plans for 2025 including more than 30 percent increases for Medicare Advantage plans. Why would these plans have such large increases? A question I find very difficult to answer, but recent news articles might help explain. A July 2024 Wall Street Journal article reported, “Medicare Advantage, the \$450-billion-a-year system in which private insurers oversee Medicare benefits, grew out of the idea that the private

sector could provide healthcare more economically. It has swelled over the last two decades to cover more than half of the 67 million seniors and disabled people on Medicare. Instead of saving taxpayers money, Medicare Advantage has added tens of billions of dollars in costs, researchers and some government officials have said. One reason is that insurers can add diagnoses to ones that patients’ own doctors submit. Medicare gave insurers that option so they could catch conditions that doctors neglected to record. The Journal’s analysis, however, found many diagnoses were added for which patients received no treatment, or that contradicted their doctors’ views.” So how does Medicare pay insurers? “The government pays insurers a base rate for each Medicare Advantage member. The insurers are entitled to extra money when their patients are diagnosed with certain conditions that are costly to treat,” which is why many patients are getting sicker, at least on paper. Insurers have discovered which diagnoses Medicare pays extra for even if the patient’s own doctor disagrees with the diagnosis. CSR has been at the forefront of fighting against the use of private equity groups to administer Medicare, but CalPERS has continued to use these groups to administer health benefits.

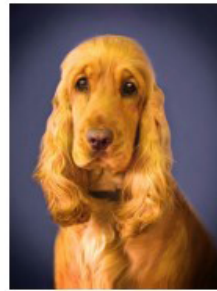
CSR will continue to advocate on behalf of deserving members. If you have any questions about your health, vision or dental benefits which you have been unable to get resolved, please do not hesitate to send a message to the CSR Health Benefits Committee at [CSRinfo@calretirees.org](mailto:CSRinfo@calretirees.org).



# PUZZLES Game Show Hosts

## Dog Breeds

We've hidden 40 dog breeds here, from a much longer list of the American Kennel Club. As an extra "twist," we've also hidden the name of a beloved fictional dog. Can you find his name?



## Beef and Lentil Chili

### Ingredients

- 2 pounds ground beef
- 1 medium onion, chopped
- 1 garlic clove, minced
- 2 cans (14-1/2 ounces each) stewed tomatoes, chopped
- 1 can (15 ounces) tomato sauce
- 3 tablespoons chili powder
- 1 ounce semisweet chocolate
- 1/4 teaspoon salt
- 1 cup dried lentils, rinsed
- 2 cups water

### Directions

In a Dutch oven, cook ground beef and onion over medium-high heat until beef is no longer pink, 6-8 minutes; crumble meat. Add garlic; cook 1 minute longer. Drain. Add next 5 ingredients; bring to a boil. Add lentils and water. Reduce heat; simmer, covered, until lentils are soft, about 1 hour, stirring often. Add water if mixture seems beginning to brown. Serve warm!



- AFGHAN HOUND
- AKITA
- ALASKAN MALAMUTE (Anatolian)SHEPHERD DOG
- BASSET HOUND
- BEAGLE
- BLOODHOUND
- BOSTON TERRIER
- BOXER
- BULLDOG
- BULL MASTIFF
- CHIHUAHUA
- CHOW CHOW
- COCKER SPANIEL
- COLLIE
- DACHSHUND
- DALMATION
- FOXHOUND
- GERMAN PINSCHER
- GIANT SCHNAUZER
- GOLDEN RETRIEVER
- GOLDEN RETRIEVER
- GREAT DANE

- GREYHOUND
- IRISH SETTER
- MALTESE
- MASTIFF
- PEKINGESE
- POINTER
- POMERANIAN
- POODLE
- PUG
- PULI
- ROTTWEILER
- SAINT BERNARD
- SHEEPDOG
- SHIHTZU
- SIBERIAN HUSKY
- TOY FOX TERRIER
- VIZSLA
- WHIPPET



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



# Are you constantly forgetting things?

As we age, we may experience memory loss or forgetfulness. But it's never too late to take steps to limit the memory loss that comes with aging. Read about how [here](#).

**Blue Shield Medicare (PPO) plans offer more benefits to help you keep your body and mind healthy:**

- SilverSneakers® program allows access to fitness locations nationwide
- 24/7 access to phone and video consultations with physicians
- See any doctor that accepts Medicare
- \$0 deductible
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care

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



SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits, and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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Blue Shield of California is an independent member of the Blue Shield Association

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As this is written, the Legislature is voting on hundreds of bills as the 2023-24 Legislative Session comes to a close on or before August 31 – as required by the State Constitution. After that, Legislators will head home to campaign for the November General Election. Here is the latest on the status of bills that CSR has been monitoring this session. You will note that many CSR supported bills were held in the Appropriations committees of each house due to the costs associated with the measures. This is par for the course in periods of multi-billion-dollar state budget deficits.

## Support

### AB 46 (Ramos)

Would exclude from state taxation the gross retirement income received by retired members of the U.S. Armed Forces and recipients of the Department of Defense’s Survivor Benefits Program. AB

46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees.

**STATUS: Dead – held in Senate Appropriations.**

### AB 236 (Holden)

Would require health plans and insurers to annually update their provider directories to ensure accuracy when patients seek care. This bill would also protect enrollees and insured individuals who receive surprise bills after being provided inaccurate or misleading information contained in a health plan or policy’s provider directory.

**STATUS: Dead – held in Senate Appropriations.**

### AB 820 (Reyes)

Would require the composition of various advisory groups and bodies to include an official or representative who advocates for, or administers programs that serve, older adults.

**STATUS: Dead – held in Senate Appropriations.**

### AB 2207 (Reyes)

Would expand the membership of various state Boards and Commissions to include persons that serve or advocate for older adults.

**STATUS: Senate Third Reading File.**

### AB 3129 (Wood)

Requires a private equity group or hedge fund to provide written notice to, and obtain written consent from, the Attorney General prior to a transaction with a health care facility, provider group, or provider to ensure that the transaction is in the public interest.

**STATUS: Senate Third Reading File.**

### SB 980 (Wahab)

Would improve the Medi-Cal dental benefit by lowering the eligibility age for crowns from 21 down to 13 years old. This bill would also add dental implants as a



**Ted Toppin**

covered benefit.

**STATUS: Dead – held in Assembly Appropriations.**

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

The process will start all over when the Legislature starts the 2025-26 session in early January 2025.

## Open Enrollment for the State of California Civil Service Retirees starts September 16 and ends October 11, 2024.

During Open Enrollment, you can enroll or make changes to your health, dental, vision, legal, and supplemental life insurance plans. If there are no changes to be made, then no action is necessary. Your health, dental, vision, legal and supplemental life insurance plans will automatically continue into the next year.

**All changes made during Open Enrollment will be effective January 1, 2025.**

### Retiree Health Benefits

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

### Dental Benefits

Retiree dental benefit changes submitted via mail must be postmarked and mailed to CalPERS by the last date of Open Enrollment,

**October 11, 2024.** As a reminder, there will be Delta Dental benefit plan enhancements that will go into effect January 1, 2025. For more information, please visit the CalHR Benefits website.

To enroll in dental benefits, make changes or receive more

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

**Legal Services Insurance Plan** Premiums for individual and

access to review the 2025 Legal Services Insurance Plan Premium rates, please visit the CalHR Retiree Group Legal Insurance Plan webpage.

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

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

### Supplemental Life Insurance

Excluded employees who enrolled into supplemental life insurance prior to retirement can continue their plan into retirement. Supplemental life insurance cannot be purchased during retirement. Premiums for supplemental life insurance will remain the same for 2025. Contact MetLife at (800) 252-8524 with questions regarding your supplemental life insurance benefits.

information regarding dental benefits, contact CalPERS at (888) CalPERS or (888) 225-7377.

### Vision Benefits

Vision Service Provider (VSP) Open Enrollment materials will be mailed directly to retirees prior to Open Enrollment. As a reminder, there will be VSP benefit plan enhancements that will go into effect January 1, 2025. For more

family coverage will remain the same for 2025. A new update to Elder Law under Wills and Durable Power of Attorney has been implemented. This enhancement will broaden the availability of coverage to members by including their parents and grandparents without needing to be designated as the guardian or conservator. For further information including





# NEWS

## CSR Candidate Statements

*continued from page 1*

### Al Lara – Candidate for Vice President

Al Lara is a dedicated professional with 28 years of state service experience, currently running for statewide vice president. Since joining the California State Retirees organization in 2010, Al has actively participated in various chapter positions and served on the board health and membership committee. Through his involvement, Al has gained valuable insights into the challenges and opportunities facing state retirees, and is committed to finding innovative solutions to protect pensions and state benefits for current and future state retirees. Al believes in the importance of empowering all members to have a voice in shaping the organization's direction towards a secure future. With a track record of learning from past mistakes and striving for continuous improvement, Al Lara is dedicated to promoting the well-being and prosperity of all California state retirees. Thank you.

### Jerry Fountain – Candidate for Chief Financial Officer

Re-Elect  
Jerry Fountain  
CSR's Chief Financial Officer  
As your Chief Financial Officer, I have two primary responsibilities; first is to the Board of Directors ensuring the security of corporate finances, and secondly, to each member ensuring their dues monies are accounted for properly. I introduced the elimination of the 3 month cap, ensuring chapters did not forfeit monthly dues allocations and all chapter account balances were retained and secure, I developed CSR's Chapter Outreach Program, I visit chapters and work with their officers, answering questions concerning the status of their chapter finances. I make recommendations to those chapters officers that have questions on Governing Rules and administrative reporting deadlines. I attend and provide testimony during CalPERS Board of Directors Meetings, and I represent CSR members during both CalPERS Roundtable and Stakeholders Meetings. Working with our Investment Committee, I made several recommendations to the CSR Board resulted in significant increases in returns on CSR's investments, with CSR's assets showing an increase of approximately \$700,000 in the last year. When I was initially appointed as your Chief Financial Officer, the financial assets of CSR, which included cash, money market, and investment balances, were approximately \$2,800,000. Today, CSR's assets exceed \$6,000,000.

### Geanie Hixon – Candidate for Chief Financial Officer

My name is Geanie Hixon and I'm running for Chief Financial Officer (CFO) of CSR. I'm running because you told me we need a CFO who works with you on chapter finances and CSR's budget priorities. If elected, I bring 35 working years of managing finances. During my years in State service, I managed operational budgets and million-dollar projects. During my 14 years with CSR, 12 were as Treasurer of Chapter 165. More recently I've been your Chair of CSR's Finance Committee listening to you about chapter concerns and working to ensure the Governing Rules and Bylaws were interpreted correctly and applied fairly to everyone. I'm committed to ensuring you have sufficient funds to run chapter operations, and I will institute detailed, hands-on Treasurer training for chapter officers and provide an avenue for guidance and support. Under my tenure as Finance Chair, we submitted a revised Finance Committee duty statement to the Board of Directors, which allowed for providing support to chapters; it passed and had a positive impact on chapters grant requests. If elected as CFO I will continue to listen, act, and be fiscally responsible to you and the CSR organization. Your organization. I would appreciate your vote.



**September**  
**2: Labor Day**

**October**  
**21-22: Delegate Assembly**  
**31: Halloween**

**November**  
**5: Election Day**  
**11: Veterans Day**  
**28: Thanksgiving**

**December**  
**24: Christmas Eve**  
**25: Christmas Day**  
**31: New Year's Eve**



# CALIF ORNIA STATE RETIREES

**DELEGATE ASSEMBLY**  
**OCTOBER 21-22 2024**  
**SACRAMENTO, CA**



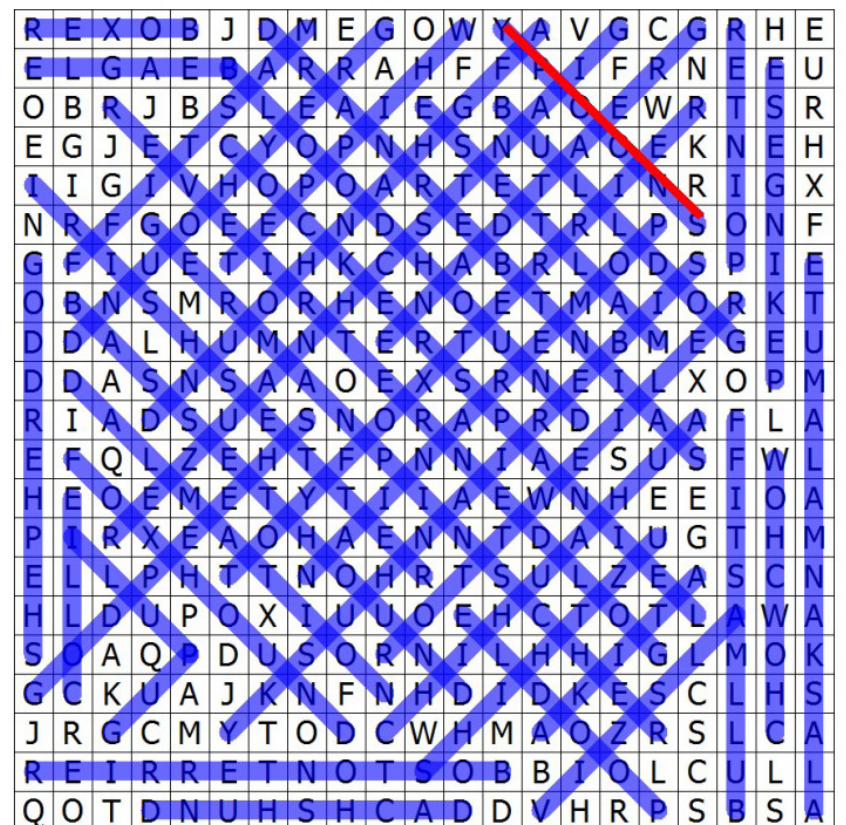
# Welcome Aboard, New Members!

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	Chapter 4	Chapter 12	Chapter 21	Chapter 35	Chapter 165
Tracy Kuerbis Adriana Uribe Elizabeth Henshaw Kristi Huwatschek Mario Candelaria	Araceli Huerta-Main Bill Ota Jacquelyn Moret Marian Grant Charles Rock Gloria Marino Asuncion Alonzo	Sean Buckley Tonia Quezada Michael McFarland Esther Brewer Adoracion Valmonte	Barbara Krantz Sabrina Abercrombie Julie Dinkins Patricia Simmons Timothy Nichols Linda Gumataotao Joseph Fielschmidt Gary Shimel Mercy Hernandez Miguel Casillas-Real	Laura Vasquez Gregory Holmes Colin Moore Arturo Quevedo Edward Gutierrez Lisa Hunsaker Timothy Parker Joni Jones	Shari Hickman Lynelle Belardi Suzan Bills Kevin Conrad Laura Jafelice Crystal Dennis Fred Black Lisa Solomon Cheryl Ramey Lynn Martin Carole Koehler Brian Jovino Roberta Baldwin Kristina Garcia Maureen Spurlock Susanne Liner Debra Murray
Chapter 2	Chapter 5	Chapter 13	Chapter 23	Chapter 36	
John Sharp Robert Bencheck Vincent Walker Debbie Berman Erica Otiono Mario Velasquez Robert Baker Sonya Carrillo Debbie Massello Elisa Plaza Julie Sazaki George Gaborek Cheryl Barros-Keeton Ben Harvey Andrea Harris Cynthia Ramirez Eloisa Hernandez Ivy Branaman Ronette Martinez Gemma Domingo Joleen O'neal Denai Burbank Lauren Oehler Leslie Sharp Carl Walker Malcolm Causby Dana Saunders Greg Watanabe Mary Krucik David Zahedi Judith Utley Stephen Franklin Javier Cano Carlton Parker Ericka Bradley Claudia Reichmuth Jeanalyn Maduli Joe Pena Juanita Mckinley Bryan Letcher Martha Tavera-Gamboa Erminia Ponce Tracie Williams Margaret Miller Martha Solorio Loren Pigniolo Linda Lynch Armando Arroyo Rajesh Kumar Ana Monge Anthony Vessigault Wilfredo Mallari Lan Yuan Lisa Loftis Vicente Gutierrez	Cheryl Miller Judith Levenson Susan Bell Georgia Jordan Cynthia Chappell-Evans Cheryl Fenton	Eugene Stanfield Janet Lewis Michael Farmer Kavon Rastegar	Linda Alter Jean Yu Crispina Gutierrez	James Johnson Lorri Ware	
	Chapter 6	Chapter 14	Chapter 26		
	Vincent Lundblad Susan Esparza Constance Boring Gloria Vann Esther Villegas Raymond Luna Kimberly Walker Anne Contreras Yolanda Brown Margie Reyes Ramona Crane Janis Johnson Idris Amara Elmer Bajet Ursula Sharp	Shane Bowman Donna Hinkle	Lillie Morrell Sheryl Seitz Deborah Fooks Linda Santiago Lisa Roberts Rochelle Samuel Raquel Solomon Humesh Kumar		
	Chapter 8	Chapter 15	Chapter 31		
	Julie Brown	Michelle Pantages Catherine Stocker Deborah Woodall William Netto Desiree Burrier Carol Roffe Paula Lacy David Novick Janine Juliff Joni Hirabayashi Timothy Weeks Sheri Bolstad Brenda Fulton Bradford Foss	Donna Worth		
	Chapter 9	Chapter 16	Chapter 34		
	Ron Escamilla Eleanor Mercado Thien Pham Arnoldo Flores Sylvia Moriel Kim Glick Mike Marquez Manuel Guzman Sanjaykumar Patel Alan Yep Robert Chan Roberta Deleon Lupe Garibay Dominga Rayo	Gilda Duremdes Calvin Moppins Delyne Hudson Anne Abriam	Zohndell Johnson Joanne Jamoral-Sulio Marie Aragon		
	Chapter 10	Chapter 17			
	Scott Hollingsworth Sean Estrada Kent Delgadillo Rosemary Newsum	Mark Pacheco Laura McCabe David Macias Daniel Onate Wendy Negron Ana Fernandez Martha Arreola Rene Vargas Liza Ramirez Martha Acuna Josephine Pamintuan Florence Pacrem Ana Limon Richard Battersby Debra Soifer Antonio Castro Sharline Walker Louis Lopez Roberto Castaneda Rhoda Paras			
	Chapter 11	Chapter 20			
	Michael Weaver Julie Watson Roger Key Roselle Gustilo John Geringer Suzanne Aragon Karen Green	Roger Chapman-Custer Perry Grundman Evelyn Osorio Richard Quinn Martha Munguia-Lubreski Stacie Bolden Si Lau Victoria Gutierrez Melchee Burgos			
Chapter 3					
John Ferrel Willie Bulanadi Kim Sibuyan Elise Ficarra Jean Lamming Ngozi Ezekwo					

**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



The fictional dog is SNOOPY.



# CHAPTER MEETING NOTICES

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

## CHAPTER 1

### ALAMEDA/CONTRA COSTA COUNTIES

**President:** Russell Kilday-Hicks, (415) 310-3823, [rkildayhicks@gmail.com](mailto:rkildayhicks@gmail.com); **Vice President:** Nathan Johnson (510) 304-9270, [nathan.johnson0406@yahoo.com](mailto:nathan.johnson0406@yahoo.com); **Secretary:** Peter Greeff, [petergreeff09@gmail.com](mailto:petergreeff09@gmail.com); **Treasurer:** Rose Greeff, [rosegreeff@gmail.com](mailto:rosegreeff@gmail.com) **Meeting:** Tuesday, Nov. 12, noon. **Where:** Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr., Oakland. **Program:** TBD.

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Phyllis Johnson, (279) 333-9446, [sacyolocsr2@gmail.com](mailto:sacyolocsr2@gmail.com); **Vice President:** Suzanna Nye (916) 741-1209, [suzannanye@yahoo.com](mailto:suzannanye@yahoo.com); **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810. **Note:** No meeting in September. See you Monday, Oct. 7. **Meeting:** Monday, Oct. 7, noon. Setup committee admitted from 10:30 a.m.-11 a.m. for smooth entry, preparation. Doors open for all members at 11 a.m. Meet, greet, and eat with us from 11 a.m. to noon. Official meeting is from noon to 2 p.m. **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. Meeting is a hybrid format (choice of in-person or Zoom) **Program:** As always, meeting will provide important current information for retirees. **Menu:** Roast beef, tuna, or turkey sandwiches. The vegetarian/vegan option is black bean salad with no oil. The roast beef can be ordered with gluten-free bread. **Reservations required:** By Sept. 23 at 5 p.m. to Phyllis Johnson at [sacyolocsr2@gmail.com](mailto:sacyolocsr2@gmail.com) or (279) 333-9446, Monday through Friday between 9 a.m. and 5 p.m., only. Include method of attendance (in-person or Zoom). Include any special meal considerations (gluten-free, vegan, vegetarian, or other). On all reservations, please include first name, last name, member, or guest. Include member's full name as it appears on your retirement paperwork. Include full names for guests. We will not serve lunch to attendees who arrive without reservations until all RSVP's receive their orders. **For more information:** Please contact Phyllis Johnson. **Meeting:** Monday, Nov. 11. Reservations required By Oct. 28 to Phyllis Johnson.

## CHAPTER 3

### SAN FRANCISCO PENINSULA

**President:** Stephen McVeigh, (415) 378-8931, [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org)

org; **Vice President:** Clarice Moody, [CMoody@CalRetirees.org](mailto:CMoody@CalRetirees.org); **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Friday, Sept. 13, 11:30 a.m. - 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** June CSR Board of Directors meeting report. **Menu:** Lamb, salmon, or vegetarian meal. **Cost:** \$10 **Reservations requested:** By Sept. 1 to Stephen McVeigh [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org); Please include meal choice.

## CHAPTER 4

### GREATER LOS ANGELES

**President:** Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Oct. 19, 12:30 p.m. - 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** TBD. **Reservations required:** RSVP by Oct. 13 with your request to Marta Zaragoza at the number above.

## CHAPTER 5

### CENTRAL VALLEY FOOTHILLS

**President:** Diane Padilla (209) 233-0473; [DPadilla@CalRetirees.org](mailto:DPadilla@CalRetirees.org); **Vice President:** Martha Acevedo, (209) 761-2034 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Vacant. **Sonora Meeting:** Tuesday, Nov. 12, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** TBD. **Cost:** \$5. **Reservations required:** RSVP to Diane Padilla at phone number above. **Merced Meeting:** Wednesday, Nov. 13, 11 a.m. **Where:** Elks Lodge, 1910 M St., Merced. **Program:** TBD. **Cost:** \$5. **Reservations required:** RSVP to Diane Padilla at phone number above. **Jackson Meeting:** Wednesday, Nov. 20, 11 a.m. **Where:** Castle Oaks Golf Course Bar & Grill, 1000 Castle Oaks Dr., Ione. **Program:** TBD. **Cost:** \$5. **Reservations required:** RSVP to Diane Padilla at phone number above. **Modesto Meeting:** Thursday, Nov. 21, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **Program:** TBD. **Cost:** \$5. **Reservations required:** RSVP to Diane Padilla at phone number above.

## 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. 10, noon (doors open at 11:30 a.m.) **Where:** Sizzler, 1461 Rimpau Ave., Corona. **Program:** TBD. **Cost:** Free to members.

**Reservations required:** By Oct. 7 to Frank Ornelas at phone number above.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Steve Avila, (707) 487-0235, [59avilasteve@gmail.com](mailto:59avilasteve@gmail.com); **Secretary:** Kimberly Wiley, (707) 740-9155, [kimberlyannewiley@gmail.com](mailto:kimberlyannewiley@gmail.com); **Treasurer:** Vacant **Meeting:** Friday, Sept. 13, 11:30 a.m. - 2 p.m. **Note:** This will be the last Chapter 8 meeting of 2024. We hope to see you here! **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Supplemental Delegate Election for alternate delegates to represent Chapter 8; Guest speaker Yvonne Walker, CalPERS Board of Administration. **Cost:** Free to members. **Reservations required:** RSVP, changes, or cancelations required by Sept. 6. Please contact Veronica Avila at (707) 487-0235 **For more information:** Please contact a chapter officer listed above.

## CHAPTER 9

### LOS ANGELES AREA

**President:** David Matanga (323) 434-3474, [dematanga@hotmail.com](mailto:dematanga@hotmail.com); **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, [claire01@peoplepc.com](mailto:claire01@peoplepc.com); **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **El Monte Meeting:** Wednesday, Sept. 11, 11 a.m. Sign-in at 10:40 a.m. **Where:** (Updated location) El Sombrero Restaurant & Sports Bar, 3550 Santa Anita Ave., El Monte. **Program:** Guest speaker, Mark Gonzalez, California State Assembly candidate for District 54. **Cost:** Members pay \$5 at sign-in. Guests and non-members pay \$20. Price includes buffet and soft drink. **Reservations required:** RSVP by Sept. 4 to David Matanga by phone or email above. **Note:** Meeting moved to El Monte because Sizzler in Downey closed for remodeling.

## CHAPTER 10

### SAN LUIS OBISPO

**President:** Leticia Soria, (805) 574-0109, [LSoria@CalRetirees.org](mailto:LSoria@CalRetirees.org); **Vice President:** Sally Mendez,

(805) 598-6404; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, [lori.p.w@gmail.com](mailto:lori.p.w@gmail.com) **Meeting:** Thursday, Sept. 19, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo. **Program:** Discuss upcoming open enrollment for CalPERS health plans. **Cost:** Members free, guests \$10 **Reservations required:** RSVP by Sept. 13 to Lori Williams at contact information above.

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [CChristensenFountain@CalRetirees.org](mailto:CChristensenFountain@CalRetirees.org); **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 **Meeting:** Wednesday, Sept. 4, 11 a.m. **Where:** Pardini's 2257 W. Shaw Ave., Fresno. **Program:** Hear guest speaker Jose Luis Pacheco, CalPERS Board of Administration; Learn about health plans available during CalPERS open enrollment; Learn how CaptionCall can make your home phone calls easier to understand; Compete for door prizes and raffle prizes (with proceeds going to local nonprofits). **Cost:** \$10 members and spouses, \$15 for all others. **Reservations required:** RSVP by Aug. 28 to (559) 707-7067 or (559) 920-7277; For your lunch order, please advise if you have any dietary restrictions.

## CHAPTER 12

### EASTERN MOUNTAIN AND HIGH DESERT AREAS

**President:** Linda Currie, (661) 273-6390, [lcurrie197@roadrunner.com](mailto:lcurrie197@roadrunner.com); **Vice President:** Blanca Rodriguez, (909) 553-5625, [secrtrycsr@outlook.com](mailto:secrtrycsr@outlook.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto:bgrif1275@gmail.com); Barbara Griffin, (661) 266-1130, **Meeting:** Tuesday, Oct. 8, noon. **Where:** Steer 'n Stein 12224 Mariposa Rd., Victorville. **Program:** TBD. **Reservations required:** RSVP by Sept. 26 to Barbara Griffin or Stephanie Gilbert.

## CHAPTER 13

### NORTHERN CALIFORNIA/REDDING

**President:** Terry Coyle, (916) 869-2094, [tlc95821@yahoo.com](mailto:tlc95821@yahoo.com); **Vice President:** LaDora Cooper, (530) 949-2131, [Dola27@charter.net](mailto:Dola27@charter.net); **Secretary:** Audrey Sandeen, (530) 604-5289, [theswede8243@gmail.com](mailto:theswede8243@gmail.com)

com; **Treasurer:** Georgene Gibson (530) 524-0662, [rbjeepman10@hotmail.com](mailto:rbjeepman10@hotmail.com) **Note:** Chapter meets the first Wednesday of every month in Redding, in addition to three times per-year in Yreka. **Redding Meeting:** Wednesday, Sept. 4, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Special Delegate Election to elect alternate delegates to attend the CSR Delegate Assembly in October.

**Cost:** Lunch is free to all CSR members. **Meeting:** Wednesday, Oct. 2, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Yreka Meeting:** Thursday, Sept. 5, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Casa Ramos, 100 Main St., Yreka. **Program:** Special Delegate Election to elect alternate delegates to attend the CSR Delegate Assembly in October. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen.

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

**President:** Kenneth Todd Mayer, (530) 519-2897, [KMayer@CalRetirees.org](mailto:KMayer@CalRetirees.org); **Vice President:** S.E. Riaz, (530) 519-2174, [SERiaz@CalRetirees.org](mailto:SERiaz@CalRetirees.org); **Secretary:** Robin Keehn, (530) 899-7911, [kkeehnr68@gmail.com](mailto:kkeehnr68@gmail.com); **Treasurer:** Diana King, (530) 310-3454, [LadyDi31481@gmail.com](mailto:LadyDi31481@gmail.com) **Note:** Chico (usually meets the third Thursday of each month). **Meeting:** Thursday, Sept. 19, 11:30 a.m. **Where:** Logan's Roadhouse 1900 E. 20th Street, Chico. **Program:** Guest speaker Ann Nickoli, Program Director of Professional & Continuing Education at Chico State University, discusses how lifelong learning enhances the quality of life for older adults. **Meeting:** Thursday, Oct. 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th Street, Chico. **Program:** TBD. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riaz. *Susanville usually meets the first Tuesday of the month, March to November, weather permitting.* **Meeting:** (moved to second Tuesday of month, due to holiday): Tuesday, Sept. 10, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Program:** TBD. **Reservations required:** For more information, call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Oct. 1, 11:30 a.m. **Where:** Diamond Mountain Casino, 900



# CHAPTER MEETING NOTICES

Skyline Dr., Susanville. **Reservations required:** 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; **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com. **Meeting:** Tuesday, Oct. 1, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville.

**Program:** Guest speaker Carolyn Washington, education outreach coordinator, Health Insurance Counseling and Advocacy Program (HICAP). **Lunch menu:** Chicken (lemon or teriyaki), ravioli, salmon, or steak. **Cost:** Members free; Non-members \$25 by cash or check payable to CSR Chapter 15. **Reservations required:** RSVP by Sept. 23 to Pam Robison by phone or email. Please include names and meal choices. **Note:** Zoom access is available upon request.

## CHAPTER 16

### SAN JOAQUIN COUNTY

**President:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meets in March, July, September and December.** **Meeting:** Friday, Sept. 20, Noon – 2 p.m. **Where:** Mi Ranchito, 425 S. Center St., Stockton. **Program:** Learn how CSR helps protect the pension and health benefits of retired state employees. **Cost:** Members free, non-members \$30. **Reservations are required:** RSVP by Sept. 13 to Sheila Ward-Shaw by phone number listed above or by email invitation response. **Note:** If you RSVP but cannot attend, please notify Sheila. Those who do not provide notice will be subject to no-show fees.

## 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:** Vacant. **We will meet on the following dates: Sept. 5 and Dec. 5, 2024 Meeting:** Thursday, Sept. 5. Doors open at 10:15 a.m. before the meeting begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Reservations are required:** See postcard mailed to members. **For more information:** Contact

Diane Whorton at (619) 454-3603

## 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:** Pam O'Toole, (707) 278-0508 **For 2024 we will meet in February, April, June, August, October & December Ukiah Meeting:** Monday, Oct. 14, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Upper Lake Meeting:** Tuesday, Oct. 15, noon. **Where:** Running Creek Casino, 635 E. Highway 20, Upper Lake. **Program:** TBD. **For more information:** Please contact Skip Hulet.

## CHAPTER 20

### SAN FERNANDO VALLEY AND LOS ANGELES AREA

**President:** M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday, Oct. 10, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** TBD. **Cost:** Members eat free from the senior/small menu, including free salad or soup, in addition to coffee, tea, or fountain soda; all others pay their own at cashier. **Reservations required:** RSVP by Sept. 30 to Cora Okumura at phone number above. **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, citymorg@comcast.net **Meets in January, July and October Meeting:** Oct. 16, 11 a.m. – 2 p.m. **Where:** Zio Fraedo's, 23 Harbor Way, Vallejo. **Program:** TBD. **Menu:** House dressing mixed green starter salad; Choose chicken marsala, pan seared salmon, or penne pasta primavera with cream sauce and assorted vegetables; Dessert will be chef's choice. **Reservations required:** RSVP by Oct. 8 to Laurel Duncan-Anderson (916) 397-7125.

## 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:** Our next meeting is scheduled for Wednesday, Dec. 11. See the October CSR newspaper for details.

## CHAPTER 26

### BAKERSFIELD/KERN COUNTY

**President:** Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Eva McKenzie, (661) 363-3902, evamckenzie2@gmail.com; **Secretary:** Elma Rodriguez, (661) 703-9725, rodriguezelm49@yahoo.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. **PLEASE NOTE:** All chapter meetings will be held on the third Thursday of EVEN Months – June 20, Aug. 15, Oct. 17, and Dec. 12. **Meeting:** Thursday, Oct. 17, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** "Age well, drive smart." Learn safe driving advice for seniors from a California Highway Patrol officer. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Oct. 12 to Ophelia Rabanal. **Note:** For those who RSVP but do not attend, the chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia Rabanal.

## 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) 746-1204; **Treasurer:** Robert Shiverdecker, (805) 479-4216, codyanniel@gmail.com **Meeting:** Scheduled for Dec. 10. See October CSR newspaper for details.

## CHAPTER 34

### ORANGE COUNTY-SANTA ANA

**President:** Joe Whaling, (714) 349-5393, joewhaling@aol.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** VACANT; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net **Usually meets on the second Wednesday of each even month.** **Meeting:** Wednesday, Oct. 9, 11:30 a.m. **Where:** The Old Spaghetti

Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speaker Stephanie Hueg, CSR President. Learn how CSR protects the pension and health benefits of state retirees. **Reservations requested:** RSVP by Oct. 2 to William (Bill) J. Serb III at the information above.

## 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 **Note:** Usually meets on the second Thursday of every month **Porterville Meeting:** Thursday, Sept. 12, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** TBD **Reservations required:** RSVP by Sept. 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:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189

*All chapter meetings are held on the fourth Thursday of even months, unless otherwise noted.*

**Meeting:** Thursday, Oct. 24, 11:00 a.m. **Where:** Ho-Wah Chinese Restaurant, 3116 Del Monte Blvd., Marina. **Program:** Guest speaker Jody Rogers, Alliance on Aging. Lunch will be served. **Cost:** Free for members, guests \$25. **Reservations required:** RSVP by Oct. 22 to Deborah Anzini by phone.

## CHAPTER 165

### SACRAMENTO/OREGON

**President:** Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, Geanie.Hixon@gmail.com **Sacramento Meeting:** Wednesday, Dec. 4, noon (sign-in at 11 a.m.) **Where:** Hilton Arden West, 2200 Harvard St., Sacramento. **Reservations required:** Venue capacity is limited to 80 attendees. RSVP to Gail Fasciola at above contact info or Les Reynoso at baskets4les@comcast.net. **For more information:** Contact Joe Reynoso. **Note:** No Sacramento meeting is scheduled for October. **Oregon Meeting:** Thursday, Oct. 17, noon. **Where:** Foxy's Restaurant, 16011 Boat Basin Rd., Harbor, OR. **Program:** Bring a non-perishable food item to receive an extra ticket for drawing. **Reservations required:** Please RSVP by Oct. 15 to Geanie Hixon. **For more information:** Contact Geanie Hixon.





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