Open Enrollment for California State Retirees Starts September 19 and Ends October 14

Open Enrollment for the State of California Civil Service Retirees starts September 19 and ends October 14. During Open Enrollment, you can enroll or make changes to your dental, vision, legal, and supplemental life insurance plans. If there are no changes to be made, then no action is necessary. Your dental, vision, legal and supplemental life insurance plans will automatically continue into the next year.

All changes made during Open Enrollment will be effective January 1, 2023.

Dental Retiree Changes
Retiree dental benefit changes must be received by CalPERS by the last date of Open Enrollment, October 14. Retiree dental changes will no longer be accepted with a postmark date of the last day of Open Enrollment. As a reminder there were Delta Dental benefit plan enhancements that went into effect January 1, 2022. For more information, please visit the CalHR Benefits Website:

https://calhr.benefitsprograms.info/state-retiree/retiree-dental-benefits/

State of California Civil Service Retirees should use the following contact methods to enroll in or make changes to the dental or vision plans:

Dental – Contact the California Public Employees’ Retirement System (CalPERS) at 888.CalPERS or (888) 225-7377.

Vision – Contact Vision Service Plan (VSP) at stateofcaretiree.vspforme.com or call (800) 400-4569.

*VSP Open Enrollment materials will be mailed directly to retirees prior to Open Enrollment. As a reminder the Vision benefit plan enhancements were effective January 1, 2022. For more information, please visit the CalHR Benefits Website.

Legal Services Insurance Plan

Premiums for individual and family coverage will remain the same for 2023. Eligible retirees may enroll in or make changes to their group legal services insurance plan by:

1) Completing an enrollment form online at ARAlegal.com/SOCRtiree;
2) Contacting ARAG at (800) 511-4007;
3) Mailing/faxing a completed Group Legal Retiree Enrollment Authorization Form 200686 to ARAG Insurance at:
   ARAG Insurance Company
   500 Grand Avenue Suite 100
   Des Moines, IA 50309-9958
   Fax: (515) 246-8816

Supplemental Life Insurance

Premiums for supplemental life insurance will remain the same for 2023. Contact MetLife at (800) 252-8524 with questions regarding your Supplemental Life Insurance.

CSR Members: Don’t Forget to Vote

Tim Behrens for CalPERS Retired Seat

Retired CalPERS members (excluding survivors and beneficiaries) may vote online, by phone, or by mail. Voting instructions are included in the ballot package, along with information about each candidate. Votes must be received by 11:59 p.m. PT on September 26, 2022, to be counted. The newly elected member’s term will begin immediately upon certification by the Secretary of State and end on January 15, 2028. Eligible members who do not receive ballots by September 2, 2022, should call (877) 610-8637 to request a replacement ballot. Members can also get their PINs online and vote in just a few easy steps.

The candidates will have the opportunity to share their positions on issues during an online Candidate Forum on September 7, 2022. The forum will be moderated by the League of Women Voters of Sacramento County and is scheduled for 1:00 p.m. to 2:30 p.m. Questions for candidates may be submitted directly to the League by email: forums@lwvsacramento.org in advance of and during the forum. The forum will be livestreamed and posted for later viewing on the CalPERS website:

Join us!
42,000 Strong and Growing!

California State Retirees Membership Application

<table>
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<tr>
<th>Print Last Name</th>
<th>First Name</th>
<th>Initial</th>
<th>Social Security No.</th>
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<td>From Which State Agency did you Retire?</td>
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<tr>
<td>How Did You Hear about Us?</td>
<td>Recruitor's Name</td>
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Type of Membership (check one)

- [ ] Retired Membership
- [ ] Associate Member

Date (MM-DD-YYYY)

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

California State Retirees CPAC Application

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<td>Recruitor's Name</td>
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</tbody>
</table>

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 and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature

Date (MM-DD-YYYY)

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)
I f during your career, you worked for both an employer who did withhold Social Security taxes and an employer who didn’t (while earning a pension), this provision may apply to you.

In 1983, Congress passed the Windfall Elimination Provision (WEP) to prevent employees who received non-covered pensions from the “windfall” of receiving the higher Social Security benefit calculation typically used for longtime, low-wage earners. These earners have the advantage of receiving a Social Security benefit representing a higher percentage of their income while they were working. A non-covered pension is a pension paid by an employer who didn’t withhold Social Security taxes from your salary. In December 2021, about 2 million people (or about 3% of all Social Security beneficiaries) were subject to the WEP according to a 2021 Congressional Research Service report (PDF).

**Does the WEP Apply to Me?**

Not all CalPERS members are affected by the WEP. To check if it may apply to you, look at your pay stub to see if Social Security taxes have been withheld. If they haven’t, then you may be earning a non-covered pension.

**Important Points to Know**

Any reduction would be to your Social Security benefit, not your CalPERS pension. Even if you choose to take a refund of your CalPERS retirement contributions in a lump sum, Social Security will still calculate the reduction as if you had chosen to receive monthly payments for your government pension. The WEP may not apply if you have 30 or more years of substantial earnings in employment where you paid Social Security taxes. If you had between 20-30 years of substantial earnings covered by Social Security, the WEP may still apply, but at a reduced level. The WEP only applies to retirement and disability benefits. Survivor benefits are not affected by the WEP. Your Social Security statement does not reflect any reduction in benefits due to this provision. The Social Security Administration will wait until you file to tell you how much the reduction is. It’s important that you share whether you are or will be receiving a non-covered pension.

**Resources From the Social Security Administration**

For more information about how the WEP works and a list of exceptions, and a list of substantial earnings, review Windfall Elimination Provision (PDF). Create your personal my Social Security account and obtain a copy of your earnings record. Use the WEP Calculator to get an estimate of your Social Security benefit after the WEP deduction.

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**How to Report the Death of a CalPERS Member**

While nothing can compensate for the loss of a loved one, you should know the steps to start the process of distributing any available CalPERS benefits. Carefully review the information below to report the death of a CalPERS member, retiree, survivor, or anyone receiving a CalPERS benefit.

**Provide Information About the Member**

Whether you call, write to us, or submit a death notification online, please provide us the following details: Member’s name and either the Social Security number or CalPERS ID number, Member’s date of birth and date of death, Name, address, telephone number, date of birth, date of marriage, and Social Security number of the surviving spouse or registered domestic partner, Name, address, and telephone number of closest next of kin or the person designated to settle the estate, if there is no spouse or domestic partner, Name, address, and telephone number of the person reporting the member’s death.

**Gather the Required Documents**

Set aside the following documents that may be needed to establish who is entitled to any death benefits. Copies of these documents are acceptable.

You do not need to send us the originals. Copy of the death certificate (must list the cause of death). Copy of probate or letters of testamentary documents if the estate is the beneficiary. Other documents such as a marriage certificate or domestic partnership registration, the birth certificate of the beneficiary, or any dissolution of marriage final judgment papers. Visit our website for details about specific documents needed for death benefits.

**Complete and Mail the Application Package**

Once we are notified of the death, we’ll mail you a death benefit application package. The application package includes forms to complete and a list of the required documents you need to send us. Be sure to fully complete the survivor questionnaire and Tax Withholding Election form, which we’ll send as part of the application package. The information provided on the survivor questionnaire is used to identify persons who might be beneficiaries by law, or to determine if any event (such as remarriage or the death of a spouse) has occurred to invalidate the beneficiary designation on file. This document also serves as the formal application to claim and receive payment of CalPERS death benefits. The Tax Withholding Election form should be completed, signed, and returned so federal and state income tax may be withheld according to the wishes of the beneficiary. Be sure to mail all forms and required documents to the address on the application package. We’ll contact you if additional information is needed.

**Health and Dental Insurance Enrollment**

If a beneficiary or survivor is entitled to continued coverage under a health or dental insurance plan administered or approved by CalPERS, enrollment will be automatically continued when the monthly death benefit payment begins. The health carrier will send confirmation of enrollment. If the health and dental coverage are not through a CalPERS-administered plan, the surviving family members should contact the carrier directly to determine continued eligibility for coverage.

**Return of Retirement Checks or Payments**

Unless instructed otherwise, all payments issued after a member’s death should be promptly returned to CalPERS. If payments have been sent to a financial institution by direct deposit into the member’s account, we’ll send a request to the financial institution for return of the funds. If necessary, a request for reimbursement of payments issued after the date of death will be sent to the beneficiaries or the person who notified us of the death. Under certain circumstances, it may be possible to keep payments issued after the member’s death. If CalPERS will be paying a continuing allowance to a surviving spouse, the spouse may keep the payment issued after the participant’s death and arrange to repay any portion not payable. We’ll advise the person filing the death report if it will be necessary to return any payments already received.

**We’re Here for You**

We want to make sure you’re prepared with information about the death application process. Please take a few moments to review the Death Benefits section of our website, where you’ll find details about CalPERS death benefits, beneficiary designation, and more. If you ever have any questions, send us a message through myCalPERS or call us at 888 CalPERS or 888-225-7377.
As this is written, the Legislature is voting on hundreds of bills as the 2021-22 Legislative Session comes to a close. The Legislature will recess for the year on Wednesday, August 31 – likely late in the night, as they scramble to complete work on all the difficult issues that come to a vote on the last night. After that, legislators will head home to campaign for the November General Election. Here is the latest status on all of the anti-pension and anti-retire health care bills introduced this session and ongoing:

**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:** Senate Third Reading File.

**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 for 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.

**ACR 115 (Nguyen)** Would recognize the month of May 2022 as Older Americans Month and encourages all Californians to recognize and treat all older adults with compassion and respect, and to participate in activities that contribute to the health, welfare, and happiness of older adults. **STATUS:** Passed, Chaptered by the Secretary of State.

**SCR 112 (Dodd)** Would affirm the Legislature’s support for expanding Social Security and also requests that California Representatives in Congress support expanding Social Security by voting in favor of the Social Security 2100 Act: A Sacred Trust. **STATUS:** Passed, ordered to engrossing & enrolling.

**Oppose**

**AB 386 (Cooper)** Would make broad exemptions of prudent debt investments. **STATUS:** Dead. For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online. The process will start all over when the Legislature starts the 2023-24 session in early January 2023.

**CSR Info @ 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.

Congratulations to the members of Chapter 8 after an amazing outreach meeting on August 18 at the Bear River Casino and Resort.

CSR members attend a fundraiser for California State Treasurer Fiona Ma in Solvang on August 20.

Ted Toppin
**Apple Cider Chicken**

**Ingredients**
- 4 teaspoons extra-virgin olive oil divided
- 1 1/2 pounds boneless skinless chicken thighs (about 8, depending on size)
- 1 teaspoon kosher salt divided
- 1/2 teaspoon freshly ground black pepper divided
- 1/2 cup fresh apple cider
- 2 teaspoons Dijon mustard
- 3 medium firm sweet apples, cored and cut into 1/2-inch slices
- 2 teaspoons chopped fresh rosemary plus additional for serving

**Directions**
Heat 2 teaspoons of oil in a large skillet over medium high. Sprinkle the top of the chicken evenly with 1/2 teaspoon kosher salt and 1/4 teaspoon pepper. Once the oil is hot and shimmering, add the chicken to the pan, top-side down. Let cook 4 minutes, then flip and continue cooking until the meat is cooked through and reaches an internal temperature of 160 degrees, 3 to 4 additional minutes. Remove to a plate and cover with foil to keep warm.

In a small bowl or large measuring cup, stir together the apple cider and mustard. With a paper towel, carefully wipe the skillet clean. Add the remaining 2 teaspoons of oil to the pan over medium high. Once the oil is hot, add the apple slices, remaining 1/2 teaspoon salt and 1/4 teaspoon pepper, and rosemary. Cook for 5 minutes, until the apples are lightly tender and begin to turn golden. Return the chicken to the pan and pour the cider mixture over the top. Let cook for 4 to 5 minutes, until the liquid is reduced by half. Serve warm, sprinkled with additional chopped rosemary as desired.

**WORD LIST**

- ALE
- ART
- BANK OF ENGLAND
- BIG BEN
- BLACK CAB
- BOND (Street)
- (London) BRIDGE
- BUCKINGHAM PALACE
- CANARY WHARF
- CHARING (CROSS)
- CHRISTIE’S
- DOUBLE-DECKER BUS
- DOWNING STREET
- ENGLAND
- FOG **
- GARDENS
- GATWICK
- GREATFIRE
- (Changing of the) GUARD
- HAMLEYS
- HARD ROCK CAFE
- HARRODS
- HEATHROW
- HYDE PARK
- LLOYD’S
- LORD MAYOR
- MUSEUMS
- MUSIC
- OXFORD (Street)
- PARLIAMENT
- PLAYS
- QUEEN
- SCULPTURES
- SELFridge’s
- SOTHEBY’S
- ST.PAUL’S CATHEDRAL
- THAMES
- THRONE
- TOWER (of London)
- TRAFALGAR (Square)
- TUBE
- TUDOR
- WESTMINSTER ABBEY
- WHITEHALL
- WIMBLEDON

**How many times does FOG appear in the puzzle?**
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.

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

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 allows access to fitness locations nationwide
- 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 www.blueshieldca.com/calpersmedicare or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.
By Larry Woodson, CSR Health Benefits Committee chair

CalPERS had no Stakeholder Briefing, Committee or Board meetings in August, but your CSR Health Benefits Committee (HBC) has been busy with several issues regarding health benefits. We held an HBC meeting by conference call on August 19 to discuss issues and prepare for the statewide CSR HBC meeting on September 13 at 12:30 PM at the Sacramento Holiday Inn on J Street. Hope to see some of you there (masked up for extra precaution since some of our members are immunocompromised.)

In today’s column I will cover:
• Issues with Delta Dental
• Long Term Care Update
• CalPERS Open Enrollment for Health Plans
• ACO REACH

Issues with Delta Dental

We have received a number of complaints about members with Delta Dental being informed by their dentist that they would no longer accept Delta Dental because of their low rates of reimbursement. To keep their dentist, they must pay the full cost then submit their receipts to Delta for reimbursement. The problem with that is that Delta considers those services out of network and the reimbursement amount, if given, is extremely low. Based on the number of complaints over the last year or more regarding this, we think this is a widespread problem. There are other issues with Delta as well. Joe Reynoso, our lead for dental and vision plans, will be reaching out to his contact at CalHR, who oversees these plans, and we will likely be requesting a meeting with the Director and appropriate staff to discuss this and other problems with our dental coverage.

Long Term Care

There have been no changes in the status of the lawsuit against CalPERS or in Settlement talks that we are aware of at the time this column is written. The trial will begin in May 2023 and is scheduled to last 5 weeks. Visit the plaintiffs’ attorney’s website for the latest information at www.calperslitclassaction.com. HBC member Elaine Edwards-Yahrus will attend (virtually) the next Case Management Conference in October and report back to us on what occurs.

Long Term Care Group (LTCG), CalPERS contractor who manages the program, sent letters to all participants in the LTC program in late July, informing them of a 25% premium increase. The letter offered 2 individualized options: 1. Accept the increase and retain the same level of benefits or 2. Decrease your benefits by reducing your years of coverage and maintain the same or slightly lower premium. If you select Option 1, you don’t have to do anything and for 2 you have to send in a signed form electing Option 2 by September 12. The new premiums begin November 1, 2022.

CalPERS Open Enrollment

For those members who are considering changing your health plans (or dental/vision) Open Enrollment is September 19 - October 14. As a rule, only about 5% of members actually choose a different plan during Open Enrollment. Most are relatively satisfied with the plan they have. Some in rural areas have no choice other than PersGold or PersPlatinum. Some don’t want to risk having to change doctors if the new plan doesn’t include their doctor in its network.

Although the average premium increases for basic plans was in the 4% range, there were some plans with much higher increases. CalPERS sent a letter informing approximately 237,000 PPO and HMO members that their premiums would increase 9% or more in 2023, so they could consider other options. Frankly, some of the large % increases were among the lowest cost plans, so it would be difficult to find another low premium plan. They were quite high for the PPO plans. The letters also described for PPO members the Primary Care Physician (PCP) Match policy which requires PPO members to have a PCP. CalPERS will assign a PCP to members who don’t have one. It was silent on the situation when the member already has a PCP. CalPERS circulated a sample of this letter to Stakeholder Organizations as a courtesy in case we received questions. As soon as I read the letter, I contacted CalPERS Stakeholder Relations with my concerns regarding those who already have a PCP (most of us) and what we had to do if we were assigned someone else. There were other confusing parts to the letter. A day letter I was contacted by Stakeholder Relations to inform me that my concerns with the letter were valid and another error had been made as well. They sent the letter to Medicare members who had PPO supplements as well as Basic plans and PPO members. It should not have gone to Medicare members since the PCP Match only applies to Basic Plan members. They now have to send another letter to thousands of affected members correcting the erroneous information. I appreciate the quick response by Stakeholder relations and the necessary corrections by staff.

Some key dates for Open Enrollment (OE):
• Health Plan Carrier OE Fair dates September 6 – October 14 (see CalPERS Website or call CalPERS Help Line at 888-225-7377.
• OE Member Webinar September 7 (see website)
• Individual Health Plan Statements available September 12 (on MyCalpers or request mailing)
• OE for Retirees webpage available August 22
• OE newsletter mailed August 30

This link has information for retirees and links to other resources: www.calpers.ca.gov/page/retirees/health-and-medicare/open-enrollment

ACO REACH

I 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 (CMS). 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. Our HBC subcommittee on ACO REACH continues to network and consult with other organizations opposing this program. I also continue to urge CalPERS to oppose this program and it will be on their agenda at Pension and Health Benefits in September. I urge members to reach out to your congressional representatives and the Office of the President and request they put a halt to the program. Last month’s To Your Health column gave procedures and scripts for doing so. We would also like to hear from any members who receive a letter indicating you have been placed into a Direct Contracting Entity by emailing csrinfo@CalRetirees.org with a copy of the letter.

Lastly, please remember to vote for Tim Behrens for the Retired Member seat on the CalPERS Board. I have worked with Tim for over 7 years and know he would be a huge asset to us with a seat on the Board. The ballot package was mailed August 26 with instructions on how to vote by mail, phone, or online. Deadline for received ballots to be counted is September 26. In addition to voting for Tim, contact 5 friends who are state retirees and ask them to vote for Tim as well.
Savvy Senior: How the Inflation Reduction Act Will Lower Your Drug Costs

Dear Savvy Senior,
What kind of changes can Medicare beneficiaries expect to see in the Inflation Reduction Act that was recently signed into law? I’m enrolled in original Medicare and have a Part D prescription drug plan but spent more than $6,000 out-of-pocket last year on medications alone.

Overpaying Paul

Dear Paul,
The climate, tax and health care bill known as the Inflation Reduction Act that was passed by Congress and signed into law by President Biden last month includes significant improvements to the Medicare program that will kick-in over the next few years.

These changes will lower prescription drug prices for millions of seniors by allowing the government to negotiate drug prices for the first time and capping seniors’ out-of-pocket drug costs at $2,000 annually. Some other popular changes will include free vaccinations, lower insulin costs and expanded subsidies for lower income seniors.

Here is a breakdown of the changes to expect in Medicare and when they will roll out.

2023: Starting this January, all vaccines covered under Medicare Part D, including the shingles vaccine, will be free to beneficiaries. And the skyrocketing cost of insulin will be capped at $35 per month. This will be a significant saving for the more than 3 million Medicare enrollees who currently use insulin to control their diabetes.

Also starting next year, drug makers will be penalized in the form of “rebates” that they would be forced to pay to the government if they impose price increases that exceed general inflation.

2024: Cost sharing for catastrophic coverage in Part D will be eliminated. Under the current Part D benefit, once your out-of-pocket costs reach $7,050 in 2022, you enter “catastrophic” coverage but are still responsible for 5 percent of your prescription drug costs, with no limit.

But in 2024, people with Part D coverage will no longer be responsible for any out-of-pocket drug costs once they enter catastrophic coverage. This is significant for seniors who use expensive medications for conditions like cancer or multiple sclerosis.

Also starting in 2024 through 2029, Part D premiums will not be allowed to grow faster than 6 percent per year.

And for lower income Medicare beneficiaries, eligibility for the Part D Low Income Subsidy (also known as Extra Help) will be expanded to 150 percent of the federal poverty level, from today’s limit of 135 percent. This change will mean about 500,000 more seniors will qualify for financial assistance to help pay some or all of their prescription drug premiums and deductibles.

2025: One of the biggest cost reduction measures for Medicare beneficiaries will begin in 2025 when out-of-pocket spending on Part D prescription drugs will be capped at $2,000 per year. This will be a major savings for the more than 1.5 million beneficiaries who currently spend more than $2,000 out-of-pocket each year.

2026: When Medicare’s Part D program was enacted in 2003, negotiating lower drug prices was forbidden. But because of the Inflation Reduction Act, starting in 2026 Medicare will be empowered to begin negotiating prices with drug companies for 10 of the most expensive drugs covered under Part D. In 2027 and 2028, 15 drugs would be eligible for negotiations and in 2029 and subsequent years, 20 drugs would be chosen.

And, in addition to all the Medicare improvements, the Inflation Reduction Act also extends the Affordable Care Act (Obamacare) premium subsidies for three years that have helped millions of Americans gain coverage before they’re eligible for Medicare.

HAVE YOU MOVED?

California State Retiree! To update your information, please email CSRInfo@CalRetirees.org

PAGE 8 CALIFORNIA STATE RETIREE  SEPTEMBER 2022
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 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.

Puzzle answer from page 5
CHAPTER MEETING NOTICES

Please note: Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your preferences for 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, ALee@CalRetirees.org; Vice President: Nathan Johnson; Secretary: Russell Kilday-Hicks; Treasurer: Peter Greff
Meeting: Wednesday, Oct. 5, 12:00 noon. Where: The Old Spaghetti Factory, 1955 Mt Diablo St., Concord. More details will follow in the September newspaper.
Program: Stephanie Hueg, President of CSR. Senior Safety presentation by the Johnson Family.
Phyllis Johnson at above contact
GUESTS:
Sacramento.

CHAPTER 2

CHAPTER 3

WEST BAY AREA
President: Skip Charbonneau, (415) 648-4946; Vice President: Billie Fagniano, (415) 324-9058; Secretary: Lily Gee, (650) 992-2526; Treasurer: Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com
Meeting: Friday, Sept. 23, 11:30 a.m.
Where: Basque Cultural Center, 599 Railroad Ave., South San Francisco.

CHAPTER 4

GREATER LOS ANGELES
President: Marta Zaragoza, (310)204-0484; Vice President: Cynthia Frison, (424) 227-6489; Secretary: Virginia Griffin, (323) 290-3655; Treasurer: Emma Johnson, (213)258-8796
Meeting: Thursday, Oct. 20 12:30 p.m. Where: American Legion Hall (parking in lot of building), 5309 Sepulveda Blvd. Culver City. Program: TBA. Reservations required: Please RSVP to Marta by Oct. 13 at the number or email above to ensure lunch.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS
President: Anita McCabe (209) 602-7775; Vice President: Denise Simpson (209) 206-3817; Secretary: Korryn Koplen (209) 577-8376; Treasurer: Joaquina Canedo (209) 524-7219 Usually meets after each CSR Board meeting
Sonora Meeting: Tuesday, Sept 20, 11:00-1:30 p.m. Where: My Garden Café, 14270 Momy Way, Sonora.
Program: Assembly members or Social Services. Cost: Lunch is provided for CSR Members and their driver free of charge.
Modesto Meeting: Thursday, September 22, 11:00-2:00 p.m. Where: Hot Rod Diner, 1515 Herndon Rd, Ceres. Program: Assembly members or Social Services. Cost: Lunch is provided for CSR Members and their driver free of charge.
Merced Meeting: Thursday, Sept. 29, 11:00-1:30 p.m. Where: Elks Lodge, 1910 M Street, Merced. Program: Assembly members or Social Services. Cost: Lunch is provided for CSR Members and their driver free of charge.
Jackson Meeting: Friday, Sept. 30, 11:00 a.m. Where: Teresa’s Place, 1235 Jackson Gate Road, Jackson.
Program: Assembly members or Social Services. Cost: Lunch is provided for CSR Members and their driver free of charge.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY
Program: TBA. Menu: Roast Veal or Patrale Sole Fish. Cost: $10 for members, $12 for guests. Reservations required: RSVP to Erlinda Villa at the above phone or email. For more information: Please contact Erlinda Villa.

CHAPTER 7

CHAPTER 8

NORTH COAST AREA
President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; Vice President: Robin Dolan, (916) 991-7455, Nibornaldos@sbcglobal.net; Secretary: Sue D’Errico, (707) 954-2904, sue.derric@yahoo.com; Treasurer: VACANT
Humboldt Meeting: Wednesday, Sept. 7, 11 a.m. Where: Adel’s, 1724 Broadway, Eureka. Reservations required: First 25 people should RSVP by August 28 to Veronica Avila to reserve your place at the meeting.

CHAPTER 9

LOS ANGELES AREA
President: Donna Hernandez, (562) 405-1387, donna.hernandez@icloud.com; Vice President: Joseph Sahli, (714) 865-9930, flyswamy52@aol.com; Secretary: Gloria Clansy, (562) 822-6656, gelansy@icloud.com; Treasurer: Maria Vasquez Bauer, (909) 519-8055 mavazbauber01@verizon.net
Meeting: Third Wednesday, NEW DATE. Sept. 21, 10 a.m. Executive board meeting. All others welcome. General meeting 12:00 p.m. Where: Sizzler, 10315 Lakewood Blvd., Downey. Program: TBA. Cost: Members must in line purchasing lunch by 11:30 a.m. to be reimbursed during meeting. Guests pay for themselves. Reservations: Not required.

CHAPTER 10

SAN LUIS OBISPO
President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; Vice President: Mary Ann Delcon, (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 Christensfon-Fountain, (559) 707-7067; CChristensfonfountain@CalRetirees.org; Vice President: Jose Gutierrez, (559) 917-4777; Secretary: Sue D’Errico, (559) 696-2628; 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 Shaw Ave., Fresno. Program: CSR Board of Directors endorsed CALPERS Candidate TIM BEHNSK’S! 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 collects 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

LA SIERRA MOUNTAIN AND HIGH DESERT AREAS
President: Linda Currie, (661) 237-6390, lcurrie197@roadrunner.com; Vice President: Stephanie Pryzbyk-Gilbert, (661) 537-3811, steffav2@hotmail.com; Secretary: Blanca Rodriguez, (909) 535-5625, blancred703@yahoo.com; Treasurer: Barbara Griffin, (661) 266-1130, bhgriff275@gmail.com; Barbara Griffin, (661) 266-1130, bhgriff275@gmail.com Will meet on April 13, June 8, August 10, October 12, December 14 Meeting: Wednesday, Oct. 12, 11:30 a.m. Where: Los Dominigos, 17790 Wika Rd., Apple Valley.
Program: To be announced. Reservations required: Please RSVP by October 1 to Barbara Griffin and Stephanie Gilbert

CHAPTER 13

NORTHERN CALIFORNIA/REDDING
President: Terry Coyle, (916) 869-2094, tfriley9821@yahoo.com; Vice President: LaDora Cooper, (530) 949-2131, Dolal27@charter.net; Secretary: Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; Treasurer: Georgene Gibson (530) 524-0662, rjbepman10@hotmail.com
Currently meeting the first Wednesday of every month
Meeting: Wednesday, Sept. 7, noon. Available to CSR 10 at noon for your group, available to a meal. Where: Country Waffle, 2300 Athens Ave., Redding. Cost: Lunch is free to CSR members and associates. For more information: Please contact Audrey Sandeen.
Meeting: Wednesday, Oct. 5, noon. Available to CSR 10 at noon for your group, available to a meal. Where: Country Waffle, 2300 Athens Ave., Redding. Cost: Lunch is free to CSR members and associates. For more information: Please contact Chapter 13 Secretary Audrey Sandeen. Meeting: Thursday, Oct. 6, noon. Available to CSR 10 at noon for your group, available to a meal. Where: Jefferson Roadhouse, 1281 South Main Street, Yreka. Program: Outreach Meeting. Cost: Lunch is free to CSR members and associates.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO
President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; Vice President: Susan E. Riazi, (530) 519-2714, SERiazi@CalRetirees.org; Secretary/Treasurer: Diana King, (530) 310-3454, LadyDi31481@gmail.com
Sunsaville—Will usually meet the first Tuesday of the Month April through October
Meeting: Tuesday, Oct. 4, 11:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Drive, Sunnysville. Program: TBD. Cost: Free to CSR members. Reservations: Not required. For more information: Call or text Diana King or Kenneth Todd Mayer. Chico—Will usually meet on the third Wednesday of every month
Meeting: Wednesday, Oct. 19, 11:30 a.m. Where: Logan’s Roadhouse, 1900 E 20th Street, Chico. Program: TBD. Cost: Free to CSR members. Reservations: Not required. For more information: Call or text Kenneth Todd Mayer or S.E. Riazi.
CALIFORNIA STATE RETIREE

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

Take the next step! Join today at calretirees.org/joinus

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.

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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!