CSR Unanimously Supports Tim Behrens for the Open CalPERS Retired Member Seat

The CSR Board unanimously supported the endorsement of Tim Behrens, former CSR President for the 2022 CalPERS Special Retired Member Election. “It’s time for a change and it’s time for someone who is honest, has integrity and character! Vote for Tim!”

Behrens has worked tirelessly on behalf of CSR and all retired state workers both at the CA State Capitol and CalPERS. He served as president of CSR for 6 years, and close to 4 years as District F Director. During this time, he has developed strong relationships with not only our members but CalPERS staff, CalPERS executives, and all stakeholders advocating for retiree rights. His testimonies in the legislature have helped kill bills detrimental to CSR members and all CalPERS stakeholders. For more than 10 years he has consistently attended meetings throughout the state including CalPERS off-site, committee and board meetings, providing public testimonies, and working with state agencies on behalf of retirees. Tim has the experience and knowledge needed to succeed on the CalPERS Board and ensure retirees are heard. We know Behrens will continue to use his strong voice to do what is right for CSR and is the right person to fill the Retired Member Seat at CalPERS. A vote for Tim is a vote for us all!

If you have any questions, please contact CSR at CSRInfo@CalRetirees.org.

Watch the CalPERS Board Special Retired Member Election Candidate Forum live webcast September 7, 1:00 p.m.

CalPERS Retired Member Election Ballots Mailed this Month

The CalPERS Special Retired Member Election ballot package with instructions on how to vote will be mailed to eligible voters on August 26, 2022. Retired CalPERS members (excluding survivors and beneficiaries) whose effective date of retirement is on or before July 1, 2022, are eligible to vote in this election. The voting period is August 26 through September 26. Voters have the opportunity to submit their vote either online, by telephone, or by paper ballot in accordance with the instructions provided in the ballot package. Your vote must be received on or before September 26 to be counted. On or around January 9, 2023 the newly elected Board Member will be seated on the CalPERS Board of Administration in accordance with the Public Employees’ Retirement Law, Government Code Section 20095. The new term of office begins immediately upon certification of the official election results by the Secretary of State. The term ends January 15, 2028. If by September 2 you have not yet received a ballot, contact the Customer Service Center at 1-877-610-8637 for a replacement ballot. Please ensure your current mailing address is on file with CalPERS so you receive your ballot.

For questions or to get additional information, please contact CalPERS at 1-888-225-7377.
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Patsy Jimenez
TEL: 909.862.7615
EMAIL: PJimenez@CalRetirees.org
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Join us!
42,000 Strong and Growing!

California State Retirees Membership Application

**Dues Table for Retired Members**

<table>
<thead>
<tr>
<th>Monthly PERS Allowance</th>
<th>Monthly Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $99</td>
<td>$1.00</td>
</tr>
<tr>
<td>$100 - $599</td>
<td>$2.25</td>
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<tr>
<td>$600 - $1,199</td>
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<td>$11.00</td>
</tr>
<tr>
<td>$3,500 - $3,999</td>
<td>$12.00</td>
</tr>
<tr>
<td>$4,000+</td>
<td>$13.00</td>
</tr>
</tbody>
</table>

Type of Membership (check one):
- [ ] Retired Membership
- [ ] Associate Member

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize the CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are not lost 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 (MM-DD-YY): ______________________

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

JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

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California State Retirees CPAC Application

Party Registration (optional): [ ] Democrat [ ] Republican [ ] None [ ] Other

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees’ political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees. I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature: ____________________________
Date (MM-DD-YY): ______________________

---

Contact us!
CALIFORNIA STATE RETIREES
Headquarters
3000 Advantage Way
Suite 100
Sacramento, CA 95834
TEL: 916.326.4292
FAX: 916.326.4201
TOLL-FREE: 888.808.7197
EMAIL: csrinfo@CalRetirees.org
WEB: www.CalRetirees.org

501(c)(5)
CALPERS ANNOUNCES THE 2023 HEALTH RATES

The CalPERS Board voted to approve the final proposed health premiums for the 2023 Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans. The new premiums will be implemented on January 1, 2023. Open enrollment is September 19 - October 14, 2022. For a detailed look at the charts below, please visit: www.calretirees.org/news

How Much Money Will You Spend When You Retire?

What’s the 80% Rule?
Following the “80% rule,” you’ll spend about 80% of the annual income you’ll be making before you retire during your retirement years. That means if your income just before you retire is $70,000, you can plan on spending about $56,000 annually in retirement. The 80% rule assumes some major expenses will go down in retirement—commuting costs and retirement-plan contributions, to name two. But other expenses may go up, such as health care and travel expenses.

Do You Have Enough to Retire Comfortably?
Planning your financial future should involve not just your CalPERS pension, but other deferred compensation such as 401(k) or 457 plans, Social Security, health care, and more. And getting a grasp on these important factors shouldn’t start when you’re near the end of your career—it should start now.

Creating a plan to ensure you’re financially secure in retirement can be a challenging process, but we’re here to help. View our video series to help you prepare for retirement, then use our planning your financial future checklist as a guide to help you on your path to a financially secure retirement today.

Did You Know?
• The average pension for all CalPERS service retirees, beneficiaries, and survivors is $36,852 per year, while service retirees receive $39,372 per year. New retirees who just retired in fiscal year 2020-21 receive $45,516 per year.
• Overall, 59% of all CalPERS service retirees receive less than $3,000 a month. And only 4.9% of CalPERS service retirees receive pensions of $100,000 per year or more; they are usually executives who hold seats in either city or county offices, or are physicians, or senior managers for police and fire departments.
• Unlike the private sector, about 33% of CalPERS retirees don’t coordinate with Social Security for benefits. Their CalPERS pension may be their sole source of retirement income. Visit Social Security & You CalPERS Pension on https://my.calpers.ca.gov/ to learn more.

Website: www.calpers.ca.gov
Phone: 888 CalPERS or 888.225.7377
TTY: 877.249.7442
Fax: 800.959.6545
Hours: Monday - Friday 8 a.m. to 5 p.m.

AUGUST IS GLOBAL BLACK MENTAL HEALTH AWARENESS MONTH
#BlackUnityHeals
CSR BUDGET & BILL WATCH with Ted Toppin

CSR-Endorsed Candidates 
Preval on Election Day
67 out of 67 Advance to November
CSR had another very positive primary election day on June 7 with all CSR-endorsed candidates advancing to the general election under California’s unique “top-two” primary system.
In the constitutional office races, all seven CSR-endorsed incumbents, including Governor Gavin Newsom, advanced to November. The CSR-endorsed legislative candidate advanced in 60 out of 60 races, including 9 out of 9 in contested campaigns for open legislative seats. In total, the CSR-endorsed candidate advanced to the November general election in 67 out of 67 races.

CSR Bill Watch
The Legislature returns from its regularly scheduled summer recess on Monday, August 1. They will then have one month to complete any unfinished business before the legislature’s two-year session comes to an end on August 31. Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

**Support**
**AB 1130 (Wood)**
Would establish the Office of Health Care Affordability to analyze the health care market for cost trends and drivers of spending, develop policies for lowering consumer health care costs, and create a state strategy for controlling health care costs and ensuring affordability. **IMPORTANT NOTE:** Asm. Wood’s bill did not pass, but the Office of Health Care Affordability was created as part of the recently concluded state budget negotiations. The new Office will be housed in the California Department of Health Care Access and Information, and is tasked with creating a state strategy for controlling the cost of health care and improving affordability for consumers and purchasers.

**AB 1855 (Nazarian)**
Would prohibit a skilled nursing facility or residential care facility from denying entry to a representative from the Office of the State Long-Term Care Ombudsman who is acting in their official capacity on behalf of a resident. **STATUS:** Awaiting hearing in Senate Appropriations Committee.

**AB 2080 (Wood)**
Would establish the Health Care Consolidation and Contracting Fairness Act of 2022, which prohibits health contracts from including specified anti-competitive terms within contract provisions, providing a more level playing field in negotiations between health facilities, providers, and plans, and will help to lower health care costs for consumers. **STATUS:** Dead. Failed deadline in Senate Health Committee.

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.

Chapter 20 members celebrated the birthdays of long-time members, Ron Kelly (87) and Mar Hermosura (90) at their July meeting.

Executive Vice-President Elnora Hunter-Fretwell swore into office Chapter 1 Vice President, Nathan Johnson and Treasurer Peter Greeff at the Chapter meeting held at the Old Spaghetti Factory in Concord on July 19.

CSR members attended the CalPERS Board of Directors meeting in Monterey.
Chicken Tray Bake with Olives & Boiled Lemon

Ingredients

- Lemons juice of 2
- Olive oil 6 tbsp
- Ground turmeric 1½ tsp
- Ground ginger 1½ tsp
- Honey 1½ tbsp
- Dry white wine 8oz.
- Garlic, 1 whole head, Cloves chopped
- 16 Chicken thighs, bone in, skin on
- Capers in brine 4 oz., drained
- Pitted green olives 7 oz.
- Unwaxed boiled lemons 1 large or 2 small or preserved lemons, cut into pieces
- Coriander leaves, chopped
- Salt and black pepper

Directions

- Preheat the oven to 320F
- In a large bowl, mix the lemon juice, olive oil, turmeric, ginger, honey, wine and some salt and pepper, beating well. Add the garlic and turn the chicken pieces in the mixture so that they are well coated.
- Arrange the chicken thighs in a large roasting tin or baking dish in which they fit snugly, putting the capers, olives and boiled lemon pieces in between, and pour the liquid contents of the bowl all over.
- Bake for 1 hour or until the chicken is well browned and cooked through. Serve sprinkled with chopped coriander.

Note: To make boiled lemons, put whole unwaxed lemons in a pan with water to cover. Put a smaller lid on top to keep them down as they float, and boil for about 30 minutes or until they are very soft when you press them. If you don’t use them right away, drain them and leave to cool. Pack them whole, pressing them into a jar, and cover with olive or sunflower oil. They will last a few weeks in the fridge. You can use them cut into pieces or blended to a paste.
Healthy, meet happy.

High stress levels increase your risk for serious health conditions. Improve your body and mind by practicing mindfulness. Meditation helps you manage anxiety, boost mood, improve focus, sleep better, and fight depression.

Practice mindfulness by taking time to breathe, going on walks, and setting intentions. Blue Shield provides access to tools and providers that can help you along the way.

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

Nationwide access to fitness locations through SilverSneakers

Nationwide coverage

24/7 access to phone or video consultations with physicians

Worldwide coverage for emergency services and urgent care

$0 deductible

See any doctor that accepts Medicare

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 Care 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。Blue Shield of California is an independent member of the Blue Shield Association.
By Larry Woodson, CSR Health Benefits Committee chair
I took some time off and didn’t write a column last month, but back this month with the latest updates on HBC issues.

Long Term Care
HBC member Elaine Edwards-Yahraus, who is the lead for this issue, virtually attended the June 15 Case Management Conference with Judge William Highberger presiding. He set the trial date for May 15, 2023. The trial will be a five-week trial and begin on 5/30. Judge Highberger encouraged both parties work with the Hon. Layn Phillips (Retired) the mediator to reach a settlement. The attorneys for both parties said they were continuing to work on a settlement agreement. Elaine also reported the plaintiffs’ attorneys have updated their website on July 18 with the latest information in a Q and A format. I suggest all those who are interested log onto www.calpersstctaclassaction.com. It’s also important to continue to pay premiums if you want to be included in any potential future settlement.

Final 2023 Health Plan Offerings and Premiums-At the CalPERS July Offsite in Monterey, the CalPERS Board approved the final plan offerings and rates. I was unable to attend in person but did so virtually, and gave public comments on behalf of CSR. Overall, the premium increases were not unreasonable, with several exceptions. There are also some benefit design improvements which can be found on CalPERS website at www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/annual-health-plan-changes. The final premiums for 2023 can be found on CalPERS website at: www.calpers.ca.gov/page/active-members/healthbenefits/plansandrates. There is also a link there for finding what health plans are available by zip code.

For Basic plans the overall average increase for 2023 over 2022 for all plans is 4.35%. For Medicare Advantage Plans there was an overall decrease of 3.23%. While this decrease is good for CalPERS and members on MA plans, as I’ve pointed out in public comments to the Board the MA plans are making such huge revenues and profits that they are able to keep premiums relatively stable. What we have found in our research on ACO REACH is that the overall cost to the Medicare Fund and the taxpayer is billions more per year than Traditional Medicare. This, of course, creates a conundrum for CalPERS. Of most concern was the large increase in the Basic Anthem PPO plans of 17.79% for PERS Gold and 14.48% for PERS Platinum. We knew they would go up as a result of the previously approved risk mitigation policy the Board approved last year. The good news is that after 2 years of increases the PPO rates should not have more large increases and remain closer to stable in 2024. Other good news is the 2023 CalPERS State and Employer Annuitant Contributions toward our premiums increase 7% to 9% for 100/90 retirees over last year. Here are the 2023 maximum State Contribution amounts for annuitants under the 100/90 and 80/80 Contribution Formulas: Tier 100/90 Basic and Medicare: Single $883 Two-Party $1,699 Family $2,124 80/80 Basic: Single $689 Two-Party $1,386 Family $1,784 80/80 Medicare: Single $282 Two-Party $573 Family $830

ACO Reach-1 have been reporting on this program originally called Medicare Direct Contracting Pilot conceived and implemented in the last days of the Trump Administration, paused and rebranded with minor changes by the Biden Administration, and now being fully promoted again by the Center for Medicare and Medicaid Services, Center for Innovation (CMSCI). It moves people out of Traditional Medicare into what is now called ACO REACH without their prior knowledge or approval into a program managed by a for-profit middleman, some with no or limited experience managing Medicare. As I have reported, CMS has already approved 99 Direct Contracting Entities (DCEs) nationwide with 29 in California. After the rebranding, CMS opened up applications for the ACO REACH and I just learned this month that they have announced the provisional acceptance of 128 more for-profit middlemen to manage our healthcare if we are on Traditional Medicare. This is more than a doubling of the current number of DCEs. The newly approved ACOs will begin operating in January 2023. This upscaling is much greater than needed for a so-called pilot project and portends a complete privatization of the popular Traditional Medicare in the next 5 years. The data I’ve seen reports that 20 of the 128 (15%) new ACOs are “New Entrants” meaning limited or no experience managing Medicare. There will almost certainly be a higher incidence of mismanagement among these newcomers who are obviously in it because of even higher predicted profits than those in the already highly profitable Medicare Advantage programs.

CSR continues to oppose this effort. Our meeting with CMSCI provided little cause for optimism. We continue to communicate with other groups opposing ACO REACH and continue to push CalPERS to oppose it as well. If you have been moved into a DCE or ACO REACH, or simply oppose the privatization of Traditional Medicare the following scripts may be helpful for contacting the Office of the President and your Congressmember:

President Biden, my name is [YOUR NAME] from [YOUR CITY AND STATE]. Please issue an executive order to cancel the Medicare Direct Contracting and ACO REACH program. This Trump-era program pays third-party middlemen to manage Medicare beneficiaries’ care, allowing them to keep as profit what they don’t spend on medical services. Even worse, seniors who chose Traditional Medicare are being automatically enrolled in Direct Contracting without their knowledge or consent. Don’t let Wall Street profiteers take over Medicare. Don’t allow your legacy to include the total privatization of Traditional Medicare which is popular across party lines. Please end this program today! Tell Congress to end Medicare Direct Contracting/ACO REACH!

Call the Capitol Switchboard at (202) 224-3121 during office hours (9:00am -5:00pm Eastern Time), Press 2 and enter your ZIP code to be connected to your representative’s and senator’s office. Use the script below to speak with a staff person or leave a voicemail, and mention if you are a Medicare beneficiary.

My name is [YOUR NAME] from [CITY and STATE]. I hope [REPRESENTATIVE OR SENATOR’S NAME] will stand up for seniors and those with disabilities who rely on Traditional Medicare, and demand an end to Medicare Direct Contracting and ACO REACH. This program pays third-party middlemen to manage seniors’ care, allowing them to keep as profit what they don’t spend on medical services. Even worse, seniors who chose Traditional Medicare are being automatically enrolled in

continued to page 8
Dear Savvy Senior,
What tips can you recommend for choosing a good active adult housing community? My husband and I, who recently retired, are planning to relocate to an area closer to our grandkids and are interested in buying a house in an age-restricted 55-plus housing community.

Active Retirees

Dear Active,
If you’re contemplating moving into an age-restricted community, finding one that’s right for you takes some legwork. While active adult communities generally offer the opportunity for a lower-maintenance lifestyle around similar aged people, they vary enormously. Here’s what you should know. Today’s active adult communities come in all shapes, sizes and price ranges, ranging from small city-based apartment complexes, to single-family homes, to sprawling resort-style locations situated on a gated golf course. Most are owned by their occupants, but a growing number are rentals. Typically, at least one occupant of each property must be at least 55. It’s also important to understand that 55-plus active adult communities are not the same as retirement or independent living communities, which are primarily designed for older seniors in their 70s and 80s. Active adult communities do not typically include meals or have a central dining area, but many of them do offer a range of recreational amenities and activities.

To help you locate and research active adult communities in the areas you’re interested in, the best resource is 55places.com. This is a comprehensive website that provides ratings, reviews and information on activities and amenities for thousands of communities across the country. Once you find a few you like, here are some questions to ask yourself that can help you choose:

**What’s our budget?** To help you choose the right active adult community you’ll first need to determine what you can afford. Consider the home’s purchase price, whether you’ll need a mortgage, how much the property taxes and insurance are, and how much the homeowners’ association or community fees are. These fees, which typically run a few hundred dollars per month, go toward lawn care and possibly snow removal, as well as community areas like a clubhouse or pool. However, some communities may want to choose a community that has the types of people, facilities, activities and vibe that appeals to you. Will we like the surrounding area? Will the area around your prospective community serve your needs now and in the future? Ideally, this means having easy access to good doctors and hospitals, and a local airport if you plan to travel much. You’ll also want to research how far you’ll be from essential services like grocery stores, banks and pharmacies, as well as dining, shopping, and recreational attractions.

**Schedule a Visit**
Once you’ve narrowed your choices, call to make an appointment and visit them. Be sure to allow plenty of time at each community and, if possible, go back to your favorites more than once. Also be sure to ask questions while you are visiting, particularly about the community rules. Some developments will let you stay overnight in a model home for a few nights to get a feel of what it would be like to live there. While you are there, try the amenities and activities, and speak with as many residents as you can.

To Your Health continued from page 7

Direct Contracting without their knowledge or consent. We cannot let Wall Street profiteers take over Traditional Medicare, which is popular across party lines. I hope that [REPRESENTATIVE OR SENATOR] joins the fight to end Direct Contracting and ACO REACH before it’s too late.

If you receive a letter, after the fact, informing you that you are now a member of a DCE or ACO REACH, let us know by sending a copy to CSRinfo@CalRetirees.org. If you have been taken out of Traditional Medicare and you like your current physicians, we don’t suggest changing providers. It is unlikely there will be a discernable change to your care or terms of your coverage in the short term. If there is we would like to hear from you. Also, as a reminder, if you are in a Medicare Advantage Plan, you won’t be affected.

HAVE YOU MOVED?
Don’t miss an issue of the California State Retiree!

To update your information, please email CSRInfo@CalRetirees.org
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.

Chapter 1
Derrick Smith
Bill Hudlow
Violeta Morales-Solis
Carolyn Kittridge
Margaret Stivers
Leticia Manggana
Carolina Velasco

Chapter 2
Cecilia Encalada
Ivan Rivera
Pamela Payne
Rosemary Avalos
Janise Truelock
Michael Churchhill
Susana Mullen
Maria Kowalski
Brett Braidman
Lisa Stone
Lisa Sherrod
Rattan Narayan
Kim Lee
Javier Chavez
Janet Jimenez
Roger Kaufmann
Kenneth Brown
Juliana Coulombe
Imtiaz Ahmad
Charles Wiggins
Thia Nash
Koela Roberts
David Militzer
Christopher Shirley
Geraldine Yates
April Mcgugh
Andrew Lopez
Sally Lewis
Elaine Scott
Kristen Lutton Cisneros
Christine Basquez
Cyr Arcilla
Cindy Griffin
Sharon Tonei
Kimberly Wallace
Dolores Bivins
Amy Chiang
Alfred Walker
Andy Farinias
Dorothy Johnson
Yvette Simi
Esther Vasquez
Dorismary Falana
Lupe Ramos
August Gonzalez
Steven Yoshida
Diane Le
Sandra Iwatsuru

Chapter 3
Jeanne Mckinney
Marsha Harris
Raven Montoya
Melisa Arellano
Malcolm Grissom

Chapter 4
Tony Salazar
Moses Harris
Gilbert Fears
Dan Hanami
Sara Sapien

Chapter 5
Linda Zenelman
George Givargis
Margaret Broderick
Feiy Saechao
Oluwabenga Ogundibe
Kerry Seifert
Draunnen Benstead

Chapter 6
Subra Savitala
Carol Adams
Neena Prado
Edna Ochoa
Suzanne Earp
Donna Locklin
Charlie Holloway
Catherine Valenzuela
Aldro Harrleben
Maria Lopez
Sylvia Mata
Veronoca Moreno
Delma Stewart
Donna Langdon
Annette Johnson
Janet Lipscomb
Nereida Gonzalez Navarro
Scott Burger
Scott Sundberg
Joyce Lee
Si Chow
Burnetta Westbrook
Elsa Picado
Joel Naranjo
Emily Alvarado
Alice Fernandez
Hector Passi

Chapter 8
Verona Pasti
Dawn Merrill
Pamela Weaver-Lawless

Chapter 9
Dora Manuel
Elva Perez
Lorraine Perez
Elizabeth McCleary
Gordon Parrish
Mary Villa
Mary Stolte
Mary Boylan
Rosa Flores
Amamare Serna
Mary Coleman

Chapter 10
Mary Boylan
Rosa Flores
Amamare Serna
Mary Coleman

Chapter 13
Cynthia Meaders
Diana Philip

Chapter 14
Teresa Hocking
Bernadette Connolly

Chapter 15
William Collinge
Andrew Morse
Eric Elberg
Joyce Haggard
Evelagena Delgado
Sharon Schlarb
Jeffrey Souza
Lynell Wise
Chelse Schenber
Jon Mittzry
Patrick Mock

Chapter 16
Darrell Bailey
Wendy Olmsdte
Martha Vasquez
James Dooley
Kathleen Lewis
Patricia Foster

Chapter 17
Charles Shobe
Isabel Belloso
Mara Parker
Robert Davis
Marimar Sedano
Gregory Meadows
Anita Cordington
Lupe Dela Vega
Joni Allred
Rahel Schumacher
Maria Mariscal
Carmen Whitney
Antonio Gallegos
Robert Castaneda

Chapter 18
Denise Allevato
S. R. Cecer
Rachel Schnitzer

Chapter 19
Michelle Quesada
Giselle Funez
Catherine Beard
Margaret Dineen
Thomas Bruno
Dana Blaylock
Bani Sera
Glen Severin
Lilly Kelly
Rex Croy
Anita Decker
Rosemary Holden
Rosalie Mendoza
Eylinda Mynes
Cynthia Santiago

Chapter 20
Robert Davis
Robert Davis
Marimar Sedano
Gregory Meadows
Anita Cordington
Lupe Dela Vega
Joni Allred
Rahel Schumacher
Maria Mariscal
Carmen Whitney
Antonio Gallegos
Robert Castaneda

Chapter 21
Marichelle Quesada
Giselle Funez
Catherine Beard
Margaret Dineen
Thomas Bruno
Dana Blaylock
Bani Sera
Glen Severin
Lilly Kelly
Rex Croy
Anita Decker
Rosemary Holden
Rosalie Mendoza
Eylinda Mynes
Cynthia Santiago

Chapter 22
Ellen Peterson
Diana Philip

Chapter 23
Tony Chavez
Jackie Brouillette
Mary Brucher
Marco Picos
Gaudencia Aro

Chapter 24
Richard Corp
Edwin Biber
Ross Jones
Vie Hoang
Jeanette Weir
Sean Atkinson
Judy Wilke
Jenica V-Voy Nguyen
Marites Grider
Rogelio Roman
Sky Shim
Vinh Pham

Chapter 25
Stephen Soto
Mary Quay
Stephen Martinez
Donna Corkill

Chapter 26
Patrick Daglia
Lesley Lamb
Donna Weber
Shirley Hileman
William Nelson
Michael Wilson
Monica Brannon
Barry Frazier
Cynthia Worthly
Pamela Hopper
Catherine Hopper
Maria Giura
Tonia Hogan
Deborah Carr
Igor Shova
Jaime Barragan
Kelly Conley
Gregory Marker
Linda Del Rincon
Sheryl Meyer

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 page 9 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.

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.

Thank you for joining us!
CHAPTER MEETING NOTICES

Please note: 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. Please don’t hesitate to contact CSRInfo@CalRetirees.org if you have any questions.

CHAPTER 1
ALAMEDA/CONTRA COSTA COUNTIES
President: Allan Lee, allan68@berkeley.edu; Vice President: Nathan Johnson; Secretary: Russell Kilday-Hicks; Treasurer: Peter Greff Meeting: Wednesday, 5:15 p.m. Where: The Old Spaghetti Factory, 1955 Mt Diablo St., Concord. More details will follow in the September newsletter. Program: CalPERS medical insurance, new rates, open enrollment and update on OptumRx prescription program for 2023. For more information: Please contact Allan Lee.

CHAPTER 2
SACRAMENTO/YOLO AREA
President: Phyllis Johnson, (916) 841-7303, Phjohnson@CalPerrins.org; Vice President: Sophia Perkins, (916) 613-1813, Idgy1000@att.net; Treasurer: Diann Welsh, (916) 682-7810, NO MEETING IN SEPTEMBER; Hybrid Meeting FIRST MONDAY! OCTOBER 3, 2022 Choice of In Person or Zoom In Person Meeting: 10:30 a.m. to 11 a.m. Setup committee ONLY. General Member Access at 11 a.m. Where: IN Person at Sierra 2 Center, 2791 24th Street, Sacramento. RESERVATIONS REQUIRED FOR MEMBER AND GUESTS: Indicate any special meal needed – vegetarian, gluten free or vegan. Your own Zoom Location RESERVATIONS REQUIRED FOR MEMBERS AND GUESTS. All Reservations for future meetings are now made at a Facebook page created by our Chapter. For more information: Please contact Phyllis Johnson.

CHAPTER 3
WEST BAY AREA
President: Skip Charbonneau, (415) 648-4946; Vice President: Billie Feliciano, (415) 324-9058; Secretary: Lily Gee, (650) 992-2526; Treasurer: Erinda Villa (415) 407-7905, aida.b.villa@gmail.com Meeting: Friday, Sept. 23, 11:30 a.m. Where: TBD. For more information: Please contact Erinda Villa.

CHAPTER 4
GREATER LOS ANGELES AREA
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, August 18, 12:30 p.m. Where: Petrelli’s Steakhouse, 5615 Sepulveda Blvd., Culver City. Program: TBA. Reservations required: Please RSVP to Marta by Aug. 15 at the number or email above.

CHAPTER 5
CENTRAL VALLEY FOOTHILLS
President: Anna McCabe (209) 602-7775; Vice President: Denise Simpson (209) 206-3817; Secretary: Korryn Koplen (209) 577-8376; Treasurer: Joaquina Caneo (209) 524-7219 Usually meets after each CSR Board meeting Jackson Meeting: Tuesday, Aug 2, 11:00 a.m. Where: Elks Lodge, 12500 Kennedy Flat Road (Martell) Jackson Program: To be determined. Cost: Lunch is provided for CSR Members and their driver free of charge. Merced Meeting: Thursday, Aug. 4, 11:00 a.m. Where: Elks Lodge, 1910 M Street, Merced. Program: To be determined. Cost: Lunch is provided for CSR Members and their driver free of charge. Please call any Chapter 5 officer for reservations or questions. LOS BANOS OUTREACH MTG Meeting: Tuesday, Aug 23, 11:00 a.m. Where: Eddie’s Famous Café, 401 West Pacheco Blvd., Los Banos. Program: Outreach meeting. Join us for great food, great people and great conversations about the benefits of being a member of CSR. Bring a new retiree and you both are eligible for a giveaway. Cost: Lunch is free. For more information: Please contact Veronica Avila at the number or email above. Humboldt Meeting: Wednesday, Sept. 7, 11:45 a.m. to 2:00 p.m. Where: Adel’s, 1724 Broadway, Eureka. Reservations required: First 5 people should RSVP by August 28 to Veronica Avila to reserve your place at the meeting. Del Norte Meeting: Thursday, Sept. 8, 11:45 a.m. to 2:00 p.m. Where: Apple Peddler, 308 US Hwy 101, Crescent City. Reservations required: First 5 people should RSVP by Aug 28 to Veronica Avila to reserve your place at the meeting. For more information: Please contact a chapter officer listed above.

CHAPTER 6
SAN BERNARDINO/RIVERSIDE COUNTY President: J. Dee Stoddard, (909) 862-1870; Vice President: Frank Ornelas, (909) 948-8758; Secretary: Jay Jimenez, (714) 926-6409; Treasurer: Erlinda Ohno, (909) 322-4128 Meet the second Thursday of each month Meeting: Thursday, Aug 11, 11:00 a.m. Where: Ontario Elks Lodge, 1150 W. 4th Street, Ontario. Program: TBA. Reservations are required: Please RSVP per restaurant request by Aug. 8, to Frank or Dee at the numbers above. Leave a message.

CHAPTER 7
NORTH COAST AREA President: Veronica Avila, (707) 487-0635; Vailal@CalRetirees.org; Vice President: Robin Dolan, (916) 991-7455, nibmalod@sbcglobal.net; Secretary: Sue D’Errico, (707) 954-2904, sue.derrico@yahoo.com; Treasurer: VACANT Outreach Meeting: Thursday, August 18, 12-3 p.m. Where: Bear River Casino & Resort, Tish-Non Ballroom, 11 Bear Paws Way, Loleta, 11 Bear Paws Way, Loleta. Program: Outreach meeting. Join us for great food, great people, and great conversations about the benefits of being a member of CSR. Bring a new retiree and you both are eligible for a giveaway. Cost: Lunch is free. For more information: Please contact Veronica Avila at the number or email above.

CHAPTER 10
SAN LUIS OBISPO President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; Vice President: Mary Ann Delcon; Treasurer: Marsha Epstein, (805) 704-0723 Meeting: Thursday, Sept. 15, 11:00 a.m. Where: The Madonna Inn, 100 Madonna Rd, San Luis Obispo. Program: Open Enrollment. Reservations required: Please confirm your attendance no later than September 1 to Leticia Soria at the phone number or email above. For more information: Contact Leticia Soria.

CHAPTER 11
MID VALLEY President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; Vice President: Jose Gutierrez, (559) 478-7777, Secretary: Claudia Edwards-McDouall, (559) 696-6282; Treasurer: Gigi Subilosky, (559) 269-5380 2022 Meetings are June 1, September 7 2022 Meeting: Wednesday, Sept. 7, 11 a.m. Where: Pardini’s, 2257 W. Shaw Ave., Fresno. Program: CSR Board of Directors endorsed CalPERS Candidate TIM BENDLE! He will be able to meet and answer questions. Mary McDonnell, CSR Vice President, to discuss the CSEA Scholarship Foundation, Captioncall will be providing information on their new special equipment, and Updates on Healthcare Benefits for 2023. Door prizes and our historical raffle that provides money to non-profits. Also collecting coats and socks donations. Cost: $10 each member and spouses; $15 each nonmember. Reservations required: Please RSVP by August 29. Leave a message with your name and phone number and total number of people in your group.

CHAPTER 12
EASTERN MOUNTAIN AND HIGH DESERT AREAS President: Linda Currie, (661) 273-6390, lcurrie1979@roadrunner. com; Vice President: Stephanie Pryzbiski-Gilbert, (661) 537-3811, stefva2@hotmail.com; Secretary: Blanca Rodriguez, (909) 553-5625, blancred703@yahoo.com; Treasurer: Barbara Griffin, (661) 266-1130, bgriff275@gmail.com Meeting: Wednesday, Aug. 10, 11:00 a.m. Where: Sizzler, 853 W. Palmdale Blvd. Palmdale.

CHAPTER 13
NORTHERN CALIFORNIA/REDWOOD President: Terry Coyle, (916) 869-2094, tcole9821@yahoo.com; Vice President: LaDonna Cooper, (530) 949-2131, Dolal27@charter.net; Secretary: Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; Treasurer: Georgene Gibson (530) 524-0662, rjbeepman10@hotmail.com Currently meeting the first Wednesday of every month Meeting: Thursday, Aug 4, noon. Arrive at 11:30 a.m. to order lunch. Where: Jefferson Roadhouse, 1281 Jefferson Road, Yreka. Program: Outreach Meeting: Cost: Lunch is free to CSR members and associates. For more information: Please contact Audrey Sandeen.

CHAPTER 14
NORTHERN CALIFORNIA/CHICO President: Kenneth Todd Mayor, (530) 519-2897, KMayer@CalRetirees.org; Vice President: S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; Secretary/Treasurer: Diana King, (530) 310-3454, LadyD31481@gmail.com; SusanSanville-Will usually meet the first Tuesday of the Month April through October Meeting: Tuesday, Sept. 6, 11:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville. Program: TBD. Cost: Free to CSR members. Reservations: Not required. For more information: Call or text Diana King or Kenneth Todd Mayor. Chico-Will usually meet the third Wednesday of every month Meeting: Wednesday, Sept. 21, 11:30 a.m. Where: Roger’s Roadhouse, 1900 E 20th Street, Chico. Program: Larry Woodson, Chair of CSR Health Benefits Committee (Upcoming Open Enrollment).Cost: Free to CSR members. Reservations: Not required. For more information: Call or text Kenneth Todd Mayor or S.E. Riazi.

CHAPTER 15
SIERRA FOOTHILLS President: Pamela Robison, (916) 768-1657, PRbison@CalRetirees.org; Vice President: Joann Stewart, (916) 668-4875. Program: To be announced. Reservations required: Please RSVP to Barbara Griffin and Stephanie Gilbert
The CSR Board of Directors unanimously voted to resume in-person chapter meetings in accordance with city, county, state and federal rules and regulations starting July 1, 2021. IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIREES.ORG

CHAPTER MEETING NOTICES

SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 905-1020, sheilaws2@yahoo.com; Vice President: Susan Small, (209) 948-3835; Secretary: Georgia Pierce, (209) 405-0173; Treasurer: Juan Ochoa, (209) 334-1391.

CHAPTER 16
Meet four times annually in March, July and October

CHAPTER 17
Greater San Diego
President: Arlene Ryen, (619) 203-3124, aryan.ary58@gmail.com; Vice President: Danny Morales,(951) 675-1489, morales6391@hotmail.com; Secretary: Vacant; Treasurer: Gilbert Nguyen, (858) 945-5140, gibgran.gilbert@gmail.com

CHAPTER 20
San Joaquin Area
President: M. Cora Okumura, (818) 359-7025, mokamura@yahoo.com; Vice President: Raymond Cole, (818) 986-9613, rcole@yahoo.com; Treasurer: Gaylown Mayo, (310) 897-7950, gaylown28@gmail.com; Secretary: Norma Gallegos, (818) 677-2347, norma.2005@gmail.com

SACRAMENTO
President: Joe Reynoso, (916) 708-0039, JReynoso@CalRetirees.org; Vice President: Gail Fasciola, (916) 386-1553, gailsab@comcast.net; Secretary: John Bowden, (916) 361-8786, jbowden@CalRetirees.org; Treasurer/Oregon Subchapter Chair: Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com

MONTEREY BAY AREA
President: Vacant; Vice President: Carolyn McIntyre, (831) 722-3827; Secretary: Susan Sissin; (831) 578-1919; Treasurer: Emmanuel Pascal

ORANGE COUNTY– SANTA ANA
President: Jenny Hayden, (714) 743-8423, jhaydenn991@yahoo.com; Vice President: Joe Whaling, (714) 349-5393; Treasurer: Bill Serb III, (714) 862-6029.

ORANGE COUNTY– SANTA ANA
President: Jenny Hayden, (714) 743-8423, jhaydenn991@yahoo.com; Vice President: Joe Whaling, (714) 349-5393; Treasurer: Bill Serb III, (714) 862-6029.

CHAPTER 21
SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Lorna Wright, (707) 750-5990, CSRChapter21@gmail.com; Vice President: Donald Lennhoff, (707) 795-9405; Secretary: Eric Norrom, (707) 322-1528; Treasurer: Harold Rose, (707) 542-5628.

CHAPTER 22
SACRAMENTO
President: Vacant; Vice President: Mary McCaig, (916) 242-0527, Mccaig@cox.net; Secretary: Raylene Laverentz; Treasurer: Vacant; Treasurer: Vacant; Treasurer: Vacant.

CHAPTER 23
San Jose area
President: Elvira Acevedo, (408) 559-9273, EAcvevedo@calretirees.org; Vice President: Brad Geldert, (408) 655-4799, bgeldert@gmail.com; Secretary: Christine Jasper, (408) 373-1655, chirishi0521@scgblglobal.net; Treasurer: Larry Roberts, (510) 827-7938, lroberts95@ymail.com

CHAPTER 24
Orange County– Santa Ana
President: Gustavo Ruelas, (805) 487-7942; Vice President: Baruska Knight, (805) 320-9153; Secretary/Treasurer: Meets quarterly Meeting: Wednesday, Sept. 28, 11:30 a.m. For more information: Please contact Gustavo Ruelas.

CHAPTER 25
Northern California
President: Vacant; Vice President: Mary McCaig, (916) 559-9273, Mccaig@cox.net; Secretary: Raylene Laverentz; Treasurer: Vacant.

CHAPTER 26
Bakersfield/Kern County
President: Opeliah Rabanal, (661) 458-6858, O Rabanal@CalRetirees.org, CSRChapter26@gmail.com; Vice President: Henry Mendoza, (661) 725-8604; Secretary: Sue Kimbriel; Treasurer: Joe Salcido, (661) 477-2015; jso.saldido@yahoo.com.

CHAPTER 27
So. Central Valley
President: Lou Flores, (559) 362-4689; Vice President: Mary McCaig, (559) 359-6609; Secretary: Don Perkins; Treasurer: Larry Long, (559) 781-8761.

PORTERVILLE MEETING: Thursday, Aug. 11, 11 a.m. to 1 p.m.
Hanford Meeting: Tuesday, Aug.

CHAPTER 31
VENTURA/ SANTA BARBARA
President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278, Raylene@laverentz31@gmail.com; Vice President: Baruska Knight, (805) 320-9153; Secretary/Treasurer: Gustavo Ruelas, (805) 487-7942.

CHAPTER 32
Sonoma, Marin, Napa and Solano Counties
President: Lorna Wright, (707) 750-5990, CSRChapter21@gmail.com; Vice President: Donald Lennhoff, (707) 795-9405; Secretary: Eric Norrom, (707) 322-1528; Treasurer: Harold Rose, (707) 542-5628.

CHAPTER 33
MONTEREY BAY AREA
President: Vacant; Vice President: Carolyn McIntyre, (831) 722-3827; Secretary: Susan Sissin; (831) 578-1919; Treasurer: Emmanuel Pascal

CHAPTER 34
OREGON
President: Vacant; Vice President: Mary McCaig, (916) 242-0527, Mccaig@cox.net; Secretary: Raylene Laverentz; Treasurer: Vacant.

CHAPTER 35
So. Central Valley
President: Lou Flores, (559) 362-4689; Vice President: Mary McCaig, (559) 359-6609; Secretary: Don Perkins; Treasurer: Larry Long, (559) 781-8761.

PORTERVILLE MEETING: Thursday, Aug. 11, 11 a.m. to 1 p.m.

Thank you for joining us!
CSR is the largest, most experienced organization exclusively representing state retirees!

OUR MISSION
To protect the pension and health benefits of all retired state employees

ADVOCACY: For more than 92 years, California State Retirees have organized to protect their pensions and health benefits. At CSR, our top priority is protecting your benefits.

42,000 MEMBERS STRONG AND GROWING: CSR’s opinion matters. Legislators, the Governor, CalPERS and other agencies that can impact the pensions and health benefits of state retirees. There is strength in numbers!

MINIMAL MONTHLY DUES: CSR dues are minimal and the benefits are significant. Dues range from $6 to $12 per month, depending on your CalPERS monthly pension amount.

MEMBER BENEFITS: Keep your California State Employees Association Member Benefits into retirement - don’t lose them!

CALPERS COVERAGE: Not everyone can attend CalPERS Board and committee meetings. CSR staff and leadership attend the meetings and speak on behalf of all state retirees.

MONTHLY NEWSPAPER: The California State Retiree newspaper provides valuable information about our action on issues affecting your pension and benefits, with monthly columns about the Governor, Legislature and CalPERS.

COMMUNITY: CSR has 26 chapters throughout the state. Attend your chapter’s meetings for social events and to hear educational speakers. Stay informed!

Join CSR and become part of our strong retiree community!