

CALIFORNIA STATE RETIREES



Vol. 9

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2025

Retiree Dental & Vision Plan Updates

Big changes are on the horizon for retiree dental and vision benefits, bringing new coverage options, carrier transitions, and cost adjustments that could significantly impact your healthcare planning. From open enrollment windows to new fiscal year benefit periods, retirees will need to stay informed to make the most of their coverage. Here's a breakdown of the key updates, timelines, and what they mean for your dental and vision care in the year ahead from CalHR.

This update shares the latest information on dental and vision benefits available to State of California retirees. The California Department of Human Resources (CalHR) administers benefits for retirees, including dental, vision,

•DATED MATERIAL – PLEASE DO NOT DELAY•

group legal insurance, and supplemental life insurance. CalHR remains committed to keeping the state's benefits programs strong so that retirees and their families can continue to rely on quality, affordable benefits for a life well lived.

Dental – Delta Dental PPO

We are pleased to provide you with the following dental benefits updates:

• **Delta Dental Provider Network**

We understand there are continuing concerns about the Delta Dental provider network. Like many others, the dental industry is facing challenges, including inflation, rising costs, provider retirements, and staffing shortages. As a result, some dentists are leaving insurance networks to focus on private-pay patients. We are monitoring these changes closely. In 2024, more than 18,000 Delta Dental dentists in California served the state's members. Of these, 226 left Delta Dental, affecting 5,297 of our dental members. This is an improvement from the previous

year, when 311 left and the impact was on 12,539 members.

Delta Dental added 1,400 providers in California, and 670 of them are already treating state members. Delta Dental continues to actively recruit dentists. Network access remains strong. Between 99.1% and 99.9% of state employees have access to a Delta Dental provider within 5 to 30 miles.

Members usually save about 39% when they visit a PPO provider and about 21% with a Premier provider. To find or confirm in-network dentists, members should visit Delta Dental's website. We hope this information reassures you of the state's ongoing efforts with Delta Dental to maintain a strong and accessible provider network.

2026 Dental Plan Enhancements

CalHR has received questions and feedback from retirees about the Calendar Year Maximum (CYM). The current \$2,000 CYM aligns with industry standards and other large employers in California.

Approximately 6.8% of retirees exceeded the maximum in 2024. The state has planned the following dental enhancements for the 2026 plan year, taking effect Jan. 1, 2026:

o Diagnostic and Preventive (D&P) Waiver: A new D&P waiver will allow Delta Dental PPO, Basic, and Enhanced plan members to get routine services—like exams, cleanings, and X-rays—without those services counting toward the \$2,000 CYM. This gives members more of their annual coverage to use on other dental treatments. This encourages regular preventive care, which allows for early detection of dental issues and can reduce the need for more extensive, costly procedures later. By making routine care more accessible and affordable, members can maintain better oral health while making the most of their plan benefits.

o Increased Dependent Calendar Year Maximum (CYM): The

continued to page 2 & 3

CSR Endorses Bei & Pacheco to Defend CalPERS Members

The 2025 CalPERS Board of Administration election is underway, and the stakes are high. Decisions about health premiums, investment ethics, and pension protections are on the line. The two open Member-at-Large seats represent all active and retired CalPERS members—from state agencies to schools and local governments. **California State Retirees proudly endorses Dominick Bei for Position A and Jose Luis Pacheco for Position B.** These candidates are committed to defending retiree benefits and challenging policies that threaten our financial security. All eligible CalPERS members—excluding survivors and beneficiaries—must vote to protect their future. Ballots were mailed August 29 and must be received by September 29. The new term begins January 16, 2026, and runs through January 15, 2030.

Vote Bei. Vote Pacheco. Vote to protect what you've earned.

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



CALIFORNIA STATE RETIREES
STATEWIDE OFFICERS

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

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

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

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

**CSR DISTRICT BOARD
DIRECTORS**

Sharon Stoltzman
TEL: 424.228.2820
EMAIL: SStoltzman@CalRetirees.org
District A: Ch. 4, Ch. 9, Ch. 20

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

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

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

Gail Fasciola
TEL: 916.612.0939
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TEL: 559.967.9691
EMAIL: JFountain@CalRetirees.org
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TEL: 714.926.6409
EMAIL: Jayj1946@gmail.com
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
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CALIFORNIA
STATE RETIREES
Membership Application

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

How did you hear about us? Recruiter

Type of Membership (Check One)

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

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

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

Office Use Only

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

Signature _____ Date _____

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

Retiree Dental & Vision Plan
Updates

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dependent CYM on the Basic plan will increase from \$1,500 to \$2,000. This offers more coverage and financial protection for dependents, allowing access to more dental services throughout the year. This also brings consistency across all dental plans, helping families manage dental costs.

• **Upcoming Request for Proposal (RFP) for Dental Contracts:**
CalHR is preparing an RFP for

new dental contracts, which will be released in the coming months. The selected contracts will take effect on Jan. 1, 2027. Regular RFPs allow us to review the market and continue providing affordable, quality benefits that meet the evolving needs of the state's workforce.

Vision – Vision Service Plan (VSP) We also want to inform you about upcoming rate adjustments to the VSP vision plans. Since the plan began in 2006, retiree premiums have either stayed the same or gone down. Effective

Jan. 1, 2026, there will be a 5% premium increase for the Basic and Premier vision plans. This will be the first increase applied to the retiree vision plan, following the premium reductions in 2011 and 2020. These adjustments support ongoing improvements to the vision plans, including:
• Adding the Premier Retiree Plan in 2016, which let members upgrade their coverage.
• Increasing the Retail Frame Allowance from \$75 to \$150 for the Basic Retiree plan in 2022.
• Lowering the material copay

SAVVY SENIOR

Savvy Senior: Top Pet Products for Seniors with Mobility Issues

*Dear Savvy Senior,
My pet-loving mother has two cats and a dog, but her knee and back problems make caring for them increasingly difficult. Are there pet care products you can recommend that help elderly pet older owners with mobility problems?*

Searching Susan

Dear Susan,
Great question! For older pet owners with limited mobility, daily tasks like feeding, walking or cleaning up after their pets can become physically challenging. Fortunately, there are a variety of products that are specifically designed to make pet care more manageable.

With the help of Next Avenue, a nonprofit, digital publication for older adults, here is a rundown on some top products that can help your mom care for her pets no matter her mobility.

Automatic Pet Feeder

Just like you, your pet needs to eat a few times a day. But lifting heavy food bags or bending to fill bowls can strain a bad back. An automatic pet feeder can help keep your mom's pets well-fed without having to stoop or bend much.

The Petlibro Air Automatic Feeder ([Chewy.com](https://www.chewy.com), \$50) has a locking food tank to prevent between-meal snacking and can hold up to 16 portions. It runs on batteries that last 180 days, so you can put it anywhere you want. You'll have to refill it now and

then, but this product means a lot less bending and lifting.

Age-Friendly Litter Boxes

Bending or stooping over to fill or clean out the kitty litter box can be challenging for many mobility-challenged cat owners. To alleviate this, LoftyLoo

have back, hip or knee

problems. Long-handled waste scoopers can make this cleanup task much more manageable.

The ShinyDew Pooper Scooper ([Amazon.com](https://www.amazon.com), \$24) is a foldable, 32-inch-long dog poop picker upper, so you don't have to bend to



([LoftyLoo.com](https://www.loftyloo.com)) sells an elevated litter box for \$289. Compatible with stairs and ramps for older cats, LoftyLoo's raised litter box furniture has options for anyone living with chronic pain or recovering from surgery. It's also fully wheelchair accessible.

Another option that can make kitty litter clean up easier is the Litter-Robot 4 by Whisker ([Litter-Robot.com](https://www.litter-robot.com), \$699). This automatic, self-cleaning litter box eliminates scooping and reduces the odor and waste removal, which is helpful for older cat owners.

Long-Handled Pooper Scooper

Stooping over to clean up after your dog can be challenging if you

pick up your pet's waste. You can use it with one hand and also attach waste bags to the scooper for even easier disposal.

Hands-Free Leash

Most dogs love their daily walk and need the exercise for their own optimal health. But for seniors that use a cane, walker, wheelchair or have pain in your upper body, using a traditional leash can be challenging. If walking a pet is difficult, hands-free leashes or harnesses can make the experience more manageable. One option is the Hands-Free Dog Leash with Zipper Pouch ([iYoShop.com](https://www.iyoshop.com), \$22), which clips around your waist, has a reflective



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

safety strip for visibility and includes two shock absorbers to prevent tugging. But note that this product should only be used if your pet cannot physically pull you down.

Pet Treadmill

If your mom can't walk her dog any longer, she can still give them plenty of exercise by getting a pet treadmill. The PETSITE Dog Treadmill ([Amazon.com](https://www.amazon.com), \$286) has 12 preset programs and three incline options.

The large running belt measures 39 inches long by 14.5 inches wide with a slip resistant running surface and safety fences along the sides. It also comes with a remote to adjust speed and automatically turns off after 30 minutes.

Automatic Ball Launcher

Another way your mom can exercise her dog, if walking isn't an option, is with an automated ball launcher.

The Joyhound Electronic Ball Launcher ([Petsmart.com](https://www.petsmart.com), \$120) comes with three tennis balls and can lob them 10 to 40 feet. Your mom can rest on her patio while her dog gets a challenging and entertaining workout.

Retiree Dental & Vision Plan Updates

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from \$25 to \$10 and raising the frame allowance from \$200 to \$250 on the Premier retiree plan in 2022.

- Introducing the PremierMax benefit in 2025, offering members a \$0 copay for exams and retinal imaging when visiting Premier Edge providers. Eye care is an important part of overall health. Regular eye exams can catch early

signs of serious conditions such as diabetes, high blood pressure, and some cancers. By keeping our vision plans comprehensive, we are committed to supporting your overall well-being and quality of life.

Open Enrollment: Sept. 15 – Oct. 10, 2025

Retirees can enroll in or change their benefits during the Open Enrollment period, Sept. 15 – Oct. 10, 2025. This is their annual opportunity to make sure they and

their loved ones have the right support for their physical, mental, and financial well-being, now and in the future. We are pleased to announce a virtual event for retirees: "Understanding Your CalHR- Administered Benefits: A Retiree Stakeholder Forum" on Tuesday, Sept. 30. Information about Open Enrollment, dental, vision, and retiree-eligible benefits will be shared during this virtual event. Please visit the CalHR Open Enrollment webpage for

registration information.

For dental or vision plan questions, please call the CalHR Benefits Division at (916) 909-2863 or email RetireeBenefits@calhr.ca.gov.





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

Below are updates on 1) Delta Dental, 2) Open Enrollment, and 3) Pharmacy Benefit Manager Contract 2026

Delta Dental 2026

Over the past few months I have made it a mission to visit as many chapters as possible to see first-hand what the major concerns are from members. What I learned was dental issues are still a significant concern among retirees. While I have not written about Delta Dental in a few months, Delta Dental and the problems they have created for retirees has been in the forefront of the work CSR is doing on your behalf.

During the July CalPERS offsite meeting in Monterey, Executive Vice President Keith Umemoto and I spoke with the Director of CalHR, Eraina Ortega. During the conversation, she agreed to meet with CSR representatives and discuss Delta Dental options, including possibly providing a premium plan which would have slightly higher premiums along with higher benefits or considering the option of rolling over the cap from year to year if it is not utilized. An update will be provided once the meeting has taken place. CalHR recently sent a letter to CSR highlighting an update to 2026 dental plans. This update indicated, "In 2024, more than 18,000 Delta Dental dentists in California served the state's members. Of these, 226 left Delta Dental, affecting 5,297 of our dental members. This is an

improvement from the previous year, when 311 left and the impact was to 12,539 of members."

CalHR also indicated, "Delta Dental added 1,400 providers in California, and 670 of them are already treating state members. Delta Dental continues to actively recruit more dentists."

Additionally, CalHR notified CSR of dental enhancements which will take effect January 1, 2026. A new diagnostic and preventative waiver will allow "Delta Dental PPO, Basic, and Enhanced plan members to get routine services like exams, cleanings, and X-rays without those services counting toward the \$2,000 CYM. This gives members more of their annual coverage to use on other dental treatments." Additionally, the dependent Calendar Year Maximum on the Basic plan will increase from \$1,500 to \$2,000. "This offers more coverage and financial protection for dependents, allowing access to more dental services throughout the year." The reported enhancements will not increase premium rates for 2026. I reviewed the premium rate for 2026 and observed they are consistent with the premium rates paid in 2025. CalHR will be having a virtual Retiree Stakeholder Forum on September 30, 2025, from 1:00 to 3:00 p.m. Pacific Daylight Time (PDT). The event is designed for state retirees to learn about retiree benefits which CalHR administers and to aid members during Open Enrollment (September 15, 2025, through October 10, 2025). Attendees will be able to hear from carriers including Delta Dental, Delta Care, MetLife, Premier Access, Western Dental, VSP and ARAG (Legal Coverage). Attendees will also receive details about open enrollment, learn about benefit options and enhancements for 2026 and have an opportunity to submit questions in advance for a live question and answer session. Retirees who have any questions related to their dental and/or vision care are encouraged to

attend this virtual stakeholder forum. A registration link and agenda will be posted in early September on the CalHR Retiree Stakeholder Forum Webpage. Please save the date and share with other retirees who may benefit from attending. If you have any questions about your benefits or about the forum, please contact CalHR at retireebenefits@calhr.ca.gov.

Open Enrollment 2026

As a brief reminder, the Open Enrollment period for 2026 will take place September 15, through October 10, 2025. Any changes made to your medical, dental or vision plans will take effect on January 1, 2026. As previously reported in August, there will be significant increases to some of the medical plan premiums. All retirees are encouraged to visit the CalPERS website to review the premium rates and the available plans for 2026 in order to make an informed decision about which plan best suits the needs of the retiree and his or her family.

Pharmacy Benefit Manager Contract 2026 (CVS/Caremark)

As previously reported, CVS/Caremark will be the new pharmacy benefit manager for many retirees enrolled in PPO Basic and Medicare supplement plans as well as for many of the HMO Basic and Medicare Advantage plans beginning January 1, 2026. For a complete list of those impacted by the transition from Optum Rx to CVS/Caremark please visit the CalPERS website. Most CalPERS members will be able to continue filling prescriptions at the same pharmacy they currently use. According to CalPERS, "members will receive a welcome letter from CVS that includes information about accessing Caremark.com and the CVS Health app prior to January 1, 2026, which will be used for all prescription services starting January 1, 2026."

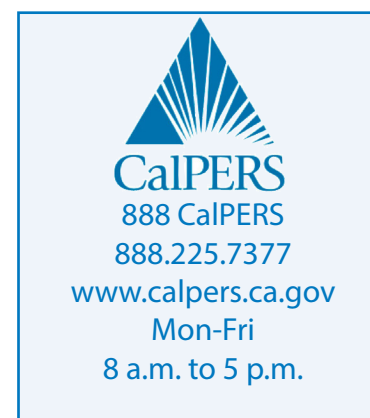
CalPERS also reported the new

contract will result in some formulary changes that may impact copays for some Basic and Medicare members or involve a change in medication to an equally safe and effective alternative. Together with CVS, CalPERS will develop a range of options for our members to navigate any change and ensure medications are available when and where they're needed.

CalPERS will be having a live webinar during which retirees will be able to learn more about the new pharmacy benefit manager. The webinar will take place on September 18, 2025, at 10:00 a.m. PDT. All retirees who may have questions about the new transition to CVS from Optum RX are encouraged to attend this webinar. "CalPERS and CVS Caremark will discuss the transition and what this change means, along with the support and resources available to help you manage your medications with confidence." The webinar will be live streamed via the CalPERS YouTube page.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at CSRinfo@calretirees.org.

Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to CSRinfo@calretirees.org.



PUZZLES Fall Word Search

Find these 15 words in the puzzle.
Words may go in any direction.

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

APPLES

HARVEST

AUTUMN

LEAVES

CIDER

NOVEMBER

COOL

OCTOBER

CORN

PUMPKINS

FALL

SEPTEMBER

FOOTBALL

SQUASH

HALLOWEEN



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Website: www.CalRetirees.org



Tortilla Quiche

Ingredients

Olive oil or avocado oil cooking spray
6 small (5-inch) soft corn or 1 large flour tortilla
6 eggs
½ cup low-fat cottage cheese
½ teaspoon kosher salt
Freshly ground black pepper
2 cups fresh spinach, finely chopped
1 garlic clove minced
12 fresh basil leaves, julienned and divided
1 roma tomato, sliced ¼ inch thick
½ cup shredded sharp cheddar cheese (or pepperjack!)
Flaky sea salt for topping
Optional: your favorite hot sauce for serving

Directions

Preheat the oven to 375°F. Spray a 9-inch pie pan with cooking spray.
Arrange the tortillas in the pie pan, overlapping them so that they fully cover the bottom of the pan and all the way up the side of the pan.
In a medium size bowl, whisk together the eggs, cottage cheese, salt, and pepper. Stir in the chopped spinach, garlic and about ¾th of the julienned basil, then pour the mixture into the pan on top of the tortillas. Arrange the tomato slices on top, then sprinkle the shredded cheddar cheese evenly over the surface.
Bake for 30 minutes until the egg is fully set and no longer jiggly when you gently shake the pan. Remove the quiche from the oven and allow it to cool for 15 minutes. Garnish the cooled quiche with the remaining julienned basil and flaky salt, then use a sharp knife to cut it into 6 slices. Serve with hot sauce and/or avocado slices, if desired. Enjoy!



Stay active, live healthy

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease. Staying fit also reduces falls and stress.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey:

- SilverSneakers® program makes it easy to stay fit with access to gyms in nearby communities.
- 24/7 access to phone or video consultations with physicians
- \$0 deductible
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care



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

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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

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The State Legislature returned from its month-long summer recess on August 18 and stepped right into the middle of the debate that will dominate headlines for months to come and perhaps determine which party wins control of the U.S. House of Representatives after the 2026 mid-term elections. We are talking about redistricting, of course. In response to the State of Texas undertaking a mid-decade redistricting/gerrymandering of their 38 congressional districts to turn 5 of them from blue to red, Governor Newsom acted to do the exact same thing in California. In less than a week, the Legislature approved, and the governor signed, legislation to suspend California's independent redistricting commission and create entirely new maps for California's 52 congressional districts that would, perhaps, turn five red seats to blue in 2026. Unlike Texas, however, the plan requires voter approval, which necessitates a special election on November 4, 2025, on what is now Proposition 50. Proposition 50 suspends the redistricting commission, and approves the newly created congressional districts for the 2026 ballot. Get your remote ready. Given the stakes, you can expect to see tens of millions of dollars being spent on television ads urging a YES and NO vote on Prop. 50 for the next two months. And the state of our republic is such

that other states – red and blue – are already moving to redistrict/gerrymander their own congressional maps to favor one party over the other. After the flurry of activity, the Legislature returned to the matter of approving or rejecting hundreds of other bills still alive in the first year of the 2025-26 session. The Legislature has until September 12 to act on legislation before they go home for the year. Governor Newsom must then review and sign or veto all the bills that make it to his desk no later than October 12. Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

Support

AB 53 (Ramos) [Given that the budget essentially implemented AB 53, Asm. Ramos' bill is likely to be repurposed. Congratulations to the Assembly Member for his dedication to this cause.] Would exclude up to \$20,000 of retirement pay and annuity payments from the U.S. Department of Defense Survivor Benefit Plan received by eligible taxpayers from gross income for Personal Income Tax (PIT) purposes from 2025 through 2030. AB 53 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees to California. **STATUS: Awaiting hearing in Senate Revenue & Taxation Committee.**

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: Awaiting hearing in Senate Appropriations Committee.**

AB 371 (Haney) Would require that dental appointments be available within 48 hours, nonurgent dental appointments within 18 business days, and preventive dental care appointments within 20 business days of a request. **STATUS: Two-year bill.**

AB 1190 (Haney) Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV and overcharging for services. **STATUS: Awaiting hearing in Senate Appropriations Committee.**

AJR 3 (Schiavo) Recently amended, AJR 3 recognizes Social Security, Medicare, and Medicaid as the foundation for income and health care security for millions of Americans and calls on California's Congressional Representatives to repeal recently enacted legislation that threatens these programs. **STATUS: Senate Third Reading File.**

SB 23 (Valladares) Would exempt the primary residences of veterans who have received a 100% disability rating from the Department of Veterans Affairs from property taxes in the State of California. **STATUS: Awaiting**



Ted Toppin
hearing in Senate Military & Veterans Affairs Committee.
SB 56 (Seyarto) Would exclude service-connected disability payments from the calculation of household income for the Low Income Exclusion of the Disabled Veterans' Property Tax Exemption, as Veterans must receive that compensation in order to qualify for the tax exemption in the first place. **STATUS: Assembly Revenue & Taxation Committee Suspense File.**
SB 351 (Cabaldon) Would prohibit a private equity group or hedge fund involved with a physician or dental practice in California from interfering with the professional judgment of physicians or dentists. **STATUS: Assembly Third Reading File.**
For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.

Get the Updates That Matter—Send Us Your Email

More and more CSR members and chapters use email to stay connected. If you haven't shared your email address yet, we'd love to add you to the list. Having your email on file ensures you won't miss important updates from CSR. Many chapters send meeting announcements and reminders by email. It's also how we share timely updates on legislation, CalPERS news, and benefit alerts. Email is our fastest

and most reliable way to keep you informed. If you haven't received recent emails from CSR, it likely means we don't have your email address on file. To provide or update your preferred email address:

- Visit calretirees.org/Update-My-Info and provide your name and email address or
- Send your name and preferred email address to: CSRInfo@calretirees.org

When you're on our email list, you'll receive messages such as:

- Chapter meeting invitations
- Timely updates on legislation and pension news
- Scam and fraud alerts
- CSR news and updates
- Information about your benefits—and more.

No waiting, no postage—just important news delivered directly to your inbox.

We only send essential

information, and we never share your contact details. *“I really appreciate being kept in the loop about board and chapter meetings, and advocacy for individuals that helps us all,”* CSR Chapter 2 member Kathleen Van Velsor said. *“Email communications from CSR are the backbone of critical information sharing—on topics ranging from key retiree legislation to breaking news on the CalPERS and federal fronts.”*

Pros and Cons of Taking a CalPERS Refund

If you're a current CalPERS member — meaning you work for a CalPERS-covered employer — then you're contributing to your future retirement in the form of a defined benefit. This is a lifeline you'll be able to rely on when you retire, and your defined benefit pension is something you will receive for the rest of your days. In other words, the money you and your employer are chipping in now will be there for you down the line. However, sometimes members leave their CalPERS-covered employment — for a variety of reasons — and when they do, the question of what to do with the member contributions they've already contributed to our system comes into play. Should you leave it? Should you move it elsewhere? Should you just pocket it? These are all valid questions to consider if/when the time comes, and we'll lay out the pros and cons of each option.

Regardless of the option you choose, it's crucial to understand that withdrawing your contributions will result in the termination of your CalPERS membership. This decision will have permanent and irreversible effects on your membership and benefits, so it's essential to approach it with careful consideration. Be sure to consult a trusted financial and tax professional to ensure you're making the most informed decision for yourself.

Taking a Lump-Sum Refund

A one-time lump-sum refund option — meaning you're pocketing your CalPERS member contributions right now — features a handful of strict restrictions and triggers severe repercussions.

Pros:

- You receive your funds immediately.
- You have flexibility in using your CalPERS contributions (now vs. later).

Cons:

- This action terminates your current CalPERS membership and any applicable benefits.
- Your funds will be taxed as income (federal and state tax laws apply).
- If you ever rejoin a CalPERS-covered employer, you may redeposit your contributions if you requalify for CalPERS membership or are a member of a certain other California public retirement system. Your cost will be higher than the amount of your refund and will increase over time due to interest.
- You lose out on the opportunity and power of compounding interest.
- You may be assessed additional federal and state taxes if you withdraw your contributions before age 59 ½.

The bottom line: While choosing to fully withdraw your CalPERS contributions (without rolling it over to a qualified retirement account) would provide you with funds immediately, it can be incredibly costly — both in terms of your CalPERS membership and benefits, as well as taxes and other costs you might incur from withdrawing (especially before age 59 ½).

To reiterate: Doing this will cause permanent, irreversible action on your CalPERS membership and benefits — and should be considered with great care and caution. Consult trusted financial and tax professionals beforehand to ensure you're making the best decision for yourself.

Rollover to Eligible IRA or New Employer Plan

You also have the option to withdraw your CalPERS contributions and roll it over to either a qualified individual retirement account (IRA) or an employer plan that accepts rollovers. Keep in mind — the eligible contributions to be rolled

over are your own member contributions (plus interest), and do not include your employer's contributions. Also, because this would count as a withdrawal, this action carries major ramifications for your CalPERS membership. With that said, here are some of the pros and cons of pursuing this route.

Pros:

- The money you withdraw is still contributing toward your future retirement income, just through a different apparatus.
- This can bolster any other existing retirement accounts you already have and/or plan to initiate.
- This can potentially provide flexibility in your retirement investment strategy.
- You avoid immediate taxes on the funds you withdraw.

Cons:

- This action terminates your current CalPERS membership and any applicable benefits (pension, health, etc.) under that membership.
- It's likely you'll need to be more active managing outside retirement accounts.
- If you ever rejoin a CalPERS-covered employer, you may redeposit your contributions if you requalify for CalPERS membership or are a member of a certain other California public retirement system. Your cost will be higher than the amount of your refund and will increase over time due to interest.

The bottom line: If you choose this option, you're essentially choosing to take your member contributions and put them into another retirement savings plan — which will negatively impact your current CalPERS membership and future benefits, but it will still supplement your retirement big picture.

Leave Your Contributions on Deposit with Us

The last option to consider

upon leaving CalPERS-covered employment is to leave your contributions exactly where they are.

Pros:

- Your CalPERS contributions — coupled with employer contributions made during your CalPERS-covered employment — will continue to accrue interest.
- Your CalPERS membership status and applicable retirement benefits remain intact.
- If you return to CalPERS-covered employment down the line, you can pick up where you left off.
- The option to cash out your contributions or roll them over later are still available.

Cons:

- You'll have limited access to these retirement funds.

The bottom line: If you're not sure what the future holds and want to keep the option to return to CalPERS-covered employment, you can consider leaving your funds on deposit with us as you continue your career path.

So, What Should I Consider? This is something only you can decide for yourself, as everyone's circumstances are different. And before making any kind of decision on what to do with your CalPERS contributions upon leaving CalPERS-covered employment, make sure you're discussing it with the right people to be best informed — including us here at CalPERS..



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 Tammy Mael Angela Canidate Margaret Waggoner Jasleen Kaur Miriam Tapia Yunching Huang Juanita Littlejohn Brandie Kendrick Dennis Fong Daniel Fernandez Micole Mccree Mike Ettner Randolph Suazo Lidia Perri Gurpreet Shergill	Chapter 4 Fredrick Warren Lynda Rodriguez Jan Olsen Enzinna Arguijo Denise Henderson James Keller Ben Emeruwa	Sandra Martinez-Tayl William Gunn Ida Dimas Ron Samra Jose Torres Michael Hansen Mary Ojong Jackson Maria Lara Christina Hernandez Johnny Hernandez Lisa Bowman	Chapter 21 Paula Sholberg Theresa Jones CarmenUhlik Craig Story Mary Bryant Ofelia Mandapat MariamGabrielian Kenneth Wells Beverly Fein Gradell Shelley Anthony Coleman Melissa Jantzen-Ha Alonzo Walker Adanech Kassa Sherrie Schoedinger Robin Swauger Darlene Arambula May Sarcos Susan Corbaley Madelin Dalida Margarita Aguilar Josejr Aguilar	Chapter 26 Sandee Jolley Elana Contreras Barbara Baker Loretta Medina Irma Altamirano	Chapter 165 Eric Mcdaniel James Dahlen Meena Kumar Karen Salcedo Julie Amaro KrisannCharles Carrie Sailors Deborah Clifton Meshan Rachal Blanca Zavala Linda Milliner Leslie Saltarella Katherine Demos Fletcher Johnson Megan Hall Craig Ervin Elizabeth Sarnoff Kim Baxter Amy Peeples Anna Jones Kerri Nafus Joshua Buckley Elizabeth Martinez Cindy Doyel Brenda Croff
Chapter 2 Lori Staffler Elsa Robles Scott Valverde Hazell Jones Allan Wong Patricia Dillon-Howard Sallianne Maliguine April Cleland Christina Cervantes Debora Richardson Regina Dedmon Cruz Kevin Davis Charlene Mckoy Rodney Sorenson Nelson Chan Errol Barker Valerie Snowden Krenjen Low Ltanya Cubit Portia Hillman Kevin Garcia Michele Nottingham Hung Toan Kelley Ellyson Cheryl Meyers Paula Corral Edward Silvera Denise Washington Nhia Yang Jeffrey Essay Juliana Fuentes Sharon Longino Jane Taylor Valjean Viksne Daniel Hosler Karyn Cheng Mia Brown Margarita Rothwell Linda Owens Marina Tapia Brady Campbell Jerry Hamilton CarolynHassell Eugene Baker Damon Rich Chintua Nwaobiala Elsa Cheung	Chapter 5 Heather Huerta Casandra Ortiz Carol Tolbert	Chapter 12 Jose Rivera Glorianne Soria Tracee Simpson	Chapter 23 Karen Rice Bruce Kelbert Wendy Kawamoto Lydia Quiroz Kimberly Boudreaux Madeline Guerra Susana Arbe	Chapter 31 Kim Gregory Mark Kolb Lisa Ostrout	
	Chapter 6 Sharon Delawder Giancarlo Gonzalez Ruby Villanueva Debra Keahey Angela Reid Gisselle Hopkins Leeanne Richardson Cherese Hollingsworth-Reid Koni Chrest Julie Krieger Deatrice Thompson Janice Parker Gina Paredes Evangeline Videna Maria Saldana Kenya Glover Charla Cohee-Force Kate Donkor Louise Tasinga-Ningo Marietta Picar Enril Pasumbal Evelyn Sandoval	Chapter 14 Shane Overton David Hurd Donald Liston Jennifer Wilson		Chapter 34 Robert Claudio Miriam Edwards Maria Imperial Rolando Mahipus Bertha Mendoza	
	Chapter 8 Charlotte Thurlough Anna Hornsby	Chapter 15 Corleen Lambert John Morton Jamshid Khazaeepoul Melinda Allen Christine Jacobs Sonya Wilson Christiene Cripps Steven Nelson Pamela Downing Jeffery Bender Willis Mapes Patricia Lewis Mari Basco-Llorens Mona Mahan Edward Soto		Chapter 35 Melanie Johnson HeatherCorey Rudy Diaz Manuel Rodriguez Sandy Grey Donald Smith	
	Chapter 9 Julio Marquez Wendy Rader Rebecca Rodriguez Jill Mather Donald Redford David Chang Sophia Lucas BarbaraBrown Roland Reed Candice Itow Yahna Luevano Michael Ta Maria Torres Daisy Cornwell Zenaida Hernandez	Chapter 16 Claudette Nwigwe Glynda Washington Margaret Griffith		Chapter 36 Joy Hemingway	
	Chapter 10 Manolito Morales Jessica Carson Steven Malawsky Sharon Foelz Yolanda Flores-Schmitt Michael Sciocchetti Heather Plack-Plyler Jill Tompkins	Chapter 17 Michael Irick Alvin Salvanera Teresa Roudenbush Elias Samano Frankie Lopez Marian Olsen Janet Park Donna Schutte Darcel Mc Cullough Isabel Rojas Maria Rodriguez Wilfredo De Guzman Ken Devore Orlando Belmonte Michael Shonley Rita Mc Culley Leticia Fernandez	Chapter 20 Joselito Lima Bernard Kane Karen Flowers Helly David		
Chapter 3 Otis Byrd Daniel Wong Susan Flores	Chapter 11 Donna Huff Juanita Martinez				

Puzzle Answers from Page 5

Fall Fun Answers

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

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

CHAPTER 2

SACRAMENTO/YOLO AREA

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

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Friday, Sept. 12, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Overview of California's insurance market, from Lino Amaral, State Farm Insurance agent. **Cost:** Members free, non-members \$25. **Menu:** Salmon, veal, or vegetarian meal. **Reservations requested:** By Sept. 5 to Stephen McVeigh at SMcVeigh@CalRetirees.org or (415) 378-8931 Please include meal choice.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (310) 857-8576;; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Oct. 16, 12:30

p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Program:** Guest speaker TBD. **Cost:** Chapter 4 members in good standing are free, invited guests and speakers are also free. All others are \$35.00. **Reservations required:** RSVP by Oct. 9 to Marta Zaragoza by phone number above.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; **Meeting:** The last four chapter meetings of 2025 are scheduled for December. The events will occur throughout our chapter's coverage area. Please see the October newspaper for full details. For questions, please contact Diane Padilla at the phone number or email 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. 9, 11 a.m. (doors open at 10:30 a.m.) **Where:** Elks Club of San Bernardino, 2055 Elks Lane, San Bernardino. **Program:** Guest speaker, Keith Umemoto, CSR Executive Vice President. **Cost:** Free **Reservations required:** RSVP by Oct. 6 to Frank Ornelas by phone.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden, (831) 613-2607, misskitty@live.com **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com **Meeting:** Thursday, Sept. 11, 11:30 a.m. – 2 p.m. **Where:** Lucky 7 Casino, 350 N. Indian River Rd., Smith River. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free for all attendees. **Reservations required:** RSVP by Sept. 1 to Veronica Avila (707) 487-0235 or via email invitation. **Meeting:** Friday, Sept. 12, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Learn how CSR helps

protect the pension and health benefits of state retirees like you.

Cost: Free for all attendees.

Reservations required: RSVP by Sept. 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; **Treasurer:** Maria Vazquez, (909) 519-8055 mavazbauer01@verizon.net **El Monte Meeting:** Wednesday, Oct. 8. Sign-in begins at 11:30. Meeting begins at 12:30 p.m. **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte. **Program:** Hear guest speaker State Senator Bob Archuleta. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by Oct. 3 to David Matanga by phone or email. **Monterey Park Note:** The next Chapter 9 meeting in Monterey Park is scheduled for Nov. 12. The meeting previously scheduled for Sept. 10 has been canceled.

CHAPTER 10

SAN LUIS OBISPO

President: Ada Mendez, (805) 598-6404; sallymendez1122@gmail.com; **Vice President:** Vacant; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com.

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 **Meeting:** Wednesday, Sept. 3, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration **Cost:** Free for CSR members, spouses and guests \$30; Prospective members can fill out a membership application at the door to offset the cost. **Registration required:** RSVP by Aug. 27 to Christy Christensen-Fountain



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, Oct. 14, noon. **Where:** Sizzler, 16988 Main St., Hesperia. **Program:** Guest speaker Jeanette Sanders, long term care ombudsman, Wise & Healthy Aging. **Reservations required:** RSVP by Sept. 30 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka.* **Redding Meeting:** Wednesday, Oct. 1, noon. (order lunch at 11:30 a.m.). **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Yreka Meeting:** Thursday, Oct. 2, noon. (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazzi, (530) 519-2174, SERiazzi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Note:** Chico (usually meets the third Thursday of every month). **Chico Meeting:** Thursday, Sept. 18, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Bruce McLean, California Alliance for Retired Americans (CARA) **RSVP:** Requested but not required. **Meeting:** Thursday, Oct. 16, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th

St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **Susanville Meeting:** Tuesday, Sept. 9, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Oct. 7, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Susanville holiday meeting. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; SGoodwin@CalRetirees.org; **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Oct. 7, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Learn about the new Pharmacy Benefit Manager (PBM) for select CalPERS health plans. **Cost:** Members free; Non-Members \$25 cash or check payable to CSR Chapter 15; Admission includes lunch; Choose lemon or teriyaki chicken, ravioli, salmon, or steak. **Reservations required:** By Sept. 29 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text). Please include full names of members and guests. **Note:** Zoom access is available upon request.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday, Sept. 19, noon – 2 p.m. **Where:** Mi Ranchito Café, 425 S Center St., Stockton. **Program:** Guest speaker State Assemblymember Rhodesia Ransom. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by Sept. 12 to Sheila Ward-Shaw by phone or email.

CHAPTER MEETING NOTICES

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com; **Secretary:** Gloria Koch, (858) 337-0634 Meetings scheduled for 2025: March 6, June 5, Sept. 4, and Dec. 4. **Meeting:** Thursday, Sept. 4, 11 a.m. – 2 p.m. Doors open 10:15 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego **Cost:** Members free **Program:** TBD. **Reservations required:** Members will receive a postcard with RSVP details in the mail. **For more information:** Contact Diane or Gaspar at phone numbers listed above.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com **Upper Lake Meeting:** Tuesday, Oct. 14, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members **For more information:** Please contact Skip Hulet. **Ukiah Meeting:** Monday, Oct. 13, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday,

Oct. 9, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **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. **Program:** Guest speaker Steven Alari, Chair, CSR Political Action Committee; Learn about 2026 CalPERS health plans. **Reservations required:** RSVP by Sept. 30 to Cora Okumura by phone or text (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

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

CHAPTER 23

SAN JOSE AREA

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

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *Chapter meetings are scheduled for the third Thursday of even months. Future meeting is scheduled for Dec. 11. Meeting:* Thursday, Oct. 16, 2025, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Learn about Link For Life, a nonprofit dedicated to supporting breast cancer patients and their families in Kern County with vital services and care; Discuss 2026 chapter budget with treasurer Joe Salcido. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** Attendees are asked to wear pink to support breast cancer research; RSVP by Oct. 10 to Ophelia. **Note:** For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for for each "no-show" meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588 or

csr.chapter26@gmail.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyanniel@gmail.com. **Meeting:** Tuesday, Sept. 9, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A St., Oxnard **Program:** Learn about home security, safety, and fraud prevention from the Oxnard Police Department. **Cost:** Free for CSR members. **Reservations required:** RSVP by Sept. 1 to Cathie Jimenez (805) 746-2273, chapter31cj@gmail.com.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com.; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com. *Usually meets on the second Wednesday of each even month. Meeting:* Wednesday, Oct. 8, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Learn about political advocacy from CSR Political Action Committee Chair Steven Alari. **Reservations required:** RSVP by Oct. 6 to Bill Serb, serbthe3rd@att.net or Susie Leon (619) 394-8454 or via email invitation.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Porterville Meeting:** Thursday, Sept. 11, 11 a.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 Sept. 7 to Lou Flores. **For more information:** Contact Lou Flores.

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741, binovc2@

aol.com; **Vice President:**

Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Vacant; **Treasurer:** Abby Bayes, (831) 455-6189

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

Thursday, Oct. 9, 11 a.m. **Where:** Black Bear Diner, 2450 N. Fremont St., Monterey.

Program: Guest speaker Rubin Gomez of Monterey-Salinas Transit (MST) will discuss special public transit programs for seniors. **Cost:** Members free, guests \$25 (limit one guest per-member).

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

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** Vacant; Contact Caesar Abcarius if interested in position. **Secretary:** John Bowden, (916) 361-8786,

JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, baskets4les@comcast.net; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com **Oregon Meeting:** Thursday, Oct. 16, noon (check-in at 11:45 a.m.).

Where: Foxy's Restaurant, 16011 Boat Basin Rd., Harbor, Ore. **Program:** Hear guest speaker from Oregon Office of Emergency Services. **Cost:** Members free, guests/non-members \$20. **Reservations required:** RSVP by Oct. 13 to Sue D'Errico 707-954-2904 or to sue.derrico@yahoo.com by email or phone. **Sacramento Meeting:** Wednesday, Oct. 1, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker CSR President Joe Reynoso.

Cost: Free for Chapter 165 members; Guests \$25 **Reservations required:** RSVP by Sept. 26 to CSR email invitation or contact Les Reynoso by email or phone.



MEMBERS ON THE MOVE

Please send in your high resolution photos to
CSRInfo@CalRetirees.org

for a chance to be featured in an upcoming Retiree. Please include any details on the photo including names, dates and event specifics.



At the Oregon Sub-Chapter meeting held on August 21 in Medford, Oregon, Chapter 165 celebrated a heartwarming milestone by presenting letters to the grandparents of students awarded the "Pay It Forward Scholarship."

While the \$500 scholarship checks were mailed directly to the recipients, the gesture of honoring their families added a meaningful touch to the occasion.

Pictured from left to right: Geanie Hixon, CFO, Sue D'Errico, Chair, Oregon Sub Chapter, Patsy Nettleton, Member, Gary Puente, Member, and Gail Fasciola, District E Director.



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1. When appropriate and available. **2.** If you have a medical emergency, call **911**. **3.** One Pass[®] is a registered trademark of Optum, 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.

