CSR is looking for activists who wish to run for one of three seats up for election on the California State Retirees Board of Directors. The CSR Board of Directors is the governing body of California State Retirees and usually meets three times per year at locations throughout the state. Board members duties include attending Board meetings, helping to coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership. The terms for Board members in Districts A, B and C will conclude at the January 2023 CSR Board of Directors meeting. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the November 15, 2022, filing date. Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate. Ballots in the contested race(s) will be sent to the electorate December 1, 2022, and are due at CSR Headquarters by January 3, 2023. District directors are elected by chapter members within their respective districts. To be eligible to run, you must be a member in good standing. Candidates must also reside within the district holding the election and in a chapter assigned to the district. Sharon Stoltzman currently holds the district director position for District A, representing Chapters 4, 9, and 20. Manijeh Fatollahi holds the district director position for District B, representing Chapters 10, 31, 26 and 36. Ron Franklin holds the district director position for District C, representing Chapters 1, 3, 21 and 23. If you are interested in running you must file a Candidate Consent Form, located on this page, by November 15, 2022. If you are interested in running for these positions or need more information, please contact Corinne Celentano at 888.808.7197 or CCElentano@CalRetirees.org with any questions.

**District Director Election**

2023 Board Election Schedule – Districts A, B & C

2022

**October & November:** A blank candidate consent form will be printed in the CSR November newspaper.

**November 15:** Deadline for candidates to submit their Candidate Consent forms and their 200-word candidate statement.

**December 1:** Deadline for corporate office to mail ballots.

2023

**January 3:** Deadline for return of ballots.

**January 10:** Deadline for candidates to be notified of the election results.

**January 20:** Election protest deadline.

**February:** Election results will be printed in the CSR newspaper.

District A-elect, District B-elect and District C-elect shall be installed at the first regularly scheduled Board meeting following the election.

**CANDIDATE CONSENT STATEMENT**

Please print full name as it is to appear on the ballot.

I ____________________________________________, self-nominate and/or consent to be a Candidate for the office(s) of ______________________Delegate__________________________

Name Chapter No: Last 4 SS# or Member ID #

Address City Zip Code

Telephone No. E-mail

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by November 15, 2022, to be distributed with the ballot. Specifics on candidate statements will be provided to candidates upon nomination acceptance. The contents of these statements must be in accordance with approved guidelines.

By signing below, I certify I am a member in good standing and that I understand I cannot engage in an incompatible act (as defined in CSEA Bylaws Article XIV, Section 1) such as simultaneously holding a CSR office and an office within a competing organization.

_________________________________________ ___________________________
Signature: Date:
Join us!
43,000 Strong and Growing!

California State Retirees Membership Application

California State Retirees CPAC Application

Contact us!
CALIFORNIA STATE RETIREE
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)(3)

Dues Table for
Retired Members

<table>
<thead>
<tr>
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<tr>
<td>$100 - $299</td>
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<td>$1,600 - $1,899</td>
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</tr>
<tr>
<td>$3,200 - $4,199</td>
<td>$11.00</td>
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Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:

CALIFORNIA STATE RETIRES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

California State Retirees CPAC Application

Please choose which PAC you would like to contribute. You may contribute to both.

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<thead>
<tr>
<th>CSR Candidates PAC</th>
<th>Payroll Deduction Authorization</th>
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<tr>
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<td>to be withheld from my monthly</td>
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<td>pension for California State</td>
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<td>$10 or Other</td>
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<tr>
<td>$10 or Other</td>
<td>Maximum of $15.00/mo</td>
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<table>
<thead>
<tr>
<th>CSR Issues PAC</th>
<th>Payroll Deduction Authorization</th>
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<tr>
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<td>(ND maximum/mo)</td>
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<tr>
<td>$10 or Other</td>
<td>pension for California State</td>
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<tr>
<td>$10 or Other</td>
<td>Retirees’ issues PAC</td>
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<tr>
<td>$10 or Other</td>
<td>Maximum of $186.00/year</td>
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</table>

Party Registration (optional)  

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-YY)

California State Retirees: 3000 Advantage Way Suite 100 Sacramento, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS
Chapter 14 awards a $500 scholarship check on Aug. 10 to Cody Roles. A student at Biggs High School in Richvale, Cody plans on attending Butte College to pursue a mechanical engineering degree. Pictured with him are Chapter 14 President Kenneth Todd Mayer, Chapter 14 Scholarship Committee Chair Robin Keehn, and Jessica Roles, his mother.

Chapter 20 member Char Gonzalez poses with Chapter 34 President Jenny Hayden, Chapter 4 member Beverly Wharton, Chapter 20 member Cathy Jeppson, and Chapter 2 member Louie Espinoza.

Chapter 20 Treasurer Gaylonn Mayo poses with Assembly member Al Muratsuchi at Palos Verdes Park.

Darnella Henderson of Chapter 20 catches up with Herbert Levin, a retiree from the Department of Justice, at the Chapter 20 luau held at the Burbank Elks Lodge on Sept. 8.

District Director A Sharon Stoltzman speaks from the Burbank Elks Lodge podium on Sept. 8 at Chapter 20’s Hawaiian-themed chapter meeting.

CSR had a successful 3-day statewide meeting in September. It was nice to see a good turnout and visit with members I hadn’t seen in person for a while. Our Health Benefits Committee met and presented on September 13. Our report to members included the following: Elaine Edwards-Yahrus reported on the status of the Long-Term Care program and lawsuit. She will be virtually attending the next Case Management Conference on the lawsuit in October and will report her observations. The trial will begin in June. Premium increases of 25% will take effect November 1, except for those that sent in the form electing Option 2 for a reduction in benefits. To check for updates on the lawsuit visit the plaintiffs’ attorneys website at www.calpersltcclascation.com.

HBC Vice Chair Tom Considine reported on the newly established California Office of Health Care Affordability which is in the process of selecting Board members and an Advisory Committee. It is charged with gathering data on health care costs to develop better means of controlling costs, eventually with enforcement authority. Tom has been in contact with the staff there and will explore the possibility of CSR participation in the Advisory Committee.

Dr. Gilman reported on the federal Inflation Reduction Act which establishes controls on cost increases for some prescription drugs and other provisions which will benefit us. It does the following:

- Requires the federal government to negotiate prices for some high-cost drugs directly with pharmaceutical manufacturers covered under Medicare. Initially, it starts with only 10 drugs and doesn’t begin for 3 years. But it at least opens the door for future expanded negotiations.
- Requires drug manufacturers to pay rebates to Medicare if they increase prices faster than inflation for drugs used by Medicare beneficiaries.
- Caps Medicare beneficiaries’ out-of-pocket spending under Medicare Part D.
- Limits cost-sharing for insulin to $35 per month for people with Medicare, beginning in 2023. Big Pharma strongly opposed these provisions and the fact the bill became law was a rare defeat for them.

Joe Reynoso reported on dental and vision coverage. There are no increases in premiums for 2023, with one minor pre-paid plan increase of about a dollar. However, as he reported, we continue to get numerous complaints about Delta Dental. Many of our members’ long-time dentists are dropping Delta for failing to increase their payment formulas to dentists during times of rapid cost increases for them. This forces our members to change dentists or face out of network reimbursements. CSR is in the process of scheduling a meeting with the Director of CalHR which manages dental benefits and contracts with Delta Dental. We intend to raise the many problems with Delta to her attention and suggest solutions.

Jenny Hayden spoke on Veterans’ issues and drew attention to the recently passed legislation signed into law which provides veterans who qualify, due to exposure to emissions from burn pits and other sources during their service, to get necessary treatment and compensation.

I reported on CalPERS Open Enrollment which began September 19 and ends October 14 for members who are considering changing health plans, adding or deleting dependents, or changing Vision or Dental benefits. I also spoke about the CalPERS Primary Care Provider (PCP) Match policy for the Basic PPO plans. For members or their dependents on their plan who don’t have an assigned PCP, CalPERS will be assigning one. I am skeptical about this policy being effective, in part because up to 80% of PCPs are not taking new patients. If you or your dependent are assigned a PCP and find they are not taking new patients, please notify us of that at csrinfo@calretirees.org.

I also reported on CSR’s continuing opposition to ACO REACH which moves members on Traditional Medicare into a so-called pilot program managed by entities known as DCEs or ACOs, a for-profit middleman, some with no experience managing Medicare. Many are Private Equity companies pursuing high profits. Drs. Hynum and Gilman and our Board Liaison, Vincent Hererra have been working with me on actions to halt this program.

Retirees on Pers Platinum or Gold are subject to being moved into ACO REACH. If so, members are supposed to receive a letter informing them of such. We have found at least 20 CSR members of Sutter Direct, a DCE as of January 2022, who have not received the letter.

On September 21, I attended along with a good turnout of other CSR members, the CalPERS Pension and Health Benefits Meeting at the CalPERS auditorium. With the okay and support of CSR President Hueg, I gave public comments on two topics. I spoke for the third time on ACO REACH to keep the CalPERS Board aware of its dangers and to give some updates I had. I again thanked the Board for directing staff to further investigate REACH and report back. Don Moulds, Director of Health Benefits, reported to the Board in his Executive Report that he was arranging for a panel of experts on ACO REACH, presumably with views pro and con, to present at the CalPERS Board Education Day in January. I commended him in my comments and will bring whatever influence I have to ensure the experts who oppose are the best selections possible. Although Stakeholders aren’t allowed comments on Board Education Day, the following day is the Annual Stakeholder Briefing which all Board members attend as well as senior staff, so we will have a good opportunity to make our arguments against the program directly to Board members.

Hopefully, we are able to convince staff and Board to oppose this program.

Lastly, I gave comments on a new effort which was topic 6a on the agenda at PHBC, Preferred Provider Organization Strategic Alignment. The goal of this project is to ensure that the Basic PPO Program of Pers Platinum and Gold (pre-Medicare) offers equitable access, and high-quality and affordable health care. I have looked closely at all the information on the program and commented that CSR supports the effort. I did express skepticism that in a for-profit system of vast complexity, that true cost control, access, and better quality, are achievable short of legislation. In my comments, I also pointed out that when this topic was discussed the prior week at the Stakeholders’ Briefing, I raised concern that whatever recommendations resulted from this project, they should not include a shift in cost from CalPERS to increased out-of-pocket costs for members. The Division Chief in charge of the project assured me they wouldn’t. I thought it important for Board members to hear that.
Halloween Word Search
Have some spooky fun as you locate these 30 words!

WORD LIST
BATS    BLACK CAT    BROOM    CANDY    COSTUME    FIREMAN    FUN    GHOST    GOBLIN    HALLOWEEN
HAUNTED HOUSE    JACK O LANTERN    MASK    MONSTER    MOON    NIGHT    OCTOBER    OWL    PARTIES    PIRATE
PRINCESS    PUMPKIN    SCARECROW    SCARY    SKELETON    SPIDER    SPOOKY    SUPERHERO    TRICK OR TREAT    WITCH

Overnight Apple Cinnamon French Toast

Ingredients
- ¾ cup butter, melted
- 1 cup brown sugar
- 1 teaspoon ground cinnamon
- 2 (21 ounce) cans apple pie filling
- 20 slices white bread
- 6 eggs
- 1½ cups milk
- 1 teaspoon vanilla extract
- ½ cup maple syrup

Directions
Grease a 9x13 inch baking pan. In a small bowl, stir together the melted butter, brown sugar and cinnamon.
Spread the sugar mixture into the bottom of the prepared pan. Spread the apple pie filling evenly over the sugar mixture. Layer the bread slices on top of the filling, pressing down as you go. In a medium bowl, beat the eggs with the milk and vanilla.
Slowly pour this mixture over the bread, making sure that it is completely absorbed. Cover the pan with aluminum foil and refrigerate overnight.
In the morning, preheat oven to 350 degrees F (175 degrees C).
Place covered pan into the oven and bake at 350 degrees F (175 degrees C) for 60 to 75 minutes. When done remove from oven and turn on broiler. Remove foil and drizzle maple syrup on top of the egg topping; broil for 2 minutes, or until the syrup begins to caramelize. Remove from the oven and let stand for 10 minutes, then cut into squares. Invert the pan onto a serving tray or baking sheet so the apple filling is on top. Serve hot.
Is your current Medicare health plan still right for you?

New for 2023! Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from, with the addition of Summit.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Open enrollment is September 19 through October 14, 2022

2023 benefit highlights

- Rides to and from your doctor visits at no cost²
- Meals delivered to your home after a hospital stay at no cost³
- Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

¹. When appropriate and available. ². If you have a medical emergency, call **911**. ³. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. 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.
November Election Fast Approaching
CSR’s Election Recommendations Aimed at Protecting Your Interests

The 2022 General Election will be here before you know it – Tuesday, November 8! By the time you read this edition of the Retiree you will likely have endured hundreds of television commercials and countless glossy mailers and slate cards supporting or opposing various candidates and ballot measures. Additionally, you’ve probably received multiple phone calls and texts from campaigns, and perhaps the occasional knock on the door, as candidates and volunteers participate in phone banking and canvass neighborhoods looking to drum up support prior to Election Day.

The good news is, the election is just around the corner, bringing to an end the bombardment of political ads and asks. Now, the decision is entirely up to you. It is time to make a plan and vote. If you are not registered or need to reregister, you have until 15 days before the election – October 24 – to do so. You can even register online. All registered California voters will automatically receive a vote-by-mail ballot, including a postage-paid envelope to return it. Ballots will be mailed to voters no later than October 10. Your ballot must be postmarked by November 8 or dropped off in a secure ballot drop box by 8 p.m. that night if you want your vote to be counted. Every American’s vote is their very own – but if you are still looking for recommendations on how to best vote your interests, and the interests of all state retirees, please see the list of CSR’s statewide and legislative endorsements for 2022 below. The candidates were selected based solely on their support for California state retirees, including state retiree defined benefit pensions and health care benefits. Candidates’ records on retiree issues in public office, their public statements, returned questionnaires, and their relationships with CSR leaders and chapters were all used in the evaluation and endorsement process. In total, CSR has endorsed candidates in 74 out of 100 legislative seats on the ballot, and in all 8 seats for Statewide Constitutional Officers, including the open seat for State Controller. CSR did not take a position on any of the 7 propositions on the ballot, given that they have little or no impact on the core issues important to state retirees. Open seat candidates on the statewide and legislative endorsement lists alongside this article are designated by an asterisk (*). All other candidates are incumbents seeking reelection.
Dear Savvy Senior,

How do I go about looking for an old former company 401(k) plan that I think I contributed money to many years ago, but forgot about until recently?

Retired in Rochester

Dear Retired,

If you think you may have lost track of an old 401(k) retirement account, you aren’t alone. As Americans move from job to job, many leave scraps of their company sponsored 401(k) plans behind, believing they’ll deal with it later, but never do.

In fact, according to a recent study, Americans have left behind around $1.35 trillion in retirement accounts that are connected to previous employers. To help you look for an old 401(k), here are some suggestions along with some free resources that can help you search.

Call Your Former Employer
The first way to look for an old 401(k) account is to contact your former employer’s human resources department. Ask them to check their plan records to see if you ever participated in their 401(k) plan, and if so, how much it’s worth. You’ll need to provide them your Social Security number and the dates you worked for them. If you need help tracking down your former employer because it may have moved, changed owners or merged with another firm, help is available from the Labor Department (AskEBSA, dol.gov, 866-444-3272) and the Pension Rights Center and Pension Action Center (PensionRights.org/find-help). If there was more than $5,000 in your 401(k) account when you left, there’s a good chance that your money is still in your workplace account. Your former employer should be able to either get you the forms necessary to roll over your retirement money to a different 401(k) or to an IRA, or to give you contact information for any outside financial institution overseeing the plan on your employer’s behalf. By following the appropriate instructions, you’ll be able to move your retirement money where you want. But if your old 401(k) account without your consent. Your cash may go into an interest-bearing, federally insured bank account or to your state’s unclaimed property fund. If this is the case, and your old employer cannot tell you where your 401(k) funds were sent, you’ll need to track it down yourself.

Searching Tools
While there’s no federally run national database where you can look for all the retirement accounts that are associated with your name, a good place to start your search is with the Department of Labor’s abandoned plan database at AskEBSA.dol.gov/AbandonedPlanSearch. And FreeErisa (FreeErisa.BenefitsPro.com), which maintains a rundown of employee benefit plan paperwork. There’s also the National Registry of Unclaimed Retirement Benefits at UnclaimedRetirementBenefits.com. This site works like a “missed connections” service whereby companies register with the site to help facilitate a reunion between ex-employees and their retirement money. But not every company is registered with this site. To see if your 401(k) money was turned over to the state’s unclaimed property fund, use the National Association of Unclaimed Property Administrators website (Unclaimed.org) to search. Or you can do a multi-state search in 39 states at MissingMoney.com. Or, if you think you were covered under a traditional pension plan that was disbanded, call the U.S. Pension Guaranty Corp. at 800-326-5678, or use the trusted plan search tool at PBGC.gov/search-trusted-plans.

6 Resources to Help You Select the Health Plan That’s Right for You

As Open Enrollment approaches this year, it may be time to consider looking at other health plans and making a change. Maybe you want a plan with a lower premium or out-of-pocket costs. It’s possible your doctor is in a plan with a lower premium. You may also want access to different provider networks and hospitals. Whether you want to consider a change or confirm your plan is still right for you, we can help.

We have a variety of tools and resources to help you make an informed decision. From understanding where to start to comparing plans, here are six resources to help you pick the best coverage for you.

1. Health Plan Statement with Plan Premiums
On September 12, your 2023 health plan statement will be available in your myCalPERS account. It provides your monthly premium for 2023 if you don’t change plans. It also informs you of any changes to your plan for next year as well as lists your dependents. With this starting point, you may decide to explore other plans available to you and see if there’s a better option.

2. Search Health Plans
To explore and compare plans, monthly premiums, and search for doctors and specialists, log in to your myCalPERS account. With our easy-to-use Search Health Plans tool, you can see available plans based on your eligibility ZIP code, review side-by-side benefit costs, and see health plan member satisfaction ratings.

3. Health Benefit Summary
For an easy-to-read side by side comparison of health plans and benefits, view or download the Health Benefit Summary publication, which will be on our website September 12. The benefit comparison charts on pages 16-31 summarize benefit information such as copays, coinsurance, and deductibles for each health plan. All CalPERS Basic Health Maintenance Organization (HMO) plans provide the same benefit design, and all plans offer diabetes prevention programs, acupuncture, and chiropractic benefits. The Health Benefit Summary also includes information on how CalPERS health plans work and a health plan directory if you have questions about a specific plan’s benefits, providers, or coverage.

4. Your Guide to Choosing a Health Plan
This one-page checklist (PDF) includes factors to consider when choosing a plan as well as a list of tools and resources available to

continued on page 11
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
Donna Hintzen
Hazel Ballister

Chapter 2
Dandrea Russell
Daniel Laffo
Juan Mercado Jr
Corrie Smithers
Ronald Huey
Sharon Lowther
Ronald Brewer
Gary Stewart
Howell Lovell
Cindy Chambers
Kamyar Vaghefi
Elizabeth Lockman
Naomi Robinson
Adam Johnston
Kamal Bindra
Hieu-Hanh Dang
Danny Brown
Patricia Gore
Christopher Raynes
Richard Dixon
Vicki Esparza
Carol Nelson
John Waters
Linda Perez
Salvador Reyes
Ian Lane
Arthur Polite
Sabrina Goodrich
Matthew Lieberman
Elaine Malloy
Mohammad Assadi
Hermelinda Plasencia
Christine Lepisto
Deana Williams
Denise Little
Lanetta Wyatt
Raymond Welch
Rose Avila
Katherine Rose
Shakilah Yehya
Rebecca Hernandez

Chapter 3
Angelito Herico
Edwin Critchlow
Sue Wong

Chapter 4
Matthew Gatlin
Pamala Alexander
Shawny Livingston
Latodana Hightower
Patrick Scott
Olivia Suarez
Marie Heard

Chapter 5
Kellie Gregorio
Heike Hodge
Deirdre Sullivan
Jeanie Rotondo

Chapter 6
Debra Rose
James Evans
Billie Nash
Susan Rogers
Agnes Jamoralin
Debbie Falcon-Herrera
Carolyn Field
Regina Aor John
May Tang
Sergio Perez
Tambra Williams
Carmen Ortiz
Sophia Mukuria
Elizabeth Gonzalez
Denis Brittain
James Morris
Robbi Holmes
Jennifer Jessee
Joyce Warhop
Tina Lache
Rochelle Sellers
Charmaine Sales
Kym Keyes

Chapter 8
Anne Daly
Mary Hull
Maribeth Aragones
Guadalupe Lovio

Chapter 9
Dinah White
Gloria Williams
David Ingram
Alexandra Yu
Laura Freedman
Yvonne Lozano
Umit Gomez
Jocelyn Capinia
Juana Robinson
Ramonieta Bagnol
Myrna Mirabueno

Chapter 10
Gregory Fonteno
Donald Ruxton
Anastasia Nicole
Dianna Johnson
Katrina Tuttle
Sandra Pinigar
Nicole Applegate
Caro Heiner
Kristi Sherlock
Susan Merkert
Marilyn Farhat

Chapter 11
Edward Milam
Rhonda Velaszqez
Anada Aspen
Mary Anderson
Ilene Corter
Jacqueline Floresmorse
Deborah Coelho
Colleen Carlson
Sharon Bohner
Barr Eldridge
Bobby Marin

Chapter 12
Janice Johnson
Myrtie Lang
Jessica Klemencia

Chapter 13
Tamara Maciver
Caron Brooks
Delbert Lee

Chapter 15
Tricia Hoehne
William Williamssonj
Steven Bredlove
Isaah Bridges
Jwana Thompson Woodson
Lisa Knopp
Grace Friedrich
Eduardo Bergado

Chapter 16
Rosario Duens
Kim Garcia
Marsha Proctor
Gwendolyn Tsujimoto
Elizabeth Cardona

Chapter 17
Lybrean James
Roy Takahata
Lili Chua
Cathy Turner
Maye Morris
Angela Eastep
Fodil Bouil
Jeanette Dominguez
Maria Cabriles
Sylvia Builheimer
Mariakarina Bercasio
Marilynn Diaz
Dommy Montemayor
Helen Solomon

Chapter 19
Joseph Woodward

Chapter 20
Rebecca Lujan
Angela Mahoney
Blasco Felipe
Leonila Cadiente
Steven Flores

Chapter 21
Cynthia Castillo
Sebastien Chevrole
Donna Poe
Sarita Kumar
Cynthia Coleman
Michelle Coval
Imelda Cristostomo
Priscilla Buenviaje
Patti Corsie
Betty Padlan
Teresa Young
Esperanza Cabagao
William Deleon
Josie Lance
Aurora Talucod
Ricardo Roxas
Leonardo Perez
Daniel Tawaoa
Rusela Floresca
Norberto Valencia

Chapter 22
Yolanda Rodriguez
Debra Steinor
Rosaied Jaramillo
Carmen Paras
Quan Duong
Joseph Vichattu

Chapter 23
Fredric Faughn
Martha Howard
Gloria Tillman
Myrna Mirelez

Chapter 24
Janis Stonier
Krystal Parker-Ridley
Cynthia Gabriel
Rafaela Garza Thomas
Carrie Talbot
Christine Neff
Mary Anderson
Shanay Westner
Theresa Olimscheid
Sharon Goodwin
Timothy Fairall
Julie Boarertichford
David Kay
John Fryer
Diana Brown
Bryan Stephens
Donna Carranza
Patricia Delcino
Maria Salas
Carolyn Johnson
Darlene McCool
Leslie Firpl
Barbara Marando

Don’t fret if you joined CSR but don’t see your name here. Processing at CalPERS, the State Controller’s Office and CSR can take a few months. Check again for your name within the next two months.

Puzzle answer from page 5
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 theCSR newspaper.
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. Please don’t hesitate to contact CSRInfo@CalRetirees.org if you have any questions.

CHAPTER 19

NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; Vice President: Joan Hume, (707) 279-4811; Secretary: Reba Hawley, revjimmyv@aol.com; Treasurer: Pam O’Toole, (707) 278-0508; Will meet in February, April, June, August, October & December; 2023 Meetings:

- Ukiah Meeting: Tuesday, Oct. 11, 12:00-1:30 p.m. Where: Napa Elks Lodge #832, 2840 Soscol Ave., Napa. Program: In-person meeting. No Zoom access available. Agenda and speakers will be announced at the meeting. Menu: Lunch will be buffet style. Cost: No charge for members and $10 for nonmembers and guests. Limit 1 Guest per Member. Reservations required: Please RSVP by Tuesday, October 4 to Lorna Wright. For this meeting we can only accommodate up to 36 people to maintain safe spacing, so seating will be limited. For more information: Please contact Lorna Wright.

- Combined Ukiah and Lake County Meeting: Monday, Dec. 12, noon. Where: Running Creek Casino, 635 State Hwy 20, Upper Lake. For more information: Call Skip Hulet. Combined Ukiah and Lake County Meetings are scheduled for September 5, November 3, December 8 Meeting: Thursday, Nov. 3, 9:30 a.m. Where: Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys. Program: TBA. Cost: Free for each member from any senior menu includes side salad and drink; nonmembers pay for their meals. Reservations required: Please RSVP no later than 10:00. Call or text Norma Gallegos at (805) 986-1791 or GallegosNorma@gmail.com. 2022 meetings are scheduled for September 5, November 3, December 8 Meeting: Thursday, Nov. 3, 9:30 a.m. Where: Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys. Program: TBA. Cost: Free for each member; all others pay $25. Reservations required: RSVP by Nov. 30. Call or text Norma Gallegos or Cora O’Mara. For more information: Contact Norma or Cora.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okamura, (818) 359-7625, mcokumura@yahoo.com; Vice President: Raymond Cole, (818) 986-9613, flipcele@yahoo.com; Treasurer: Gaylounn Mayo, (310) 655-5789, gmcokumura@yahoo.com; Secretary: Christine Jasper, (408) 373-1655, chr150521@sbcsglobal.net; Treasurer: Laura Roberts, (510) 827-7938, ibroberts956@yahoo.com. Meeting: Thursday, Dec. 8, 11:00 a.m. To 2:00 p.m. Where: Three Flames Restaurant, 1547 Meridian Ave, San Jose. Program: Holiday Luncheon and End of Year Meeting. Menu: Choice of one: Steak, Salmon, Chicken or Vegan options. Cost: Lunch is free for CSR members and up to 2 guests. Reservations Required: Please include members’ name and names of guests with meal choices. RSVP Deadline is Dec. 1. No exceptions. For reservations: Email or call Norma Gallegos at (805) 986-1791 or GallegosNorma@gmail.com.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Lorna Wright, (707) 542-5628; Meetings quarterly, April, July and October; Meeting: Tuesday, Oct. 11, 12:00-1:30 p.m. Where: Napa Elks Lodge #832, 2840 Soscol Ave., Napa. Program: In-person meeting. No Zoom access available. Agenda and speakers will be announced at the meeting. Menu: Lunch will be buffet style. Cost: No charge for members and $10 for nonmembers and guests. Limit 1 Guest per Member. Reservations required: Please RSVP by Tuesday, October 4 to Lorna Wright. For this meeting we can only accommodate up to 36 people to maintain safe spacing, so seating will be limited. For more information: Please contact Lorna Wright.

CHAPTER 22

SAN JOSE AREA
President: Elvira Acevedo, (408) 550-2073, ECAcevedo@CalRetirees.org; Vice President: Brad Geldert, (408) 655-4799, bgeldert@gmail.com; Secretary: Christina Jasper, (408) 373-1655, chr150521@sbcsglobal.net; Treasurer: Larry Roberts, (510) 827-7938, ibroberts956@yahoo.com. Meeting: Thursday, Dec. 8, 11 a.m. To 2:00 p.m. Where: Three Flames Restaurant, 1547 Meridian Ave, San Jose. Program: Holiday Luncheon and End of Year Meeting. Menu: Choice of one: Steak, Salmon, Chicken or Vegan options. Cost: Lunch is free for CSR members and up to 2 guests. Reservations Required: Please include members’ name and names of guests with meal choices. RSVP Deadline is Dec. 1. No exceptions. For reservations: Email or call Norma Gallegos at (805) 986-1791 or GallegosNorma@gmail.com.

CHAPTER 23

ORANGE COUNTY – SANTA ANA
President: Jenny Hayden, (714) 743-8423, jhayden991@yahoo.com; Vice President: Joe Whaling, (714) 349-2450; Treasurer: Bill Serb III, (714) 826-6029. Usually meets on the 2nd Wednesday of every month Meeting: Wednesday, Oct. 12, 11:00-1:30 p.m. Where: Emerald Room Santa Ana Elks Lodge, 1751 So. Lyon, Santa Ana. Program: Speakers TBD. Reservations required: Please RSVP with a voicemail to Jenny Hayden. For more information: Please contact Jenny Hayden. Meeting: Wednesday, Nov. 9, 11:00 a.m. To 1:30 p.m. Where: Emerald Room Santa Ana Elks Lodge, 1751 So. Lyon, Santa Ana. Program: TBA. Reservations required: Please RSVP with a voicemail or email Jenny Hayden at the information above. Join us for our meetings!

CHAPTER 24

BAKERSFIELD /KERN COUNTY AREA
President: Ophelia Rabanal, (661) 458-6858; Vice President: Henry Mendoza, (661) 725-8804; Secretary: Sue Kimbriel, (661) 333-0575, ckimbriel@bak.rr.com; Treasurer: Joe Salcido, (661) 477-2015, jose.salcido@yahoo.com. PLEASE NOTE: All chapter meetings will be held on the third Thursday of EVERY MONTH – February, April, June, August, October, December Meeting: Thursday, Dec. 8, 10:00 a.m. Where: Hodel’s Country Dinning, 5917 Knudsen Drive, Bakersfield. Program: Membership Round Table review Draft of 2023 Chapter 26 Budget; Future plans for Chapter Events and Speakers. Cost: Members’ Associate pay $5. FREE to first-time member attendees. All other guests pay $25 for their own meals $15 Advance Reservations Required: Deadline is October 14. For more information: Please call/text or email Ophelia Rabanal.

CHAPTER 25

SACRAMENTO
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; Vice President: Gail Fasciola, (916) 386-1553, gailsgab@comcast.net; Secretary: John Bowden, (916) 361-8786, JBowden@CalRetirees.org; Chapter Treasurer/Oregon Subchapter Chair: Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com. Meeting: Wednesday, Oct. 5, Doors open 11:30 a.m. Meeting starts at 12:00 noon. Where: Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. Program: TBA. Reservations not required: For more information: Contact Joe Reynoso Medford, Oregon Meeting: Thursday, Oct. 20, 12:00 noon. Where: Elmer’s Restaurant, 2000 Biddle Road, Medford, OR. Program: Christina Fountain of OptumRx. Reservations are required: RSVP to Geanie Hixon. For more information: Contact Geanie Hixon.

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6 Resources to Help You Select the Health Plan That’s Right for You
help you choose the best plan for you.

5. Summary of Benefits and Coverage & Evidence of Coverage
These booklets available on the CalPERS website describe what the plan pays for and what you pay for. They also describe the terms and conditions of coverage including which services are covered as well as the limitations and exclusions that apply to the plan. The 2023 Evidence of Coverage booklets will be on our website September 12.

6. Health Plan Choice Worksheet
Page 12 of the Health Benefit Summary page publication features a worksheet that guides you through steps to compare factors such as premiums, estimated out-of-pocket cost, availability, benefits, quality of care, and wellness across the plans you’re interested in. With this more complete view comparing the plans, you’ll be able to make a well-informed decision and select or confirm the plan that’s right for you.

Get Ready for Open Enrollment
You can make a change during Open Enrollment, September 19 – October 14. You will find additional resources on the actives and retirees Open Enrollment pages on our website. Make your changes online through myCalPERS. Active employees with their employer’s approval can also now make changes online through their myCalPERS account. If you don’t plan to make any changes, no action is needed. For more information, please visit: https://my.calpers.ca.gov/web/ep/public/systemaccess/login/username.html
Join CSR and become part of our strong retiree community!

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

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.

43,000 MEMBERS STRONG AND GROWING: CSR’s opinion matters to 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!