

CALIFORNIA STATE RETIREES



Vol. XXXVII No.

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2023

2024 Open Enrollment for Retirees

Open Enrollment takes place each fall. The 2023 Open Enrollment dates are September 18-October 13. Changes made during Open Enrollment take effect January 1, 2024. If you aren't making changes to your coverage, no action is needed.

Prepare for Open Enrollment

It's important to review the details of your health enrollment and understand how health benefit changes may impact you and your dependents. To prepare for Open Enrollment, you should:

Review your Health Plan Statement in myCalPERS

Your Health Plan Statement will be available in myCalPERS on September 11. When you review it, ensure the health enrollment information is accurate. Use A Guide to Understanding Your Health Plan Statement if you have questions about the information on your Health Plan Statement.

Review your plan, your cost, and your network

Will your plan still be available next year, or is there a better option for you? If you change

networks, will you still have access to your preferred doctors and/or specialists? Use Your Guide to Choosing a Health Plan (available by September 11) as a checklist and see a list of tools and resources to guide you as you shop plans.

Use the tools and resources below to compare coverage, services, and costs:

- myCalPERS — Log in and use the Search Health Plans tool to find the best health plan for you and your family.

- Beginning September 11, you can compare 2024 monthly premiums, find plans your doctors, specialists, or medical groups participate in; compare benefits and costs, and view member satisfaction ratings for each plan.

- Retiree Member Plans & Rates — View a full listing of 2024 health plans, premiums, and health plan websites and phone numbers. Access Evidence of Coverage and Summary of Benefits publications (available by September 18).

- Eligibility & Enrollment — Learn about the CalPERS Health Program, including eligibility

requirements and general enrollment information.

- Health & Wellness Programs by Health Plan — Explore wellness events and resources offered by our health plans to improve your health and well-being. Many of these resources are free and at either low-cost or no-cost to you (available by September 18).

- Medical Board of California — Learn how the state is protecting health care consumers and access to quality medical care.

- 2023 Open Enrollment Newsletter — Review 2024 health program highlights, notable health plan changes, and important health reminders (available by August 31).

- 2024 Health Benefit Summary — Compare covered services, co-payments, and benefits for each CalPERS health plan (available by September 11).

Making Changes During Open Enrollment

During Open Enrollment, you can:

- Change your CalPERS health plan
- Add eligible dependents
- Remove dependents
- Cancel your existing CalPERS health coverage
- Enroll in a CalPERS health plan if you don't currently have coverage

Important Health Enrollment Reminders

- If you change your health plan, you'll receive new ID cards from your new health plan.

- You may use your current health plan through December 31, 2023 only. Your new health plan takes effect January 1, 2024.

- ID cards are issued by each health plan, not by CalPERS. Contact your health plan directly if you need additional cards.

- Carefully review your pay warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.

- If your January warrant doesn't show the new premium deduction, you should see the premium payment adjustment in a subsequent pay period.

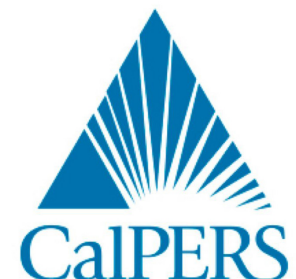
Website: www.calpers.ca.gov

Phone: 888 CalPERS or 888.225.7377

TTY: 877.249.7442

Fax: 800.959.6545

Hours: Mon-Fri
8 a.m. to 5 p.m.



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501(c)(5)

Join us!

43,000 Strong and Growing!



California State Retirees Membership Application

(Print) Last Name _____ First Name _____ Initial _____ Social Security No. _____ Chapter No. _____

Number and Street _____ City _____ State _____ Zip Code _____

Retirement Date (MM-DD-YY) _____ Home Phone _____ 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 \$72.00 per year (payable annually).

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

Signature _____

Date (MM-DD-YY) _____

Dues Table for Retired Members

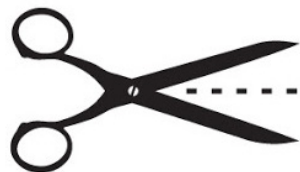
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

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.CALRETIRES.ORG/JOINUS



California State Retirees CPAC Application

(Print) Last Name _____ First Name _____ Initial _____ Social Security No. _____ Chapter No. _____

Number and Street _____ City _____ State _____ Zip Code _____

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

From Which State Agency did you Retire? _____

How Did You Hear about Us? _____ Recruiter's Name _____

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

CSR Candidates PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly _____ (Maximum of \$15.50/mo)
pension for California State Retirees' Candidates PAC

Contribute to the CSR Candidates PAC
I would like to make a contribution to California State Retirees' Candidates PAC
Enclosed is my check for:
 \$10 \$25 \$50 \$100 Other _____
(Maximum of \$186.00/year)

CSR Issues PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly _____ (NO maximum/mo)
pension for California State Retirees' Issues PAC

Contribute to the CSR Issues PAC
I would like to make a contribution to California State Retirees' Issues PAC
Enclosed is my check for:
 \$10 \$25 \$50 \$100 Other _____
(NO maximum/year)

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-YY) _____

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS

Heatwaves are here to stay!

With longer and warmer summers, older people are at higher risk of heatstroke and heat exhaustion because aging makes our bodies less capable of withstanding heat. Here are tips to keep you cool this summer:

- Stay away from direct sun exposure
- Hydrate often
- Keep shades, blinds, or curtains closed during the hottest part of the day; and open windows at night,
- Get plenty of rest; avoid strenuous activities during the day.

Stay well ahead of heat during this summer.

Blue Shield Medicare (PPO) plan offers benefits to keep you protected:

- 24/7 access to phone and video consultations with doctors
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care
- \$0 deductible



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

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits, and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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

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By Larry Woodson, CSR Health Benefits Committee chair

I had intended my August column to be my final column, but I extended my term as HBC Chair till September 30, 2023, so I'm giving an update on several HBC issues in this column.

1. Long Term Care Settlement Update
2. ACO REACH Update
3. Dental Benefits Update

Long Term Care Settlement Update

Elaine Edwards-Yahraus attended the last status conference held on July 28, 2023 and reports that the Judge approved the settlement pending any appeals. If you go to www.calpersltcclassaction.com you will see in the first paragraph an option to click here and it will take you to all the court documents which will answer all the questions members may have. The final settlement date is September 28, 2023 unless there is an appeal by a class member, in which case the appeal would have to be heard or dismissed prior to final approval. There is another status conference October 25, 2023

which Elaine will attend virtually through LACourtConnect. Much thanks to Elaine for monitoring and reporting to us on this.

ACO REACH

In my last column I reported that I had sent CalPERS Board Members just prior to their July offsite my research into the most recently approved list of REACH ACOs in California documenting their shortcomings, lack of compliance with CMS requirements, and lack of responsiveness to some I had contacted by phone. I also asked in that report that they put ACO REACH as a topic for their next Pension and Health Benefits Committee (PHBC) meeting and consider asking President Biden to terminate the program. Since then, I have found more information regarding the dangers of Private Equity's (PE) widespread acquisition of healthcare in the US and California. This most recent infiltration of PE into Traditional Medicare by becoming ACOs is simply the continued expansion of what we all know has been occurring on a larger national scale for the last 10 years. A recently released report, *Monetizing Medicine: Private Equity and Competition in Physician Practiced Markets*, highlights PE's voracious acquisition of physicians' practices over the last several years. The lead author is Richard Scheffler, PhD of the UC Berkeley Petris Center on Health Care Markets and Consumer Welfare. I had the opportunity to see and hear directly from Dr. Scheffler when he served on the

Healthy California for All Commission. The report "provides convincing evidence that incentives to put profits before patients have grown stronger in PE owned physician practices", and that specialty providers' costs significantly increase after becoming bought and controlled by PE. I sent this additional information to the CalPERS Board in August, asking again that they discuss ACO REACH at their September PHBC meeting. In my August report I also announced my resignation as Chair and thanked the CalPERS Health Team and leadership for their work and accessibility to me personally. I did receive several nice emails from Board members wishing me well and thanking me for my advocacy for retirees. However, there was no commitment to discuss REACH at a Board meeting. There was some indication that Health Director Moulds would be asked by the Board to further research the concerns I and others have raised and report back to the Board. So the door remains slightly open. It remains mind boggling to us that with 100s of health advocacy groups and local governments and the California State Legislature soon to oppose REACH and the fact that PE companies make up a significant percent of the 132 ACOs, that CalPERS won't come out and oppose it to protect its affected retirees.

Dental Benefits Update

Unfortunately, there is not much new to report on our concerns regarding Delta Dental. As

previously reported, we met with CalHR on February 28 and identified many problems with our Delta coverage and the hardships our members are facing since so many dentists throughout California are dropping Delta for their low reimbursement rates and in some cases lowering reimbursements. Also, there's been no increase in their maximum allowed annual cap of \$2000 which has been in place for 40 years. Delta essentially has a monopoly on our dental benefits, with the exception of the inferior pre-paid plans, since CalHR has granted them "evergreen status" meaning they don't go out to bid and allow competition when the contract expires. CalHR had told us they would meet again with us after digesting and sharing our concerns with Delta. 4 months passed and no meeting was scheduled. When we inquired about a meeting in June, we were told they would be reaching out to schedule soon. 2 more months have passed since then with no word.

We have received indication that Delta rates and benefits for 2024 will be the same as in 2023, so it appears any action they may take to address our concerns may not happen for another year, if then. That concludes my final report. The good work of our HBC will continue. It's been an honor serving CSR.

Thank you for your service, Larry Woodson!

Our CSR Health Benefits Committee (HBC) chairperson, Mr. Larry Woodson, is stepping down after 8 years of important advocacy, research, and representation of our 43,000 members before the CalPERS Board and legislators. Mr. Woodson has decided it is time to pass the Health Benefits Committee Chair baton to his Vice

Chair, Mr. Tom Considine. Over the years, Mr. Woodson has been instrumental in helping members with their challenges pertaining to accessing, understanding, and utilizing the CalPERS healthcare programs. His research has been extensive and thorough, providing us with reports on what, why, and how things are changing, so we can

better understand our options. Mr. Woodson's outstanding work has advanced our mission to protect the pension and health benefits of all retired state employees.

Thank you, Mr. Woodson, for your representation, dedication, and years of service to the California State Retirees Health Benefits Committee and to our members.

A handwritten signature in black ink that reads "Stephanie Hueg".

Stephanie Hueg
President
California State Retirees

PUZZLES FALL WORD SEARCH

Fall Fun

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

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



Mediterranean Ravioli

Ingredients

- 2 (8 ounce) packages frozen or refrigerated spinach-and-ricotta ravioli
- ½ cup oil-packed sun-dried tomatoes, drained (2 tablespoons oil reserved)
- 1 (10 ounce) package frozen quartered artichoke hearts, thawed
- 1 (15 ounce) can no-salt-added cannellini beans, rinsed
- ¼ cup Kalamata olives, sliced
- 3 tablespoons toasted pine nuts
- ¼ cup chopped fresh basil

Directions

Bring a large pot of water to a boil. Cook ravioli according to package directions. Drain and toss with 1 tablespoon reserved oil; set aside.

Heat the remaining 1 tablespoon oil in a large nonstick skillet over medium heat. Add artichokes and beans; sauté until heated through, 2 to 3 minutes.

Fold in the cooked ravioli, sun-dried tomatoes, olives, pine nuts and basil.



WORD LIST

- | | |
|-----------|-----------|
| APPLES | HARVEST |
| AUTUMN | LEAVES |
| CIDER | NOVEMBER |
| COOL | OCTOBER |
| CORN | PUMPKINS |
| FALL | SEPTEMBER |
| FOOTBALL | SQUASH |
| HALLOWEEN | |

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



NEWS

Open Enrollment for the State of California Civil Service Retirees starts September 18 and ends October 13, 2023. During Open Enrollment, you can enroll or make changes to your health, dental, vision, legal, and supplemental life insurance plans. If there are no changes to be made, then no action is necessary. Your health, 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, 2024. Visit the "News" section of www.CalRetirees.org to see the 2024 CalPERS Dental and Vision Rates.

Dental Retiree Changes

Retiree dental benefit changes must be received by CalPERS by the last date of Open Enrollment, October 13, 2023. 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. 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 stateofcalifornia.gov/retiree. 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 increase slightly for 2024.

Eligible retirees may enroll, cancel, or make changes as follows:

- 1) Visit the ARAG Insurance Website to enroll online;
- 2) Call ARAG at (800) 511-4007;
- 3) Mail or fax the Group Legal Retiree Enrollment Form to: ARAG Insurance Company 500 Grand Avenue Suite 100 Des Moines, IA 50309-2405 Fax: (515) 246-8816

Supplemental Life Insurance Premiums for supplemental life insurance will remain the same for 2024.

Contact MetLife at (800) 252-8524 with questions regarding your Supplemental Life Insurance benefits.



Health • Dental • Vision • FlexElect Reimbursement Accounts • Cash Options • Legal • Life • Long Term Disability • COBRA

In Loving Memory of Harold Rose



It is with deep sadness that we announce the passing of Harold Rose. Harold was a dedicated member and leader of CSR. Rose was the CSR Chapter 21 President from 1996-2008 with a string of multiple positions held from 1993 to finally ending 2022 as the Chapter 21 Treasurer. Harold had a quick-witted personality and a sharp attention to detail. "He was very helpful to me throughout the time I have known him. He always helped me understand how things worked in CSR" said President Stephanie Hueg. Rose loved to share his favorite recipes with CSR members and staff. He also enjoyed telling his

stories of his time with Cal Fire, gardening, his journey searching for relatives, as well as his vast coin collection. Harold Rose was also a thoughtful man. He would visit the former CSR HQ building on O Street to not only drop off financial documents but to bring home peach scones from the local La Bou for his long-time and lovely wife Bruna.

We will miss Harold Rose not only as a friend but as someone who helped CSR become what it is today.



CSR MEMBERS! WE NEED TO STAY CONNECTED NOW MORE THAN EVER. WE ENCOURAGE YOU TO: SIGN UP FOR THE CSR E-NEWSLETTER AND UPDATE US IF YOU HAVE

MOVED

TO SIGN UP FOR THE CSR E-NEWSLETTER, PLEASE VISIT:

WWW.CASTATERETIREES.ORG/CSRNEWSLETTER

TO UPDATE YOUR CONTACT

INFORMATION, PLEASE EMAIL:

CSRINFO@CALRETIRES.ORG

The State Legislature returned from its month-long summer recess on August 14, and so began the process of approving or rejecting hundreds of bills still alive in the first year of the 2023-24 session. The Legislature has until September 14 to act on legislation before they go home for the year. Governor Newsom must then review and sign or veto all the bills that make it to his desk no later than October 14.

I am happy to report that the California Senior Legislature (CSL) will live on for the foreseeable future. On July 21, Governor Newsom signed AB 559 (Boerner), CSR supported legislation, which extends the sunset date for the California Senior Legislature Voluntary Tax Contribution Fund to remain on state income tax returns through 2030. The voluntary tax contribution helps to fund CSL and was set to expire in 2023. CSL is a volunteer organization that advocates for senior citizens and allows them to remain active and engaged in the legislative process. CSR has stepped up many times in recent years in support of legislation to keep the CSL voluntary tax contribution check off box on state tax returns. Obviously, there is much legislative work to be done. Here is an update on other bills that CSR supported this year and may be of interest to CSR members:

Support

AB 46 (Ramos)

Would exclude from state taxation the gross retirement income received by retired members of the U.S. Armed Forces and recipients of the Department of Defense's Survivor Benefits Program. AB 46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees.

STATUS: Awaiting hearing in Senate Appropriations Committee.

AB 559 (Boerner)

Would extend the sunset date for the California Senior Legislature Voluntary Tax Contribution Fund to remain on the state income tax return through 2030, to provide ongoing financial support to the California Senior Legislature.

STATUS: Signed by the Governor and Chaptered by the Secretary of State on July 21, 2023.

AB 616 (Rodriguez) Would enact the Medical Group Financial Transparency Act, which would authorize the disclosure of financial reports and financial statements of providers and physician organizations collected by the Office of Health Care Affordability and financial and other records of risk-bearing organizations be made available to the Department of Managed

Health Care.

STATUS: Awaiting hearing in Senate Appropriations Committee.

AB 820 (Reyes)

Would require the composition of various advisory groups and bodies to include an official or representative who advocates for, or administers programs that serve, older adults.

STATUS: Awaiting hearing in Senate Appropriations Committee.

ACR 39 (Bains)

Would recognize the month of May 2023 as Older Californians Month. This bill will also encourage all Californians to recognize and treat all older adults with compassion and respect.

STATUS: Chaptered by the Secretary of State on June 1, 2023.

AJR 4 (Schiavo)

Would request the President of the United States to immediately end the Accountable Care Organization (ACO) Realizing Equity, Access, and Community Health (REACH) Model under the federal Medicare Program, with the goal of eliminating corporate profiteering and expanding consumer-directed access to care established through Traditional Medicare.

STATUS: Senate Third Reading File.

SCR 5 (Nguyen)

Would recognize the month of May



Ted Toppin

2023 as Older Americans Month and encourages all Californians to recognize and treat all older adults with compassion and respect.

STATUS: Chaptered by the Secretary of State on June 1, 2023.

SJR 1 (Cortese)

Requests the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act.

STATUS: Chaptered by the Secretary of State on May 26, 2023.

For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.



SEPTEMBER IS
HEALTHY AGING
 MONTH

SAVVY SENIOR

Savvy Senior: How to organize your records so your family won't have to

Dear Savvy Senior,

I would like to get my personal, legal and financial information organized so my kids will know what's going on when I'm no longer around. Can you offer any ideas on the best way to do this?

– Procrastinating Paul

Dear Paul,

Organizing your important papers and getting your personal and financial affairs in order is a smart idea and wonderful gift to your loved ones. Here are some tips to get you started.

GET ORGANIZED

The first step in getting your affairs in order is to gather up all your important personal, financial and legal information so you can arrange it in a format that will benefit you now, and your loved ones later. Then you'll need to sit down and create various lists of important information and instructions of how you want certain things handled when you die or if you become incapacitated. Here's a checklist of areas you need to focus on.

PERSONAL INFORMATION

- **Contacts:** Make a master list of names and phone numbers of close friends, doctors, and professional advisers such as your lawyer, accountant, broker and insurance agent.
- **Medical information:** Include a list of medications you take, along with any allergies and illnesses.
- **Personal documents:** Include such items as your birth certificate, Social Security card, marriage license, military discharge

papers, etc.

- **Secured places:** List all the places you keep under lock and key such as safe deposit boxes, safe combination, security alarms, etc.
- **Digital assets:** Make a list of all your digital assets, including everything from social media



accounts to online banking accounts to home utilities that you manage online. It should include usernames and passwords. Use Rutgers Digital Assets Inventory Worksheet (njaes.rutgers.edu/money/pdfs/digital-assets-worksheet.pdf) as a guide.

- **Pets:** If you have a pet, give instructions for the care of the animal.
- **End of life:** Indicate your wishes for organ and tissue donation and write out your funeral instructions. If you've made pre-arrangements with a funeral home include a copy of agreement, their contact information and whether you've prepaid or not.

LEGAL DOCUMENTS

- **Will, trust and estate plan:** Include the original copy of your will and other estate planning documents you've made.
- **Financial power of attorney:** This document names someone you trust to handle money matters if you're incapacitated.

• **Advance health care directives:** This includes a living will and medical power of attorney, which spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself.

FINANCIAL RECORDS

- **Financial accounts:** Make a list of all your bank accounts, brokerage and mutual fund accounts, and any other financial assets you have.
- **Debts and liabilities:** Make a list of any loans, leases or debt you have – mortgages owed, car loans, student loans, medical bills, credit card debts. Also, make a list of all credit and charge cards, including the card



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit SavvySenior.org

numbers and contact information.

- **Company benefits:** List any retirement plans, pensions or health benefits from your current or former employer including the contact information of the benefits administrator.
- **Insurance:** List the insurance policies you have (life, long-term care, home, auto, Medicare, Medigap, prescription drug, etc.) including the policy numbers, agents, and phone numbers.
- **Property:** List real estate, vehicles and other properties you own, rent or lease and include documents such as deeds, titles, and loan or lease agreements.
- **Taxes:** Include the location of your tax records and your tax preparer's contact information. Keep all your organized information and files together in one convenient location, ideally in a fireproof filing cabinet or safe in your home. Also be sure to review and update it every year, and don't forget to tell your kids where they can find it.

If you need help, consider getting a copy of "12 Critical Things Your Family Needs to Know." This is a 60-page workbook available at 12CriticalThings.com for \$15 or \$19 for the downloadable versions, or \$25 for a printed copy.

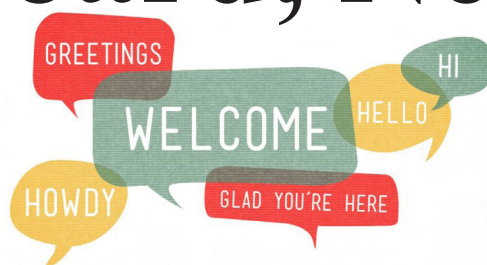


SEPTEMBER IS
SELF ♥ CARE
AWARENESS
MONTH

Welcome Aboard, New Members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay.



A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 10 and 11 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Chapter 1

James Pate
Angela Martyn
Jianqiao Chen
William Roan
Kent Kavasch
Michael Pimentel
James Ranger
Sandra Lewis
Chander Sharma
Elaine Morgan
Marteda Moore
Amy Jacobi
Susan Williams
Doreatha Coleman
Rosemarie Limun
Nenita Macrohon

Chapter 2

Stephen Gaimari
Sheila Haney
Pamela Burt
Kevin Reedy
Nikki Maccaughey
Terence Smith
Debra Parr
Tiffany Spiker
Lucy Carroll
Monique Johnson
Leeza Rifredi
Antonio Nucal
Lori Lum
Stephen Disher
Timothy Davis
Zena Quran
Diane De Groot
Bernice Jones
Mark Bullen
Sara Rodriguez
Sylvia Montanez
Sonia Ortega
Denise Perinati
David Thomas
Tami Niemeyer
Armando Ramirez
Susan Lee-Wong
Nancy Noriega
Mona Lee
Marcelle Bowden
Marcella Martinez
Stephanie Berry
Cleta Gidcumb
Vincent Barajas

Chapter 3

Yang Cai
Charles Conway
Margaret Grady
Theodorus Vandermeiden
Rosalie Encenzo
Luz Martija

Chapter 4

Gloria Galarza-Martinez
Mohamed Aboucharif
Norma Velazquez
Christina Alegria
Futcha Gaston

Anthony Brown
Karen Kato
Thomas Meissnest
Maria Quintana
Xiaorong Ciuffo

Chapter 5

Jill Briozo
Gerri Milliken
Terri Weinholdt
Michael Bianco
Bernadette Sather
Daniel Starn
Traci Thomason
Virginia Abbott
Elaine Valladao
Shirin Talley

Chapter 6

Jastephannie Sheppard
Mary Gutierrez-Rivas
Benjamin Spiva
Lianne Salerno
Jean Lucero
Paula Parker
Deborah Cotton
Judylyn Dimaculangan
Vernell Glasgow
Schelena Crawford
Adolph Garza
Kent Jones
Racheal Duarte
Laura Marcial De Saavedra
Elena Santos

Chapter 8

Gary Noar
Leslie Anderson

Chapter 9

Alvaro Lopez
Maria Erskine
Rosemary Tilmon-Kellum
Racheline De Grazia
Mozhan Samadi
Helen Dolbin
Sandy Kunisawa
Millie Cao
Evangalina Black

Chapter 10

Anna Gonzales
Carla Scott
Dorothy Duty
Terry Meeks
Jodi Kondo

Chapter 11

Holly Baum
Rafael Gonzalez
Stacy McClain
Rolinda Gomez
Calliope Correia
Louis Martinez
Rebecca El-Bendary
Ruth Justus
Janet Nelson
Dreana Long
Sandra Chagoya

Ignacio Salazar
Janice Williams
Carolyn Webster

Chapter 12

Angela Moore
Deanna Vanillo
David Franceschelli
Kimi Hinson

Chapter 13

Gayla Pinkosky

Chapter 14

Christine Williams
Margaret Graves
Anne Boots

Chapter 15

Samuel Lafferty
Charles Lano
Jeffery Parks
Marilyn Meixner
Michelle Rhea
Sheila Reeves
Michael Walacavage
Melissa Peterson
Andrew Olsufka
Ernestina Payuran

Chapter 16

Marlys Knutsen
Maria Gonzalez
Valerie Love
Sandra Johnson
Lourdes Gomez

Chapter 17

Raul Duarte
Teri Fukushima
Rebecca Mattis
Marjorie Pittman
Anita Clark
Leon Kears
George Sarkesian
Vicki Christenson
Juan Cardona
Ellen Simpkins
Kathi Hamilton

Chapter 20

Azniv Galadjian
Marlene Cooksey
Judith Spiegel
Katharine Gilman
Debra Mitchell
Susan Goetzinger

Chapter 21

Linda Roberson
Tunde Gaiser
Ricky Donaldson
Debrina Sanchez
Dwayne Carter
Pamela Leggett
Gloria Te

Chapter 23

Maria Mendoza
Sophia Santos
Irene O'Connor
Sypress Espinosa

Chapter 31

David Hall

Chapter 34

Martin Lorigan
Cecilia Manlimos
Ida Alkhoja
Beatrice Grindell
Claudia Slavin
Mary Pham
Jane Levy
Erlinda Luna
Evangeline Alquino

Chapter 35

Sherry Bell
Nicolette Savacool
Cruz Dorado
Denise Vasquez

Chapter 165

Russell Vaneekhoven
Laura Beile
Paul Bernal
Leann Schroeder
Dawn Ishcomer
Jefferson Mccann
Jacklyn Moller
La Gago
Lori Juchau
Robert Haskin
Angela Jones
Christine Mata
Diane Scott
Clark Marshall
Sandra Patitucci
Anthony Lewis
Karen Sedillo
Linda Jaime
Wayne Ward
Jeanne Wilcox
Jori Acosta
Sabrina Rowell
Karen Porter
Rebecca Phillips-Mcbride

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 Answers from Page 5

Fall Fun Answers

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

CHAPTER MEETING NOTICES

Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your meeting information you would like to have printed in the next issue of the CSR newspaper.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Allan Lee, ALee@CalRetirees.org; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Russell Kilday-Hicks (415) 310-3823 rkildayhicks@gmail.com; **Treasurer:** Peter Greeff petergreeff09@gmail.com.

Meeting: Wednesday, Oct. 4, noon. **Where:** Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr. Oakland. **Program:** CalPERS Board member Jose Luis Pacheco, plus discussion of 2024 Chapter Budget. **Cost:** Free to members and one guest. Additional guests \$10 by check made out to Chapter 1 CSR. **Reservations required:** RSVP by September 20 (firm) via email to chapter President at Alee@CalRetirees.org. American Sign Language interpreter available on request (please provide advance notice by Sept. 20). **For more information:** Please contact Allan Lee via the above email.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (916) 841-7303, sacyolocsr2@gmail.com; **Vice President:** Sophia Perkins, (916) 613-1813, ldgy1000@att.net; **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Dianne Welsh, (916) 682-7810, **Hybrid Meeting** choice of in-person or Zoom) NO MEETING IN SEPTEMBER! Next meeting Monday, October 2.

Choice of in-person or Zoom. **In-person Meeting:** All chapter meetings deliver highly important, current information for retirees. Setup committee admittance-only 10:30 a.m. to 11 a.m. General member access begins at 11 a.m. Official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St. Sacramento. **Program:** Highly important current retiree information delivered at meeting. **RESERVATIONS REQUIRED:** RSVP to Phyllis Johnson by Sept. 18 at 5 p.m. Please indicate any special meal needed (gluten-free, vegan, or vegetarian). On all reservations, please indicate first name, last name, member or guest, and whether you will attend in-person or on Zoom. **For more information:** please contact Phyllis Johnson at above contact information from 9 a.m. to 5 p.m.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie

Feliciano, (415) 324-9058; **Secretary:** Vacant; **Treasurer:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com **Meeting:** Friday, Sept. 29, 11:30 a.m. – 2p.m. **Where:** Basque Cultural Center, 599 Railroad Ave. South San Francisco. **Menu:** Roast leg of lamb au jus or Salmon with Champagne sauce. **Program:** Membership luncheon meeting. **Cost:** Free to members. \$15 non-members and guests. **Reservations required:** RSVP to Erlinda Villa.

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. 19, 12:30 p.m. to 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd. Culver City. **Program:** TBA. **Reservations required:** Please RSVP by Oct. 12 to Marta Zaragoza.

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 **SONORA Meeting:** Mon, Nov. 6, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** Guest speaker from the Social Security Administration. 2024 chapter budget ratification. **Cost:** Free to members and their driver. **Reservations required:** Contact any officer listed above.

MERCED Meeting: Wednesday, Nov. 8, 11 a.m. **Where:** Elks Lodge, 1910 M St, Merced. **Program:** Guest speaker from the Social Security Administration. 2024 chapter budget ratification. **Cost:** Free to members and their driver. **Reservations required:** Contact any officer listed above.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553.9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. *Will meet the second Thursday of even months Meeting:* Thurs. Oct. 12, 11 a.m. **Where:** Sizzler 1461 Rimpau Ave. Corona. **Program:** Guest speaker Lisa Middleton of CalPERS. **Reservations Required:** by Oct. 9 to Frank Ornelas.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Robin Dolan, (916) 991-7455, Nibornalod@sbcglobal.net; **Secretary:** Vacant; **Treasurer:** Steve Avila, (707) 487-0235, 59avilasteve@gmail.com.

PLEASE NOTE:

Due to the zero containment of the Smith River fire in Del Norte County, the Chapter 8 meeting scheduled on Sept. 11 is cancelled. Thank you for your patience and understanding.

For more information: Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **No Sept. Meeting** **Meeting:** Wednesday, Oct. 11. Executive board meeting starts at 10:00 a.m. All members welcome. General meeting follows at noon. **Where:** Sizzler, 10315 Lakewood Blvd. Downey. **Program:** Guest speaker Kathi Johnson of United Healthcare to discuss Medicare and how it works with the 2024 United Healthcare plans. **Cost:** Members must sign in and receive meal voucher worth \$15 prior to ordering food. Please bring cash to pay difference/ no credit cards. **RSVP:** Not required. **Note:** Members be ready, starting in December meetings on even months to be held in El Monte and odd months in Downey to better serve you.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Mary Ann DeLeon; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com **Meeting:** Thursday, Sept. 21, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd, San Luis Obispo. **Program:** Guest speaker, Tom Considine with health benefits update. **Menu:** Mexican lunch returns by popular demand. **RSVP:** By September 12 to Lori Williams, at the above contact info. **Meeting:** Thursday, Oct. 19, 10 a.m. **Where:** IHOP restaurant, 212 Madonna Rd, San Luis Obispo. **Program:** Join us for breakfast and

learn about statewide activities to protect and improve our benefits. **RSVP:** By October 9 to Lori Williams, at the above contact info.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; Chrschrs90@aol.com; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380 **Meeting:** TBD.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; [BarbaraGriffin,\(661\)266-1130,bgrif1275@gmail.com](mailto:BarbaraGriffin,(661)266-1130,bgrif1275@gmail.com) **Meeting:** Tuesday, Oct. 10, 11:30 a.m. **Where:** Los Domingos, 17790 Wika Road, Apple Valley. **Program:** Learn how CSR protects the pensions and healthcare benefits of retired state workers. Guest speaker Christina Fountain, CPhT, OptumRx. **Cost:** Free. **Reservations required:** RSVP by Sept. 29 to Barbara Griffin or Stephanie Gilbert at the contact information above.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com **Currently meeting the first Wednesday of every month Redding Meeting:** Wednesday, Oct. 4, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen at the information listed above.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. *Chico – Will usually meet the third Wednesday of every month Meeting:* Wednesday, Sept. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Speaker Wendy Franco and Tammy Rowe of Anthem Blue Cross discussing 2024 health update. **Cost:** Free to CSR members. **Reservations:** Not Required. **For More Information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **Meeting:** Wed, Oct. 18, 11:30 a.m. **Where:** Logan's Roadhouse 1900 E 20th Street, Chico. **Program:** Guest speakers CSR President Stephanie Hueg and Executive Vice President Elnora Hunter-Fretwell to discuss what is going on in CSR. **Reservations:** Not Required. **For More Information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. *Susanville will usually meet the first Tuesday of the Month April through October Meeting:* NOTE DIFFERENT DAY AND DATE! Thursday, Sept. 14, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr Susanville. **Program:** TBA. **Cost:** Free to CSR members. **RSVP:** To Kenneth Todd Mayer or Diana King. **For more information:** Call or text Kenneth Todd Mayer or Diana King. **Meeting:** Tuesday, Oct. 3, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr Susanville. **Program:** Guest speaker James Hall of Lassen County Office of Education to discuss Sober Graduation. **Cost:** Free to CSR members. **RSVP:** To Kenneth Todd Mayer or Diana King. **For more information:** Call or text Kenneth Todd Mayer or Diana King.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Oct. 3, 11:30 a.m. to 3 p.m. **Where:** Cattlemens

CHAPTER MEETING NOTICES

Restaurant, 2000 Taylor Road, Roseville. **Program:** Hear guest speaker: Phyllis Kalbach of the Center for Estate Administration Reform (CLEAR) talk about Elder Fraud Abuse. **Cost:** Free for Chapter 15 members and one guest (please provide guest's first and last name when submitting RSVP). **Reservations required:** RSVP by Sept. 25 to Pam Robison at the email or phone above. Select one of the following meal choices for you and your guest when submitting RSVP: Steak, teriyaki chicken, lemon chicken, salmon, or ravioli.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Georgia Pierce, (209) 405-0173. **Treasurer:** Juan Ochoa, (209) 334-1391. *Meets four times annually in March, July, September and December*

Meeting: Friday, Sept. 15, noon – 2 p.m. **Where:** Whirlows Tossed & Grilled, 1926 Pacific Ave. Stockton. **Menu:** Choose from Chicken Caesar Salad, Turkey Club Sandwich, Pulled Pork Sandwich, French Dip Sandwich, Grilled Portabella Sandwich or Turkey Pesto Sandwich. Choice of side salad, dessert & beverages available. **Cost:** Members free/non-members \$10. **Program:** Speakers will discuss healthcare benefits. **Reservations required:** RSVP to Sheila Ward-Shaw. **For more information:** Contact Sheila Ward-Shaw.

CHAPTER 17

GREATER SAN DIEGO

President: Arlene Ryan, (619) 203-3124, aryan.ar858@gmail.com; **Vice President:** Danny Morales, (951) 675-1489, morales6391@hotmail.com; **Secretary/Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Meeting:** Thursday, Oct. 5, 11 a.m. to 2 p.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd. San Diego. **Reservations required:** By September 28 to Arlene Ryan at (619) 203-3124, aryan.ar858@gmail.com. **NOTE:** Members will receive a postcard with information. Postcards will be required at the door. **For more information:** Please contact Arlene Ryan

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 *For 2023 we will meet in February, April, June, August, October & December Fort Bragg Ukiah Meeting:* Monday, Oct. 9,

noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **For more information:** Call Skip Hulet at the number listed above.

Upper Lake Meeting: Tuesday, Oct. 10, noon. **Where:** Running Creek Casino, 635 State Hwy 20, Upper Lake. **For more information:** Call Skip Hulet at the number listed above.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** : LaVerne Archie, (909) 936-9940

Meeting: Thursday, Nov. 9, 2023 at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd, Van Nuys. **Program:** Christina Fountain of OptumRx. **Cost:** Free for members from the Small (Senior) Menu, which includes salad or soup and free drinks; all other pay their own meal. **Reservations required:** RSVP by November 3, Call or text Norma Gallegos or Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Vice President:** Donald Lehnhoff, (707) 795- 9405; ; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Christy Morgan, (707) 933-9218, citymorg@comcast.net. *Meets quarterly January, April, July and October* **Meeting:** Tuesday, Oct. 10, noon – 2 p.m. **Where:** Cattlemens Restaurant, 5012 Petaluma Blvd N, Petaluma. **Program:** Guest speaker, Christina Fountain, OptumRx Representative. **Menu:** Buffet lunch will be served. **Cost:** Free to members, and there is a \$10 charge for guests (limit 1 guest per member). **Reservations required:** By October 2 to Lorna Wright at above number (please leave message) or email. **For more information:** Please contact Lorna Wright.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com **Meeting:** Thursday, Sept. 21, 11 a.m. - 2 p.m. **Where:** Three Flames Restaurant, 1547 Meridian

Ave. San Jose. **Program:** Guest speaker from United Healthcare and a raffle will be held. **Cost:** Free to CSR members and one driver or caregiver. **Reservations required:** RSVP by September 19 to Elvira Acevedo EAcevedo@CalRetirees.org or (408) 550-9273.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org (661) 458-6588; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, ckimbriel@bak.rr.com; **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 and December. **Meeting:** Wed, Oct. 18, 11 a.m.

Where: Hodel's Country Dining, 5917 Knudsen Dr. Bakersfield. **Program:** Guest speaker from Alzheimer's Association of Kern County. Presentation: Alzheimer's Awareness & Caregivers Appreciation Month. **Cost:** Chapter 26 Members/ Associate members pay \$5; All other guest/spouses pay for their own meals \$15. Advance Reservations are a MUST and required by October 12. **For more information:** Please call/text or email Ophelia Rabanal at (661) 458-6588 or csr.chapter26@gmail.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Baruska Knight, (805) 320-9153 **Secretary/Treasurer:** Gustavo Ruelas, (805) 487-7942 *Meets quarterly*

CHAPTER 34

ORANGE COUNTY– SANTA ANA

President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Treasurer:** Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every other month. **Meeting:** Wednesday, Oct. 11, 11:30 a.m. - 2p.m. **Where:** The Old Spaghetti Factory 110 E. Santa Fe Ave. Fullerton. **Program:** Guest speakers from United Healthcare and CalPERS. **Reservations required:** Please RSVP by Oct. 9 to Jenny Hayden or Joe Whaling at their number above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Larry Long, (559) 781-8761.

Porterville Meeting: Thursday, Oct. 12, 11 a.m. - 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect St. Porterville. **Reservations required:** By Oct. 5. **For more information or to RSVP:** Contact Lou Flores at the number above.

Hanford Meeting: Tuesday, Nov. 14, 2023 11 a.m. - 1 p.m. **Where:** IHop, 180 N 11th Ave. Hanford. **Reservations required:** By Nov. 7. **For more information or to RSVP:** Contact Lou Flores at the number above

CHAPTER 36

MONTEREY BAY AREA

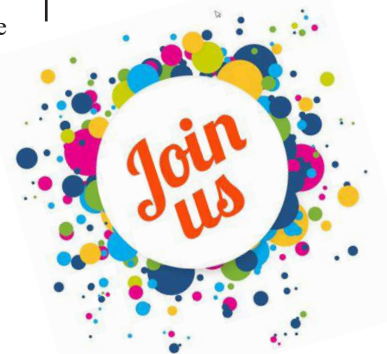
President: Maureen Thompson, (831) 236-7741; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189. *All chapter meetings are held on the third Thursday of EVEN Months – February, April, June, August, October, December* **Meeting:** Thursday, Oct. 19, 11:30 a.m. **Where:** Jalisco Restaurant, 618 Main St. Watsonville. **Program:** Christina Fountain of OptumRx. **Menu:** Lunch provided. **Cost:** No cost to members, guests pay \$25. **Reservations required:** Please RSVP by Aug. 15 to Susan Sisson at the number above.

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SACRAMENTO

President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 612-0939, 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

Sacramento Meeting: Wednesday, October 4, Doors open 11:30 a.m. Meeting starts at noon. **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd. Rancho Cordova. **Program:** TBA. **Reservations:** Not required. **For more information:** Contact Joe Reynoso at the number or email listed above. **Brookings, Oregon Meeting:** Friday, Oct. 13, noon. **Where:** Beachfront Bistro, 16011 Boat Basin Rd. Brookings, OR. **Program:** To be announced. **Reservations required:** Please RSVP to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon at the number or email above.



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