The November 15 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board in Districts A, B and C. In District A, two candidates submitted candidate consent forms: incumbent Sharon Stoltzman and chapter 9 member Donna Hernandez. In District B there was only one candidate consent form submitted by Susanne Paradis, designating the seat uncontested. Paradis will be sworn in at the January 2023 Board meeting and will begin her new three-year term. Congratulations, Susanne! District B incumbent, Manijeh Fatollahi, did not run for re-election. CSR would like to thank Manijeh Fatollahi for her many years of service to California State Retirees as a member of the Board of Directors. Board service is one of the toughest roles and Manijeh performed with dedication and tenacity. Her contributions, ideas and enthusiasm have been valuable to CSR and we commend her for her service.

The new District Director term of office is from 2023-2026. District director candidates are elected by chapter members in good standing within their respective districts. Only active members, excluding associates, in Districts A (chapters 4, 9 & 20) and C (chapters 1, 3, 21 & 23) will soon be receiving a ballot. The CSR District Directors are a part of the governing body of California State Retirees. These individuals usually meet three times a year throughout the state to advocate for retirees health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership with respect to the CSR Strategic Plan. We encourage our members to carefully read the ballot instructions and the candidate statements before marking your official ballot. Voting instructions:

1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins.
2. On your ballot card, place an “X” to the right of the candidate’s name of your choice.
3. Place your ballot card in the small envelope marked “Ballot Envelope” and seal it.
4. Place your sealed “Ballot Envelope” in the postage-paid envelope addressed to California State Retirees, seal and return it to CSR. *Be sure to PRINT YOUR NAME on the return envelope in the designated location! This is very important as failure to print your name will invalidate your ballot.
5. Ballots must be received in CSR headquarters office on January 3, 2023, by 5 p.m. 6. If you spoil your ballot, a replacement ballot may be requested by calling 888.808.7197.
7. Election by plurality of vote (the candidate with the most votes wins). 8. The order of names on the ballot was determined by lot. 9. Election protests must be in writing and received in headquarters office on Jan 20, 2023, by 5 p.m.

Please see Candidate Statements for District A

Sharon Stoltzman – QUALIFICATIONS: TWENTY FIVE YEAR AS State of California employee in Rank and File as a Legal Secretary, Advanced Job Steward for 15 years, appointed to the Statewide Child Care Committee from 1984-86, then became an elected member of the Unit 4 (Office and Allied) BUNC Bargaining Unit Negotiating Committee for two contracts and our first three year contract in 1991. Also during this time was a Chapter president and authored the Newsletter of Chapter 745. Currently completing my second three year term and it is my desire to continue protecting your pension and health benefits through CalPERS, the Legislature and organizations attempting to dismantle our defined benefit retirement. We must be strong and stick together and help one another, so your vote will keep our CA State Retirees headed in the right direction for your future. I retired in 2000, more than 20 years ago but my conviction to help our newly retired members is as strong now as it has been in the past, Thank you all for your support.

In solidarity and unity, Sharon Stoltzman

Donna Hernandez – My Name is Donna Hernandez, I am currently President of CSR’s Chapter 9. I humbly ask for your consideration as you cast your vote for District A Director Max Turchan first asked me to run (must have been 2011) for District A Director because I was at rally’s, pickets, political events and did Phone banking. Chapter 9 long time President Vivianne Fitzgerald had taken me under her wing, and I was Secretary of the Chapter. I also served as an officer for Chapter 9’s Past President Luanna Allard, they needed volunteers, Max was ageing, and he had been with CSEA almost since the beginning. I had been a cook all my life but
Join us!
43,000 Strong and Growing!

California State Retirees Membership Application

Dues Table for
Retired Members

<table>
<thead>
<tr>
<th>Monthly PERS Allowance</th>
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</tr>
<tr>
<td>$5,000+</td>
<td>$12.00</td>
</tr>
</tbody>
</table>

Office Use Only

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

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

CSR Candidates PAC
- Payroll Deduction Authorization
  - Authorize $0, $10, $20, $30, $40, $50, $60, $70, $80, $90, Other
  - To be withheld from my monthly PERS allowance

- Contribute to the CSR Candidates PAC
  - $100, $250, $500, $1,000, $2,000, Other
  - (Maximum of $125/year)

- Contribute to the CSR Issues PAC
  - $10, $25, $50, $100, $200, Other
  - (Maximum of $125/year)

CSR Issues PAC
- Payroll Deduction Authorization
  - Authorize $0, $10, $20, $30, $40, $50, $60, $70, $80, $90, Other
  - To be withheld from my monthly PERS allowance

- Contribute to the CSR Issues PAC
  - $100, $250, $500, $1,000, $2,000, Other
  - (Maximum of $125/year)

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)(3)

California State Retirees: 3000 Advantage Way Suite 100 Sacramento, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

California State Retirees Membership Application

Print Last Name | First Name | Initial | Social Security No. | Chapter No.
----------------|-----------|--------|---------------------|-------------

Number and Street | City | State | Zip Code | Chapter No.
-------------------|------|-------|----------|--------------

Retirement Date (MM-DD-YY) | Home Phone | Email | Email
-----------------------------|------------|-------|-------

From Which State Agency did you Retire?
-------------------

How Did You Hear about Us?
-----------------

Recruiter’s Name

Type of Membership (check one):

- Retired Membership: Available to state retirees only. See Dues Table.
- Associate Member: Available to persons not eligible for Retired membership. Dues are $12.00 per year (payable annually).

I hereby apply for membership in the California State Retirees, an affiliate of the California State Employees’ Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSERA 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)

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)

California State Retirees: 3000 Advantage Way Suite 100 Sacramento, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

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)(3)
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.

Los Angeles County leaders Steven Alari and Dalia Jaramillo of SEIU Local 1000 partnered with CSR to address prospective retirees at their member outreach event at the California Science Center in Los Angeles.

Treasurer Fiona Ma joined CSR at the CalPERS Educational Forum. Pictured L-R: Frank Ruffino, CSR President Stephanie Hueg, Treasurer Fiona Ma, and CSR PAC Chair Arlene Espinoza.

Chapter 6 Treasurer Erlinda Ochoa, Karen Hight, California State Senator Connie Leyva, District G Director Patsy Jimenez, and Jay Jimenez at the Senate District 20 Open House.

Chapter 2 President Phyllis Johnson awards CSR Health Benefits Committee Chair Larry Woodson a certificate to honor all of the work he does for Chapter 2 and CSR Statewide. Thank you, Larry!

Candidate Statements

continued from page 1
I had been a cook all my life but took a chance and ran -- I ran uncontested and won the position. I attended every monthly meeting at Chapters 4, 9 and 20. I tried my hardest to bring the information to the members and the members’ questions and concerns to the Board. I was on the CSR Board with the GREATS—Harold Rose, Susan Sears, Gene Waggoner, Tim Behrens, Guz Lease, Jerry Evans and Fritz Walgenbach. I loved my term on the Board, but my Dear Husband needed me more and I didn’t run again. Thank You.

Please see Candidate Statements for District C.

Russel Kilday-Hicks — I’m a proud retired public employee, serving at SF State University for 27 years, from student employee to staff positions in multiple departments performing graphic design and editing, mapmaking, computer networking and maintenance, and teaching architectural AutoCAD for building-information modeling for inventory control. It has been my honor to also serve state employees in many leadership roles—on campus and statewide—including as a steward; chair of the Communications Committee and editor-in-chief for CSUEU’s statewide newsletter, University Employee; Chapter 305 president, vice president, and organizing chair; CSUEU’s vice president for representation; and as CSEA’s last vice president under President Marilyn Ferrasci-Hamilton. I also published the GC Times at General Council. I will fight for our pensions and benefits supporting the chapters in outreach and activities—including local legislative visits—working with our board to increase access to our statewide committees and coordinate with our shared allies. I have decades of political experience, promoting good issues and good people. I’m supported by Chapter 3 President Skip Charbonneau, State Investment Committee member Harold Rose, and Chapter 1 Vice President Nathan Johnson. Your ideas, my sweat. I’m looking forward to serving you and CSR as District C director. Questions? Rkildayhicks@emeritus.sfsu.edu, 415-310-3823.

Ron Franklin — I have held the District Director position now for 1 1/2 years. I work with four chapters, #1, #3, #21 and #23. That covers the entire bay area. Last Saturday (10/1/22) was my 60th anniversary as a member of CSEA and with 22 active years in CSR. If reelected to this position, I will continue to work diligently with my four chapters as well as being a positive functional member of the board and setting on whichever committees Stephanie has me assigned to. I am currently Board Liaison for the Membership committee. I urge anyone in CSR to discuss my performance with any of the four-chapter Presidents in this District. I am confident you will get a positive response back. I solicit your vote and hope to be able to continue serving you for the upcoming three years…

Please see Candidate Statements for District C.
To Your Health

Hope all had a joyful and healthy Thanksgiving. In today’s column I’ll address:

• Long Term Care
• CalPERS Basic Plan Health Cost Control proposals for 2024
• Health Benefits Program Annual Report
• Update on Privatization of Medicare with ACO REACH

Long Term Care

There’s not much to report in terms of any change in status. For those of you with LTC policies, you saw a 25% premium increase on Nov 1, unless you filed for Option 2 meaning less coverage. The plaintiffs’ website gives an update on Nov 7 in which Expert Witness dates are delayed. They posted legal filings which are a little hard to interpret but the lawsuit is still scheduled to be heard in June 2023 and settlement negotiations are continuing. I’m not optimistic they will reach a new settlement, but my crystal ball isn’t always accurate.

Health Cost Control Measures approved for 2024

On October 17 CalPERS held a special Stakeholders Briefing solely on what they called PPO Basic Plan Strategic Alignment. In plain English they are trying to address higher PPO costs and volatility recently. I attended the meeting in person along with a number of our CSR Board members and HBC members (by Zoom). Staff showed some cost measures for PPOs being higher in the last year than the HMO plans and are proposing changes. We were assured in the meeting that they would not include higher out of pocket costs for PPO members, like higher share of cost, copays or deductoins.

I attended the Stakeholder’s Briefing on Nov 10 in which staff presented 2 specific proposals to reduce Basic plan costs, and were presented to the Pension and Health Benefits Committee on November 15 where they were approved. The proposals addressed PPO lab costs and both PPO and HMO drug costs. First, Labs: Staff documented wide variation in lab costs for certain lab analysis procedures based on the type of lab and also found higher lab costs for PPO members than HMO. The lab proposal is called Site of Care Member Incentive for Labs. They are identifying a number of labs throughout the state with lower costs and calling them Preferred Labs. They will be advertising those labs and locations and encouraging members to use them. If they do, members will receive a financial incentive of reduced cost. For drugs, they proposed a Pharmacy Mail Order Opt-Out Program. Currently about 250,000 members use mail order for maintenance drugs (drugs members take regularly for chronic conditions.) They plan to place all members in the mail order plan for maintenance drugs only, and then let members OPT OUT of the program if they prefer to continue at their own pharmacy. I expressed concern, both at Stakeholders and in public comments at PHBC, that it should be the other way around - not make mail order the default, but that’s the proposal. There are many reasons members may not want mail order for maintenance drugs, including frequent breaks in at neighborhood mail boxes, extreme weather conditions, and frequent travel away from home. They said they will heavily advertise the Opt-Out option including 3 letters to all affected members telling them how to opt out. They also clarified that members can opt out at any time during the year, not just during Open Enrollment. Overall, since the proposals are optional and don’t penalize members financially, we supported them. In public comments, I did express skepticism that they would achieve the projected savings of $9M for the Lab Incentive Measure and $5M for the Pharmacy Mail Order, but any savings would be good. Again, these measures don’t apply to those on Medicare plans.

Staff also reviewed the newly released Health Benefits Program Annual Report for 2021. It is now available on the CalPERS website. It reports enrollment by plan, expenditures by plan, satisfaction ratings of all plans, and other useful information. It also reported that Basic HMO plan premiums had a 4.44% average increase in 2021 while Basic PPO plans had an 8.54% increase. In my review I found that the PPO Basic Plan expenditures for 2021 were actually 8% lower than the HMO plans using Cost per member per year (PMPY) and I pointed out they continue to not report the PMPY measure in the Annual Report for some reason. The PMPY expenditures for 2020 were 3.2% lower for the PPO plans than HMOs. It seems inconsistent for premiums for PPOs to increase at a higher rate when their expenditures were less per member per year. One explanation could be the costs CalPERS pays Anthem to administer the PPO self-funded program. Lastly, I raised the issue of ACO REACH at Stakeholders and in public comments to Board Members at PHBC, saying I was still getting member concerns expressed about it and I complained that although CalPERS has committed to a Panel Discussion at their January Board Education Day Jan 17, with pro and con positions presented by Subject Matter Experts, they have not put it on the recently released PHBC meeting for March. There is no PHBC in February. There needs to be a Board discussion after the January panel presentation in an Open Session PHBC or Board meeting on whether they will formally oppose REACH or not. In my comments I requested the Board add it for discussion as a possible action item. I am currently researching the new list of ACOs that the Center for Medicare and Medicaid Services (CMS) provisionally approved for 2023. So far there are 110 new for-profit companies taking over traditional Medicare, in addition to the current 99. This is a huge expansion for a so-called pilot program.
PUZZLES  Christmas Word Search Puzzle

Can you find the word STOCKING in this stocking? It appears just three times.

CHRISTMAS CORNFLAKE WREATH COOKIES

Ingredients
- 1/3 cup butter
- 1 (10 ounce) package of regular marshmallows or 4 cups miniature marshmallows
- 1 teaspoon green food coloring
- 6 cups corn flakes
- Red cinnamon candies

Directions
- In large saucepan, melt butter over low heat.
- Add marshmallows and stir until completely melted.
- Remove from heat.
- Stir in food coloring.
- Add corn flakes cereal. Stir until well coated
- Using 1/4 cup dry measure coated with cooking spray, evenly portion warm cereal mixture.
- Using buttered fingers, quickly shape into individual wreaths.
- Dot with cinnamon candies.
- Enjoy!

Facebook: @CaliforniaStateRetirees
Twitter: @CAStateRetirees
LinkedIn: @CaliforniaStateRetirees
Website: www.CalRetirees.org

If you need the CSR logo, please email CSRinfo@CalRetirees.org
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.
Election Day Brings Strong Results for CSR-Endorsed Candidates

The 2022 General Election has come and gone, but as this is written, there are still many votes left to be counted and three races where we will have to continue to wait for the final result. Legislators who prove victorious will be officially sworn in on December 5. The losing candidates will likely turn their attention to the next election or opportunity to get back in the game. Overall, the November 8 election brought many important wins and just a few defeats for CSR-endorsed candidates. In total, the CSR candidate was successful in 74 out of 82 races in which we made an endorsement, five were unsuccessful, and 3 others are in races that are still too close to call at this time. All eight statewide Constitutional Offices were on the ballot in 2022.

I am happy to report that the CSR-endorsed candidates were victorious in 8 out of 8 races, including Governor Gavin Newsom. In the open seat race for State Controller, Democrat Malia Cohen won easily over Republican opponent Lanhee Chen with 55% of the vote. In races for legislative seats, CSR’s candidate prevailed in 66 of 71 races that have been decided, including 14 campaigns for open seats. In the Assembly, the CSR-endorsed candidate came out on top in 56 races and lost in 3, with 2 contests that are yet to be determined. Of CSR’s 13 Senate endorsements, 10 candidates were successful on Election Day, with one race still too close to call. Complete election results for CSR-endorsed candidates are below. Open seat candidates are in bold.

### CONSTITUTIONAL OFFICE CANDIDATES

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<th>Office Sought</th>
<th>Name</th>
<th>Position</th>
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<tbody>
<tr>
<td>Governor</td>
<td>Gavin Newsom</td>
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<td>Treasurer</td>
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<tr>
<td>Controller</td>
<td>Malia Cohen</td>
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<tr>
<td>Secretary of State</td>
<td>Shirley Weber</td>
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<tr>
<td>Lieutenant Gov.</td>
<td>Eleni Konialakis</td>
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<tr>
<td>Insurance Comm.</td>
<td>Ricardo Lara</td>
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<td>SPI</td>
<td>Tony Thurmond</td>
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Totals: 8 W/0 L (8)

### STATE ASSEMBLY CANDIDATES

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<td>AD-02</td>
<td>Asm. Jin Wood</td>
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<tr>
<td>AD-04</td>
<td>Asm. Cecilia Aguin-Curry</td>
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<tr>
<td>AD-06</td>
<td>Asm. Kevin McCarty</td>
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<tr>
<td>AD-07</td>
<td>Asm. Ken Cooley</td>
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<td>AD-09</td>
<td>Asm. Henth Flora</td>
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<td>AD-11</td>
<td>Asm. Lori Wilson</td>
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<td>AD-13</td>
<td>Asm. Carlos Villalpanda</td>
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<td>AD-14</td>
<td>Asm. Buffy Wicks</td>
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<td>AD-16</td>
<td>Asm. Rebecca Bauer-Kahan</td>
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<td>AD-17</td>
<td>Asm. Matt Haney</td>
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<td>AD-18</td>
<td>Asm. Mia Bonta</td>
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<td>AD-19</td>
<td>Asm. Phil Ting</td>
<td>D</td>
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<td>AD-20</td>
<td>Liz Ortega-Toro</td>
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<td>AD-21</td>
<td>Diane Papan</td>
<td>D</td>
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<td>AD-24</td>
<td>Asm. Alex Lee</td>
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<td>AD-25</td>
<td>Asm. Aila Kaia</td>
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<td>AD-26</td>
<td>Asm. Evan Low</td>
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<td>AD-27</td>
<td>Esmeralda Soria</td>
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<td>Gail Pelleria</td>
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<td>Dawn Addis</td>
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<td>Juan Carrillo</td>
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<td>AD-40</td>
<td>Pilar Schiavo</td>
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<td>AD-44</td>
<td>Asm. Laura Friedman</td>
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<td>AD-46</td>
<td>Asm. Jesse Gabriel</td>
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Totals: 56 W/3 L 2 TCTC

### STATE SENATE CANDIDATES

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<td>Sen. Mike McGuire</td>
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<tr>
<td>SD-07</td>
<td>Dave Jones</td>
<td>D</td>
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<tr>
<td>SD-10</td>
<td>Aisha Wahab</td>
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<tr>
<td>SD-16</td>
<td>Sen. Melissa Hurtado</td>
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<td>SD-18</td>
<td>Steve Padilla</td>
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<td>SD-20</td>
<td>Daniel Hertzberg</td>
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<td>SD-22</td>
<td>Sen. Susan Rubio</td>
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<td>SD-23</td>
<td>Sen. Ben Allen</td>
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<td>SD-34</td>
<td>Sen. Tom Umberg</td>
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<td>SD-38</td>
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</tr>
</tbody>
</table>

Totals: 10 W/2 L 1 TCTC

### GRAND TOTAL:

74 W/5 L/3 TCTC
Dear Savvy Senior: I just turned 62 and am financially prepared for retirement, but I’m less certain about how to spend my time after leaving work. Can you recommend some resources or tools that can help me with this?

--Feeling Lost

Dear Lost: This is a great question! Many people, when asked what they want to do when they retire, will say they want a mix of travel, play and meaningful work. Specifics, however, tend to be few and far between. But planning how to fill your time in retirement is just as important as the financial planning aspect. Here are some resources that can help.

Online Tools
A good starting point to figuring out what you want to do in retirement is at LifeReimagined.aarp.org. This is an AARP website (you don’t have to be a member to use it) that can help you rediscover what truly matters to you and focus on what you really want to do. It offers a variety of free online exercises and programs that will hopefully spark some ideas and give you inspiration.

Encore.org is another good resource that helps people who are seeking work that matters in the second half of life. Click on “Resources” on the menu bar and download their free Encore Guide, and consider purchasing a copy of their “Encore Career Handbook” (available at Amazon.com or BN.com for $10.50) by Marci Alboher, which is excellent. Also check out the free E-book called “The Age for Change,” which can help answer the question: “What now?” You can use it (you don’t have to be a member to

Other Resources
If you’re primarily interested in volunteering, finding a retirement job or even starting a business when you retire, there are lots of resources that can help here too. For volunteering, PointsOfLight.org, VolunteerMatch.org and SeniorCorps.gov and help you search for opportunities, or even create one on your own. To look for job ideas, sites like RetirementJobs.com, Workforce50.com and RetiredBrains.com list thousands of jobs nationwide from companies that are actively seeking older workers. FlexJobs.com can help you find good work-at-home jobs. CoolWorks.com and BackDoorJobs.com are great for locating seasonal or summer jobs in great places. Or to search for freelance opportunities in a wide variety of areas, there’s Elance.com and Guru.com. And if you’re interested in starting a new business, the U.S. Small Business Administration offers tips, tools and free online courses to entrepreneurs that are 50 and older at SBA.gov/content/50-entrepreneurs, as does the nonprofit association Score at Score.org.

Will the ‘Windfall Elimination Provision’ reduce my Social Security?

The Windfall Elimination Provision (WEP) prevents employees who receive non-covered pensions from the “windfall” of receiving the higher Social Security benefit calculation typically used for longtime, low-wage earners. A non-covered pension is a pension paid by an employer who didn’t withhold Social Security taxes from your salary. Any reduction would apply to your social security benefit, not your CalPERS pension. To learn more, visit: www.news.calpers.ca.gov/will-the-windfall-elimination-provision-reduce-my-social-security
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
Harold Williams
Edwin Johnson
Catherine Fuglestad
Becky Johnson
Valdeaner Lavitchson
Debra Bruhn
Theresa Morillo-Valera
Gui Yu
Leigh Barnes

Chapter 2
Kurt Helsmire
Vicky Lovell
Laurie Burkholder
Jacqueline Reyes
Cydne Valenzano
Philip Crimmings
William Ainsworth
Laura Sobier
Jo Dailey
Margarita Esquivido
Raeece Sweeten
Marlon Lewis
Kathleen Twomey
Ladonna Green
Otilia Deklen
Daniel Neeland
Michael Dowdy
Rudolph Davis
Marliou Isaac
Lorraine Polster
Daniel Mc Connell
Melan Noble
Cheryl Allen
Caroline Fudge
Derick Pitman
Serene Erby
Denise Sutherland
Paula Jow
Jacqueline Beltran
Lawrence Taketa
Wendy Belton
Lawrence Takata
Jacqueline Reyes
Paula Jow

Chapter 3
Carlos Aguilar
Mary Gorczycki
Maria Marquez
Catherine Santillian
Jan Santos

Chapter 4
Ray Robinson
Lenora Ingram
Nathlyn Hirohama
Irene Bonner
Paul Provencio
Debra Ware
Tami Pistoni
Zeron Jefferson

Chapter 5
Kristin Vogel
Elizabeth Tarin
Petra Nebel

Chapter 6
David Hughes
Gerald Caldwell
Cynthia Chatfield
Kimberly Byers
Barbara Harris
Martha Morales
Margaret Smith
Sinia Jennings
Julie Gant
Emeoulou Torres
Gina Solideo

Chapter 7
Gregory Granoff
Deborah Boydstun
Kevin Sanders
Bruce Ryan

Chapter 8
Rebecca Kornbluh
Marie Paredes
Phyllis Barcenas
John Mendoza
Raymond Chavez
Wendel Robinson
Ferdinand Ison

Chapter 9
Carol Medina
Lisa Blair
Denise King
James Bonnifield
Catherine Trujillo
Julie Jacobson
Gerald Bednorz
Rosalin Nantong
Jocelyn Rebosura
David Prouty

Chapter 10
Anni Dunlap
Leslie Navarro
Mark Garcia

Chapter 11
Gerald Brown
Annetta Harbin
Nora Furbush
Cheryl Ramsey
Lisa Manuelito
Ademorey Adepoju

Chapter 12
Stephnie Getzinger

Chapter 13
Sarah May
Glenna Morgan
Stephanie Scovel
Patricia Gomez

Chapter 14
Adeline Davidson
Gerald Robinson

Chapter 15
John Kasriye
Diane Patterson
Andrew Richmond
Lawrence Ellsworth
Megan Morrison
Therese Giannelli
Sylvia Leblanc
Rosemary Linares
Sonia Torres
Patricia Ojeda
Brenda Mccutcheon

Chapter 16
Suzette Cabero-Charles
Susan Affias
Melanie Picarello
Teresa Neeley
Helen Enriquez

Chapter 17
John Bugera
Carol Branshaw
Natalya Ozerova
Annetta Anders
Steven Donaldson
Alma Luna
Amalia Sevilla
Delia Waller
Elizabeth Felix
Mark Andrews
Josefa Marquez
Concepcion Barajas
Teresa Alarcon

Chapter 18
Brian Wallace
Michele Sandecki
Edward Andersen
Kathryn Marsailes
Thomas Goetzinger

Chapter 19
Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR cannot take a few months. Check again for your name within the next two months.

Answers 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 the CSR newspaper.
CHAPTER 17
GREATER SAN DIEGO
President: Arlene Ryan, (619) 203-3124, aryan.a.r@gmail.com; Vice President: Danny Morales, (951) 675-1489, moralesdanny81@gmail.com; Secretary/Treasurer: Diane Whorton, (619) 454-3603, dlw.union@gmail.com; Meeting: Thursday, Dec. 8, 11 a.m. Check-in begins at 10:30 a.m. Where: Best Western Seven Seas, 411 Hotel Circle S. San Diego. Program: Entertainment by singer/songwriter Reverend Stickman. Bring gift for drawing with other member not to exceed $15. Cost: $15 per person. Mail reservation information — along with check payable to CSR Ch 17, to Diane Whorton 7563 Central Ave. Lemon Grove, CA 91945-2337. Reservations required: By Dec. 2. For more information: Please contact Arlene Ryan at the above number or Elaine Edwards at (619) 435-4044.

CHAPTER 18
NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; Vice President: Joan Hume, (707) 279-4811; Secretary: Reba Hawley, revjimmyy@aol.com; Treasurer: Pam O’Toole, (707) 279-4556. Will meet in February, April, June, August, October & December Meeting: Monday, Dec. 12, noon. Where: Stars Restaurant, 115 S. Orchard Street, Ukiah. For more information: Call Skip Hulet at the number listed above.

CHAPTER 19
SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mokumura2@yahoo.com; Vice President: Raymond Cole, (818) 986-9613, flipcole@yahoo.com; Treasurer: Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; Secretary: Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; 2022 meetings are scheduled for September 8, November 3, December 8 Meeting: Thursday, Dec. 8, 2 p.m. - 5 p.m. Where: Caruso’s Italian Kitchen Bar & Grill, 10152 Balboa Blvd. Granada Hills. Program: Guest speaker, Theresa Taylor, President, CalPERS Board of Administration. Meet and greet your area legislator! Caroling! Good Food! Gifts! Goodwill: Toy Drive - Please bring unwrapped toy(s) to be distributed by the CHP. Please come in your holiday attire. Cost: Free for members; all others pay $25. Cost: Free for members; all others pay $25. Reservations required: By Dec. 1. Call or text Norma Gallego or Cora Okumura. For more information: Contact Norma or Cora.

CHAPTER 20
SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Lorna Wright, (707) 750-5990, CSRCchapter21@yahoo.com; Vice President: Donald Lehnhoff, (707) 795-9405; Secretary: Eric Norborn, (707) 322-1528; Treasurer: Vacant. Meets quarterly January, April, July and October Meeting: Tuesday, Jan. 10, 2023, noon to 2 p.m. Social time starts at 11:30 a.m. Where: Valley of the Moon Club, 7025 Oakmont Dr. Santa Rosa. Reservations required: By Dec. 26 to Lorna Wright at the information above. For more information: Please contact Lorna Wright.

CHAPTER 21
SAN JOSE AREA
President: Elvira Acevedo, (408) 560-0757; E Acevedo@calretirees.org; Vice President: Brad Gelderland, (408) 655-4799, bgeldert@gmail.com; Secretary: Christine Jasper, (408) 373-1655, cjohns5521@sbcglobal.net; Treasurer: Larry Roberts, (510) 827-7938, lroberts1956@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 chapter meeting. Menu: Choice of steak, salmon, chicken or vegan options. Cost: Lunch is free for CSR members and up to two guests. Reservations required: Please include member names and names of guests with meal choice(s) by Dec. 1. Exceptions. For reservations or for more information: Email or contact Raylene Laverentz. Menu:

CHAPTER 22
ORANGE COUNTY - SANTA ANA
President: Jenny Hayden, (714) 743-8423, jhaidenenn991@yahoo.com; Vice President: Joe Whaling, (714) 340-5391; Treasurer: Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every month Meeting: Wednesday, Dec. 14, 11 a.m. to 1:30 p.m. Where: Emerald Room Santa Ana Elks Lodge, 1751 S. Lyon, Santa Ana. Program: TBD. Reservations required: Please RSVP with a voicemail to Jenny Hayden at the information above by Dec. 12. For more information: Please contact Jenny Hayden. Meeting: Wednesday, Feb. 8, 11 a.m. to 1:30 p.m. Where: Santa Ana Elks Lodge, 1751 S. Elk Ln. Santa Ana. Program: TBD. Reservations required: Please RSVP with a voicemail Jenny Hayden. For more information: Please contact Jenny Hayden.

CHAPTER 23
Bakersfield/Kern City
President: Ophelia Rabanal, (661) 458-6588; Vice President: Henry Mendoza, (661) 725-8604; Secretary: Sue Kimbriel, (661) 333-0575, skimbriel@bakcc.org; Treasurer: Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. PLEASE NOTE: All chapter meetings will be held on the third Thursday of EVEN Months – February, April, June, August, October, December. Meeting: Thursday, Dec. 15, 11 a.m. Where: Hodel’s Country Dining, 5917 Knudsen Drive, Bakersfield. Program: Annual Holiday Luncheon and General Membership Meeting. Membership approval for 2023 Chapter Budget and upcoming 2023 activities and events. Hear music by DJ Benz. – Enjoy fun, food, door prizes & more. Cost: Members/Associate pay $5. All other guests/paid for their own meals $15. Reservations required: Seating is limited to 75 people. For more information: Please call/text or email Ophelia Rabanal.

CHAPTER 24
VENTURA/SANTA BARBARA

CHAPTER 25
ORANGE COUNTY - SANTA ANA
President: Jenny Hayden, (714) 743-8423, jhaidenenn991@yahoo.com; Vice President: Joe Whaling, (714) 340-5391; Treasurer: Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every month Meeting: Wednesday, Dec. 14, 11 a.m. to 1:30 p.m. Where: Emerald Room Santa Ana Elks Lodge, 1751 S. Lyon, Santa Ana. Program: TBD. Reservations required: Please RSVP with a voicemail to Jenny Hayden at the information above by Dec. 12. For more information: Please contact Jenny Hayden. Meeting: Wednesday, Feb. 8, 11 a.m. to 1:30 p.m. Where: Santa Ana Elks Lodge, 1751 S. Elk Ln. Santa Ana. Program: TBD. Reservations required: Please RSVP with a voicemail Jenny Hayden. For more information: Please contact Jenny Hayden.

CHAPTER 26
SO. CENTRAL VALLEY PORTERVILLE AREA
President: Lou Flores, (559) 362-0689; Vice President: Mary McCaig, (559) 359-6609; Secretary: Don Perkins (559) 630-0314; Treasurer: Larry Long, (559) 781-8761. Meeting: Thursday, Dec. 8, 11 a.m. to 1 p.m. Where: 386 N. Main St., Porterville. Members are welcome to bring a toy donation for Toys for Tots. Reservations required: By Dec. 1. Meeting: Thursday, Jan. 12, 2023, 11 a.m. to 1 p.m. Where: El Nuevo Mexicali Restaurant, 640 N. Prospect Ave. Porterville. Reservations Required: By Jan. 5, 2023. For more information or to RSVP: Contact Lou Flores at the number above.

CHAPTER 27
MONTEREY BAY AREA
President: Susanne Paradis, sparadis36@yahoo.com; Vice President: Maureen Thompson, binmce2@aol.com; Secretary: Susanne Sisson (831) 578-1919; Treasurer: Vacant. All chapter meetings are held on the third Thursday of EVEN Months – February, April, June, August, October, December Meeting: Thursday, Dec. 15, 11:30 a.m. Where: Gino’s Restaurant, 1410 S Main St., Salinas. Program: 2023 Budget. Menu: Buffet lunch provided. Cost: No cost to members and up to one guest. Reservations required: By Dec. 12 to Susan Sisson by phone or by email to Susanne Paradis.
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, pais 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.

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.