

CALIFORNIA STATE RETIREES



Vol. 4 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES APRIL 2026

California State Retirees Members Representing Across the State

California State Retirees play a vital role in strengthening communities and advocating for the well-being of all retirees across the state. As members of a dedicated organization, these individuals bring decades of experience, institutional knowledge, and a deep commitment to public service that continues long after their formal careers have ended. Throughout California, our members serve as ambassadors for the organization, representing its mission and values in their communities, at chapter meetings, and at political events. They engage with fellow retirees, active employees, policymakers, and community leaders to ensure that the voices of retirees are heard

and respected. Their efforts help protect hard-earned benefits, including pensions, healthcare, and cost-of-living adjustments, which are essential to maintaining financial stability and dignity in retirement. These members also play a critical role in outreach and education. By organizing informational chapter meetings, participating in events, and mentoring newer retirees, they foster a sense of connection and shared purpose. Their presence helps build a strong, unified

network that can effectively respond to legislative and policy challenges impacting retirees. In addition, California State Retirees contribute to advocacy efforts by staying informed on key issues and mobilizing others to take action when needed. Whether it's contacting elected officials, attending public hearings, or supporting campaigns, their involvement ensures that retiree concerns remain a priority at all levels of government. This month, CSR leaders will

convene in Sacramento for Lobby Day, engaging directly with state legislators to champion the needs and interests of California's retirees. Ultimately, retiree members are the backbone of the organization. Their continued engagement, leadership, and passion not only preserve the legacy of public service but also help shape a more secure and supportive future for all California State Retirees. To all our members, thank you for all you do!

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501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

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

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

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

Office Use Only

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

Signature _____ Date _____

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

www.CalRetirees.org

Member Spotlight

In 2026, we are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community.

We invite all CSR members to participate. Please submit a photo along with a short blurb 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: Top Senior Scams and How to Avoid Them

Dear Savvy Senior, My adult kids keep warning me about scams, but it's hard to know which calls and messages are dangerous. What scams are most commonly aimed at seniors right now?

--Almost 80

Dear Almost, Your kids' concerns are well founded. Financial fraud is a massive – and rapidly growing – problem for older Americans. In 2024 alone, scams cost older adults an estimated \$81.5 billion, according to the Federal Trade Commission. That staggering figure includes both reported losses and the many crimes that likely go unreported.

While many scams today target people of all ages, older adults are often singled out or suffer the greatest financial harm. From urgent phone calls and alarming emails to online romance schemes and bogus investment opportunities, scammers use high-pressure tactics, fear and emotional manipulation to convince seniors to hand over money or sensitive personal information.

Knowing the most common scams is the first line of defense. Here's a list of scams seniors should watch for:

Imposter and government scams: Fraudsters pretend to be from Social Security, Medicare, the IRS, the police, banks, or utility companies. They claim there's a problem requiring immediate payment or personal information and may threaten arrest or loss of benefits.

Tech support scams: Calls,

emails, or pop-ups warn your computer has a virus. The scammer offers to "fix" it but instead steals money, personal data, or access to your device.



Grandparent or family emergency scams: Callers pose as a relative—often a grandchild—in distress and urgently request money. Some even use AI to mimic a loved one's voice.

Investment and cryptocurrency scams: Offers for "too good to be true" investments, including crypto or high-yield retirement schemes, often promise big returns but lead to large financial losses.

Romance scams: Scammers build fake online relationships on social media, dating sites and other interactive platforms, then invent emergencies or investment opportunities to get money. Seniors have lost millions to these schemes.

Medicare scams: Calls or texts claim to be from Medicare, asking you to verify your number, offering special plans, or warning of fraud. Medicare will not contact

you this way.

Sweepstakes and lottery scams: You're told you've won a prize but must pay fees or taxes first. Real lotteries never require

payment.

Charity scams: Scammers call or email, asking for donations to fake charities, often after disasters. Always verify before giving.

Phishing and online fraud: Emails, texts, and pop-ups that look like they're from banks, Amazon, or PayPal try to steal passwords, account numbers, or trick you into clicking harmful links.

Employment scams: Seniors seeking part-time work or ways to supplement their retirement should watch out for fake job offers on LinkedIn, indeed, and other online job sites. Scammers may promise easy income or work-from-home opportunities but ask for upfront fees, personal information, or involve illegal tasks like package reshipping. Always verify employers and never pay to apply.



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

How to Protect Yourself

Awareness and caution are your best defenses. Slow down when a call, email or text pressures you to act immediately. That sense of urgency is a red flag. Hang up, don't click suspicious links, and verify any request by calling the organization directly using a number you look up yourself, or by checking with a trusted family member.

Never send money using gift cards, wire transfers or cryptocurrency. Legitimate organizations will not ask for payment this way. Stay informed through trusted resources like the AARP Fraud Watch Network (aarp.org/fraudwatchnetwork), the National Cybersecurity Center (nationalcybersecuritycenter.org) and the Federal Trade Commission (consumer.ftc.gov).

Protect your accounts by setting up bank alerts, regularly checking your credit reports, and using strong, unique passwords. Some seniors also find it helpful to have a trusted family member or financial ally review unusual account activity. Report suspicious calls, messages or offers at reportfraud.ftc.gov.

Being informed, cautious, and deliberate can greatly reduce your risk of fraud – giving you and your family peace of mind.

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) CVS/SilverScript, 2) Blue Shield Expansion, 3) Kaiser Expansion and 4) Glenn Medical Center.

CVS/SilverScript

Since CVS/SilverScript became the new Pharmacy Benefits Manager for members in certain health plans beginning January 1, 2026, there have been ongoing challenges with the transition. CSR has worked closely with CalPERS to get resolution for members experiencing problems with the transition.

One of the most common problems reported is the formulary for CVS/SilverScript does not contain some of the medications previously covered by OptumRx. CalPERS is aware of the problem and provided guidance for obtaining the requested medication. CalPERS stated, “If

you’re prescribed a medication that is not covered under the new formulary and your doctor believes you need that particular drug, they can request an exception based on medical necessity. Another problem frequently mentioned by members is the increased out-of-pocket costs for the same medication they previously received from OptumRx. CalPERS previously

reported, “The most common reason for this change is due to drugs moving to different tiers between OptumRx and CVS.” Members should review the CVS formulary and exclusions list under your health plan to check the coverage and tier of your medications.

If your medication moved to a higher tier or is no longer covered, you should have received a letter with details, alternatives, and next steps. If your doctor believes your medication is medically necessary and an alternative is not appropriate, they can request an exception for medical necessity. CalPERS’ staff were kind enough to provide a guest article regarding CVS, which you can find on the front page of the March 2026 CSR newsletter. It provided some very helpful tips in managing your pharmacy benefits during this transition.

For further assistance, Basic members should please call CVS at **(833) 291-3649**. Medicare members should call SilverScript at **(833) 291-3648**. If you are unable to get your issue resolved, you should contact the CalPERS call center at **888 CalPERS (888-225-7377)** for additional support. If you are still unable to get the desired resolution, please do not hesitate to reach out to CSR at CSRinfo@calretirees.org. We are here for our members during this challenging transition.

Kaiser Expansion

Many retirees have been eagerly awaiting news of a possible Kaiser Permanente into Northwestern Nevada and finally there is some positive news. CalPERS reported, “Kaiser has filed with the State of Nevada to expand their Basic HMO and Medicare Advantage plans into the northwestern part of that state. This proposal would

incorporate the new coverage areas into CalPERS’ Kaiser offerings.” The exact service area is still being determined at the time of this writing and will be communicated once known. It is anticipated plans will be offered for 2027.

Preliminary information indicates the plans will be offered to members who reside in certain zip codes.

Kaiser issued a statement which read in part, “Kaiser Permanente and Renown Health announced their agreement to jointly own and operate a health plan and outpatient care delivery system that will bring Kaiser Permanente to northern Nevada beginning in 2026. This relationship brings together two nonprofit organizations with a shared purpose; to bring high-quality, value-based care to more people by improving access and expanding convenient and affordable care options in northern Nevada.”

“Our mission calls us to bring high-quality, affordable health care and coverage to as many people and communities as we can. Our members, employers, physicians and community members have been asking us to provide our unique offering of value-based care in Nevada for some time,” said Greg A. Adams, Chair and Chief Executive Officer of Kaiser Permanente.

“Working with the leading health care provider in northern Nevada, we will now have the opportunity to care for more people, help more employers offer coverage to their employees, and in collaboration with Renown Health, improve the health of this growing community.”

Blue Shield Expansion

CalPERS announced they were successful in getting Blue Shield to expand services in conjunction with Shasta Community Hospital

to provide health care services to our members in the Redding area. This will give members more access to Primary Care Providers. CalPERS plans to do some member communications on this topic. We will keep you informed as soon as information is available.

Glenn Medical Center

Bipartisan Federal Legislators, including the late Congressman Doug LaMalfa, sponsored a bill that was signed into law in February 2026. The new Federal law restored the “critical access” designation for the Glenn Medical Center (GMC), the only hospital in Glenn County. As a result, once, and if it reopens, the hospital qualifies for full Medicare reimbursement, a key source of revenue; however, as of now, the hospital still needs \$40 to \$50 million to reopen.

California lawmakers recently introduced a bill to create state loans for struggling rural hospitals, which GMC leaders hope will provide the necessary capital to bridge the funding gap. Some hospital leaders are advocating for a new facility entirely, estimated to cost around \$100 million, rather than performing prohibitively expensive renovations on the existing building. With GMC closed, the nearest emergency room for residents is some 30 to 40 minutes away.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at CSRinfo@calretirees.org. Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to CSRinfo@calretirees.org.



APRIL IS AUTISM AWARENESS MONTH



PUZZLES EASTER

R	O	N	Y	A	P	N	I	P	T	R	N	E	D
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BUNNY
CANDY
EGGS
SPRING
FIND
HUNT
BASKET

RABBIT
CHOCOLATE
EASTER
SUNDAY
HOLIDAY
MARCH
HOP



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



Green Goddess Deviled Eggs

Ingredients

12 large eggs
1/4 cup fresh parsley, plus chopped parsley for garnish
1/4 cup plain Greek yogurt
2 Tbsp. mayonnaise
2 tsp. fresh tarragon
1 tsp. grated lemon zest, plus 2 tablespoons lemon juice (from 1 lemon)
2 tsp. Worcestershire sauce
1/2 tsp. kosher salt
1/4 tsp. black pepper
2 scallions, sliced

Directions

Bring a large pot of water to a boil. Fill a large bowl with ice water. Using a slotted spoon, gently lower the eggs into the boiling water. Reduce the heat, cover and simmer for 10 minutes. Remove the eggs with the slotted spoon to the bowl of ice water; let cool completely, about 10 minutes.

Peel the eggs, cut in half lengthwise, and scoop out the yolks into a food processor. Add the parsley, yogurt, mayonnaise, tarragon, lemon zest, lemon juice, Worcestershire sauce, salt, pepper, and scallions and process until smooth, about 1 minute.

Scoop the filling into a zip-top bag and snip a corner. Pipe the filling into the egg whites. Garnish with chopped parsley. Garnish the remaining parsley. Serve immediately with soda bread.



Putting you well ahead is our priority

PERS Platinum Supplement to Original Medicare

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



Plan highlights

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



Learn more online

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



Friday, February 20, was the bill introduction deadline in the State Legislature. In 2026, legislators introduced a total of 1,998 new bills. In the two-year 2025-26 Legislative Session, a total of 4,831 bills were introduced.

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

Support

AB 280 (Aguiar-Curry)

Would create mechanisms and procedures to improve health plan provider directories to ensure that consumers receive accurate information and can get efficient access to care.

STATUS: Two-year bill.

AB 1190 (Haney)

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

STATUS: Two-year bill.

SB 888 (Seyarto)

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

STATUS:

Awaiting hearing in Senate Revenue & Taxation Committee. SB 1407 (Archuleta)

Would exclude military retirement pay from the calculation of gross income under the Personal Income Tax Law.

STATUS: Awaiting hearing in Senate Revenue & Taxation

Committee.

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.

STATUS: In Senate Rules Committee, awaiting committee assignment.

Unfortunately, for now, the Joint Legislative Audit Committee (JLAC) has not considered Senator Dave Cortese’s request – supported by CSR – for an audit of CalHR’s dental benefit procurement process and the availability of dental services to state retirees and active employees. For a complete list of all bills



Ted Toppin

that are being monitored by CSR, please see the most recent CSR Legislative Report online.

Get a Sneak Peek at Your COLA Estimate

If you’ve ever wanted to see your cost-of-living adjustment (COLA) before it appears in your May 1 retirement payment, you’re not alone.

For the first time, you can now view your personalized cost-of-living estimate instantly in your myCalPERS account.

See Your COLA Estimate in Seconds

Your COLA is unique to you—based on your retirement date, employer contract, and other factors. View your personalized estimate with just a couple of clicks.

How to find it in myCalPERS:

- Log in to your myCalPERS account.
- Go to Retirement.
- Select Benefit Summary.

Your cost-of-living estimate will appear instantly.

Important Details About Your Estimate

This feature is only available through April 30, so you can preview your COLA before your

May 1 retirement payment is issued. In some cases, the COLA estimate may not be available in your account ahead of time. Keep in mind that the COLA



shown in your myCalPERS account is an estimate. Your final, official COLA will be reflected in your May 1 retirement payment and may differ from the estimate.

Your COLA Arrives May 1—But You Can Preview It Now

Public Employees’ Retirement Law specifies that COLAs are applied every year on May 1. That means your May 1 retirement payment,

which reflects your April benefit (retirement checks are paid for the previous month) will include your official COLA amount.

The new estimate feature provides

early insight, but your official COLA is always reflected in your May 1 warrant.

Don’t See Your COLA Yet?

The retirement law states that your first COLA is applied in the second calendar year of retirement. That means if you retired in 2024, you would receive your first COLA in May 2026. If you retired in 2025, you’ll see your first COLA in your May 2027 retirement check.

Don’t Have a myCalPERS Account?

If you don’t have a myCalPERS account yet, this is the perfect time to sign up. You’ll need to create one by registering for a myCalPERS account. It takes only a few minutes, and it gives you secure access to your retirement information anytime.

Once you have your myCalPERS account, you’ll have access to your retirement information, statements, tax forms, and now your COLA estimate.



888 CalPERS
888.225.7377
www.calpers.ca.gov
Mon-Fri
8 a.m. to 5 p.m.

Retiree Tips:

Should I Stay or Should I Go? A Guide to Retiring Out of State

While you consider where to spend your golden years in retirement, one thing is clear—California remains the top choice for retirees. Nearly 81% of CalPERS retirees remain in-state, with the remaining living primarily in neighboring states, and fewer than 1% internationally. If you're planning to depart California in retirement, whether to save money, explore new surroundings, or be closer to family, it's important to evaluate key factors both before and after your move.

Before You Move: Research How Taxes Will Affect Your Retirement Income

You must consider the tax implications of moving out of California. Income taxes, property taxes, and sales taxes differ widely across states. Some states, like Florida, Texas, and Nevada, don't tax pension income at all. Other states provide partial tax breaks on retirement distributions and Social Security. Want to know which states don't tax pensions? Once you're retired and decide where to live in retirement, you'll want to check with your new state's tax or revenue agency for more information. You can contact the California Franchise Tax Board, which provides guidance on determining California resident status, with any questions.

If you become a resident of another state and want to discontinue your California tax withholdings, you can make that change in myCalPERS by selecting Tax Withholdings from the Home



tab. You can follow our step-by-step How to Change Your Tax Withholdings on myCalPERS guide if you need help. Consult a tax professional in your new state if you have questions about your tax withholding.

For general information on taxes and your CalPERS pension, visit www.calpers.ca.gov/retirees/taxes.

Check Health Care Costs and Availability

Out-of-state CalPERS health benefit costs may differ from those in California, and some health plans are available only in certain ZIP codes. Be sure to contact the

health plan before enrolling to make sure they cover your new ZIP code and that their provider network is accepting new patients. You can visit: www3.calpers.ca.gov/a/members/health-

deposit, first verify that your financial institution belongs to the National Automated Clearing House Association (NACHA). While most financial institutions can accept and provide direct deposit, they must belong to NACHA.

Update CalPERS with Your Address and Contact Information

When you're contacting your utilities and other service providers to change your address, don't forget about CalPERS.

We need your current address and your new contact information if you receive benefit payments, tax statements, or other important correspondence about your pension and health benefits. You can file an official change of address with the U.S. Postal Service so your mail is forwarded to your new address.

You can log in to myCalPERS, then select My Account and Contact Information to update your personal email address or phone numbers if they changed.

If you're part of other retirement and health programs, such as the CalPERS Long-Term Care Program, CalPERS Deferred Compensation Plans, and the CalHR Savings Plus program, contact them to update your address and contact information.

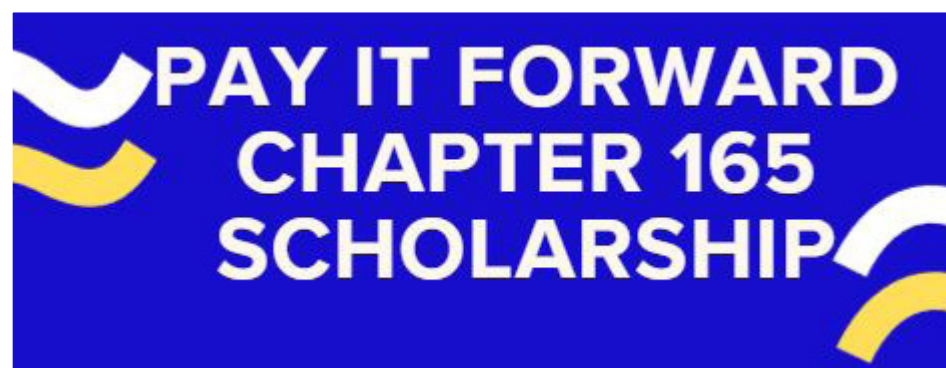
[benefits/plans-and-rates/zip-search](#) or log in to myCalPERS to determine which plans are available in your area.

For an overview of all CalPERS health plans, visit Retiree Plans & Rates on the CalPERS website.

After You Move: Update Your Direct Deposit Information

If you change banks when you move to another state, be sure to update your direct deposit information right away. Log in to myCalPERS, go to the Retirement tab, and select Payment Options.

When you move out-of-state, before signing up for direct



Applications are now open for CSR Chapter 165's Pay-It-Forward Scholarships for the 2026–2027 school year.

This scholarship opportunity is available to all Chapter 165 members and their eligible relatives.

If you're planning for the upcoming academic year, this is a great opportunity to receive support for your studies while continuing the Chapter's tradition of giving back and helping others succeed.

To request an application, please email the Chapter 165 Scholarship Chair at Chapter165@outlook.com.

Application Deadline

All completed application packets must be received by June 30, 2026, to be considered.

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
Margaret Daniel
Mario Mejia
Judith Posada
Jeffrey Romiguere
Walter Ko
Inocencia Inducta
Gloria Chuksorji
Gabriela Shiroma
John Webber

Chapter 2
Joyce Knight
Karen Mejia
Kaia Eluna
Jacquelyn Durham
Maria Costa
Rk Ravuri
Armando Soliz
Eloisa Zinzun
Glenn Stuter
Alexis Mcmannis
Kathleen Halvorson
Tami Hauguel
Donna Tajji
Shawna Word
Kelvin Wilkins
Judy Solis
Phu Pham
Reynaldo Orot
Luzcile Atilano

Chapter 3
Maria Co
Pamela Hansen
Douglas Navas
Elsa Gomez
Rebecca Wood
Estrella Bagaman
George Lau

Chapter 4
Eliza Euwing-Jones
Alma Moscoso
Calvin Howard
Cynthia Carrillo
Sheryl Webb Mosby
Ksenya Tveritina

Chapter 5
Robin Kamp
Paul Turnbull
Lisa Hampton
Patricia Lencioni

Chapter 6
Magally Luque-Williams
Yusak Sopandi
Mary Palacios
Venise Leonard
Deanna Perez
Emma Suggs
Jennifer Fordham
Hansa Patel

Chapter 8
Konnie Morrison

Chapter 9
Lance Paramoure
Wendy Hernandez
Jimmy Harrison
Irma Ramirez
Brett Anderson
Edmond Chan

Chapter 10
Norman Fleming
Linda Grisham
Anthony Madeira
Patti McCluskey Andre

Chapter 11
Veronica Avalos
Pamela Ybarra
Christina Crawford
Elizabeth Cruz
Kevin Norris

Chapter 12
Yvette Vega
Wendy Colocho

Chapter 13
Jana Perry

Chapter 15
David Kwee
Ginna Delpasen
Candace Smith
Steven Molina
Deborah Acosta
Anthony Montoya
Trace Cortell
Lonnie Downey

Chapter 16
Sarabjot Kaur

Chapter 17
Frank Ruffino
Leenardo Davis
Marissa Marquez
Dumka Biragbara
Wanda Montano
Anna Kennedy

Chapter 19
Samarial Brown
Victoria Martire

Chapter 20
Rachelle Leblanc
Jacqueline Adams
Jose Pimentel

Chapter 21
Kandise Means
Michael Baes
Ann Ragsdale
Blecila Caermare
Maria Martinez
Carolyn Betts Hawkins

Chapter 23
Barney Hernandez
Eduardo Sanchez

Chapter 26
Nancy Holmes
Patricia Ferrel

Chapter 34
RosalindValenzuela-Hirsch
Fe Deguzman
Duc Do
Cynthia Kemp
Denise Ramirez
Elisa Alfaro

Chapter 35
Carol Bartz
Sandra Climer

Chapter 36
Elizabeth Meyer
BinumolSkaria
Jessie Escolta

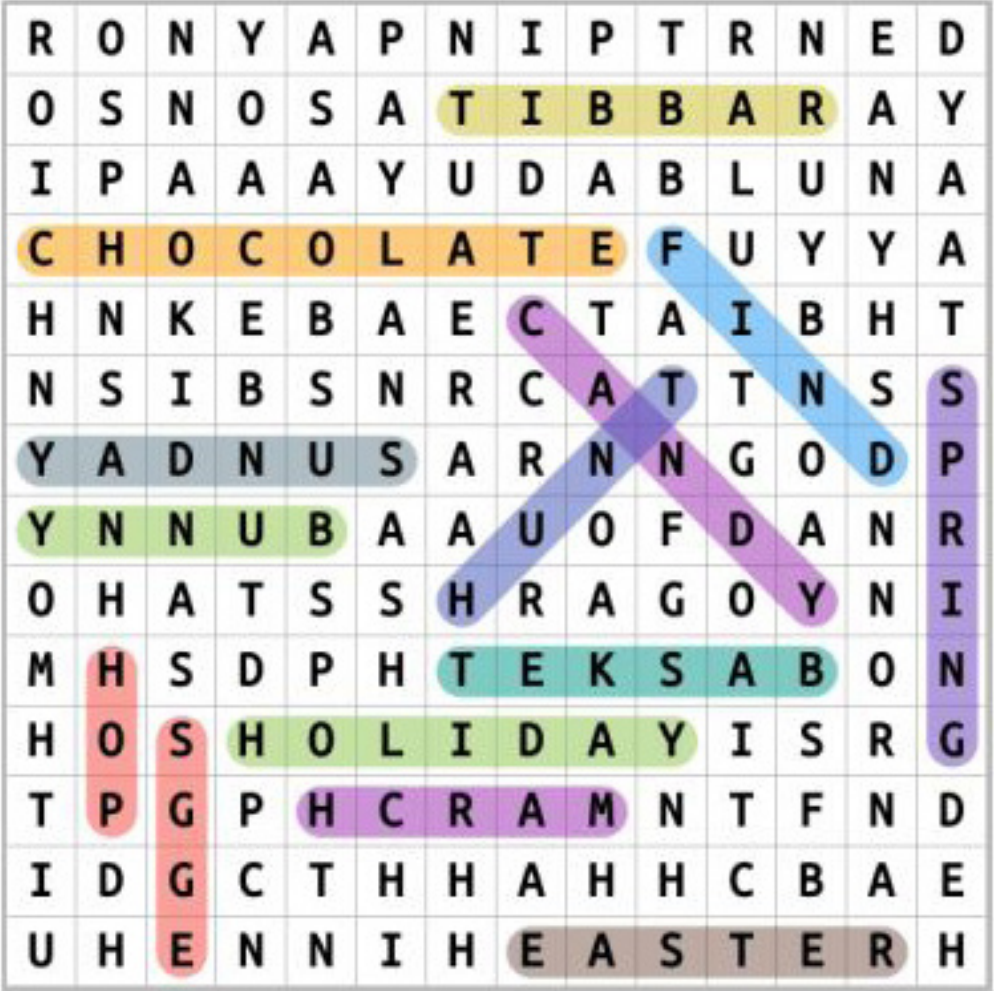
Chapter 165
Melinda King
Pamela Russell
Deborah Wong
Domokuma Olali
Luz Alcalá
Donald Adams
Jean Macdonald
Lani Fradel

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.

A Fresh Start for Your Finances This Spring

As the days grow longer and brighter, many of us feel the urge to tidy up our homes. But spring cleaning shouldn't stop at your closets and garages. It's also the perfect time to take a fresh look at your finances. Start by reviewing your monthly expenses. Look closely at subscriptions, memberships, or services you may no longer use. Canceling even a few unnecessary charges can free up extra cash each month. Next, organize important financial documents, such as bank statements, insurance policies, and tax records. Keeping everything in one secure and easy-to-find place can reduce stress and save time when needed. Spring is also a great time to check in on your budget. Have your expenses changed over the past year? Are you spending more on healthcare, housing, or travel? Adjusting your budget to reflect your current lifestyle can help you stay in control and avoid surprises. Don't forget to review your savings and investments. Ensure your accounts align with your current needs and risk tolerance. If you haven't already, consider setting up automatic bill payments or direct deposits to simplify your financial routine and avoid missed payments. Finally, take a moment to protect yourself from fraud. Shred outdated documents containing personal information and stay cautious about unsolicited calls or emails asking for financial details. A little financial "spring cleaning" can go a long way toward peace of mind. By staying organized and proactive, you can enjoy the season ahead with greater confidence and security.

Puzzle Answers from Page 5



CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Russell Kilday-Hicks, (415) 310-3823, rkildayhicks@gmail.com; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Rose Greeff, rosegreeff@gmail.com; **Treasurer:** Peter Greeff, petergreeff09@gmail.com **Meeting:** Wednesday, June 17.

Where: Pleasant Hill. **Program:** Details to be announced in next CSR newspaper.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snyc@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, May 5, 9:30 a.m. – 11:30 a.m. **Where:** Zoom. **Program:** Learn how California State Retirees helps protect your pension and health benefits—with insights from CSR President Joe Reynoso. **Reservations required:** RSVP by May 1. Attendance limited to 500 attendees. Meeting details and the Zoom link will be sent to your current email address on file with CSR headquarters. Please check your email approximately two weeks prior to meeting date for meeting details and login information.

You must have a current email address on file with CSR headquarters to receive the meeting link. To update your information, email CSRInfo@CalRetirees.org, call (916) 326-4292, or visit www.calretirees.org. For more information: Peggy Andre (916) 995-8094.

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Vacant

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, April. 16, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, invited speakers,

and invited guests. All others \$30 (cash only). **Reservations required:** RSVP by April 9 to Marta Zaragoza (310) 204-0484. If you RSVP but are unable to attend, please notify Marta at least 48 hours prior to the event. A \$20 fee will apply to those who do not attend after not cancelling their registration.

CHAPTER 5

CENTRALVALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com;

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. **Meeting:** Thursday, April 9, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Program:** Learn about protecting your finances—with insights from guest speaker Sally Westlake, Dept. of Financial Protection & Innovation.

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

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden **Treasurer:** Stephanie Colshan, (831)241-1722; smcolshan@gmail.com **Meeting:** Thursday, May 7, 11:30 a.m.

Where: SeaFront Baking Company, 1348 Front St., Crescent City.

Program: Guest speaker Marina MacNeil, Family Resource Center of the Redwoods Food Bank.

Cost: Lunch free for members, guests pay for own lunch.

Reservations required: RSVP by May 1 to Veronica Avila (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;

com; Treasurer: Maria Vazquez, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, April 8, noon (sign-in at 11:30 a.m.) **Where:** Stevens Steak & Seafood House, 5332 Stevens Pl., Commerce. **Program:** Learn about the six pillars of brain health—with insights from guest speaker Samantha Alonso-Asis, AARP. **Cost:** Chapter 9 members free; Non-members, guests \$20. **Reservations required:** RSVP by April 3 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; builtforcomfort2@hotmail.com; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Thursday, May 28, 11 a.m. – 1 p.m. **Where:** Wolff Vineyards, 6238 Orcutt Rd., San Luis Obispo. **Program:** Guest speaker CSR President Joe Reynoso. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by May 20 to CSR District B Director Leticia Soria (805) 574-0109 or LSoria@CalRetirees.org.

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: June 3, Sept. 2, and December TBD.*

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, April 21, noon. **Where:** Crazy Otto's, 1228 West Ave. I, Lancaster. **Program:** Guest speaker from office of Assemblymember Juan Carrillo. **Cost:** Members free. All guests pay for their own lunch. **Reservations required:** RSVP by April 7 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation. If we do not receive a reservation, there is a strong chance that there will not be enough room for you to attend.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka.* **Redding Meeting:** Wednesday, May 6, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more info:** Please contact Audrey Sandeen (530) 604-5289.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@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).* **Chico Meeting:** Thursday, April 16, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **RSVP:** Requested but not required. **Chico Meeting:** Thursday, May 21, 11:30 a.m.

Where: Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Hope Kilby, Butte County Department of Behavioral Health Crisis Services. **RSVP:** Requested but not required. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazi. **Susanville Meeting:** Tuesday, April 14, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how to protect your finances from fraud schemes—with insights from guest speaker Kate Mishler, Golden 1 Credit Union. **RSVP:** Requested but not required. For more information: Call or text Diana King or Kenneth Todd Mayer. **Susanville Meeting:** Tuesday, May 12, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville.

Program: Learn how CSR helps protect the pension and health benefits of all state retirees.

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, May 5, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Learn about the impact of Alzheimer's disease and dementia on our community—with insights from Community Educator Elizabeth Silva. **Cost:** Chapter 15 members free, nonmembers \$30 cash or check payable to CSR Chapter 15; Admission includes lunch choice of lemon chicken, ravioli, salmon, steak, or veggie fajitas. **Reservations required:** RSVP by April 27 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) or via email invitation. Please include guest name. **Note:** Zoom access available upon request.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391.

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** 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, June 4, noon.

CHAPTER MEETING NOTICES

Doors open 10:15 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door. **Reservations required:** RSVP by May 29. Please return postcard with your reservation. New members, please bring your membership card to the meeting. **For more information:** Contact Diane Whorton (619) 454-3603 or Gaspar Luna-Oliveira (619) 548-4793.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Don Merrill, (707) 484-8881 **Ukiah Meeting:** Monday, April 13, noon. **Where:** Star's Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **Upper Lake Meeting:** Tuesday, April 14, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, April 21, 9:30 a.m. **Where:** IHOP, 8555 Vesper Ave., Panorama City. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members eat free, guests pay for their own meal. **Reservations required:** RSVP by April 3 to Cora Okumura (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, (707) 953-5867, citymorg@comcast.net

CHAPTER 23

SAN JOSE AREA

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

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *In 2026, Chapter 26 will hold meetings on the third Thursday of even months: April 16, Aug. 20, Oct. 15, and Dec. 10. There is no meeting in June.* **Meeting:** Thursday, April 16, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Guest speaker from Alzheimer's Association of Kern County. **Cost:** Free for Chapter 26 members. All other guests and spouses pay \$15 for their own meals. **Reservations required:** RSVP by April 10 to Ophelia. Seating is limited. Reservations are mandatory. For those who RSVP but do not attend, please notify Ophelia no later than 72 hours prior to the meeting date. The chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588, csr.chapter26@gmail.com, or via CSR email invitation.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyanniel@gmail.com. **Meeting:** Wednesday, April 22, 11 a.m. **Where:** Santa Barbara Elks Lodge #613, 150 N. Kellogg Ave., Santa Barbara. **Program:** Learn about Santa Barbara Senior Living Consultants from guest speakers Peggy Renker and Cathy Murillo.

Cost: Free for CSR members and one guest; Admission includes Italian buffet lunch. **Reservations required:** RSVP by April 13 to Cathie Jimenez by phone, text or email (805) 746-2273 or chapter31cj@gmail.com. Please include guest names.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Vacant. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, April 8, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speaker Carmen Billingsley, CSR Membership Committee. **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by noon on April 6 to Bill Serb, serbthe3rd@att.net or Susie Leon (619) 394-8454 or via email invitation.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Meeting:** Thursday, May 14, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20 **Reservations required:** RSVP by May 7 to Lou Flores. **Hanford Meeting:** Tuesday, May 19, 11 a.m. – 1 p.m. **Where:** Chinese Dynasty, 441 N. 10th St., Hanford. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **Reservations required:** RSVP by May 12 to Lou Flores.

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741, binovc2@aol.com; **Vice President:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Vacant; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting:** Thursday, April 9, 11:30 a.m. **Where:** Paine's Restaurant, 421 East St., Hollister. **Program:** Guest

speaker Antonio Mendoza, Community Food Bank of San Benito County. **Cost:** CSR members free, guests \$25 (limit one guest per-member). **Reservations required:** RSVP by April 7 to Deborah Anzini (831) 277-9110 or via email invitation. Include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Secretary:** Robert (Bernie) Bernstein, (916) 296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com *Chapter 165 typically meets in Rancho Cordova on*

the first Wednesday of even-numbered months: June 3, Aug. 5, with meetings tentatively scheduled for Oct. 7 and Dec. 2.

Sacramento Meeting: Wednesday, June 3, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Learn how seniors can avoid scams. **Cost:** Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by May 25 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, April 9, noon (check-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd., Medford, OR. Guest speaker from Medford Senior Center. **Cost:** Lunch is free for Chapter 165 members; Guests \$20. **Reservations required:** RSVP by April 6 to sue.derrico@yahoo.com or via CSR email invitation.

CALIFORNIA STATE RETIREES



CSR proudly recognizes Vice President SE Riazhi for his outstanding service and leadership. In his current role, Riazhi has demonstrated exceptional dedication and effectiveness, playing a key part in strengthening the chapter's programs and outreach.

Known among members as a "social butterfly," Riazhi's strong networking skills have brought a diverse lineup of engaging and relevant speakers to the chapter's monthly meetings. This marks Riazhi's second term as Vice President of Chapter 14. His long-standing commitment to the organization also includes serving as Chapter President and District D Director. Professionally, Riazhi worked as a librarian at Chico State University, bringing a wealth of knowledge and experience to his roles both inside and outside the organization. Chapter 14 extends its sincere appreciation to Vice President Riazhi for his continued contributions and exemplary work on behalf of its members.



Integrated care to support your total health

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

2026 benefit highlights



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

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