

CALIFORNIA STATE RETIREES



Vol. XXXVII No. 10

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

OCTOBER 2023

Your Voice Matters! Two District Seats Open in District D & E

CSR is looking for activists who wish to run for one of two seats up for election on the California State Retirees Board of Directors. The CSR Board of Directors is the governing body of California State Retirees and usually meets three times per year at locations throughout the state. Board member duties include attending Board meetings, helping to coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership. The terms for Board members in Districts D and E will conclude at the first CSR Board of Directors meeting in 2024. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the November 15, 2023, filing date. Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate. Ballots in the contested race(s) will be sent to the electorate December 1, 2023, and are due at CSR Headquarters by January 2, 2024. District directors are elected by chapter members within their respective districts.

To be eligible to run, you must be a member in good standing. Candidates must also reside within the district holding the election and in a chapter assigned to the district. Vincent Herrera currently holds the district director position for District D, representing Chapters 8, 13, 14, and 19. Keith Umemoto holds the district director position for District E, representing Chapters 2, 15, and 165. If you are interested in running you must file a Candidate Consent Form, located on this page, by November 15, 2023. If you are interested in running for these positions or need more information, please contact Corinne Celentano at 888.808.7197 or CCelentano@CalRetirees.org with any questions.

District Director Election 2024 Board Election Schedule – Districts D & E

2023

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

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

December 1: Deadline for corporate office to mail ballots.

2024

January 2: Deadline for return of ballots.

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

January 22: Election protest deadline.

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

District D-elect and District E-elect shall be installed at the first regularly scheduled Board meeting following the election.

CANDIDATE CONSENT STATEMENT

PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

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

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

Address City Zip Code

Telephone No. E-mail

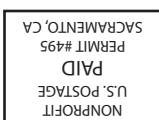
Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by **November 15, 2023**, to be distributed with the ballot. Specifics on candidate statements will be provided to candidates upon nomination acceptance. The contents of these statements must be in accordance with approved guidelines.

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

Signature: _____

Date: _____

••DATED MATERIAL – PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
3000 Advantage Way Suite 100
Sacramento, CA 95834



California State
RETIREE

CALIFORNIA STATE RETIREES
STATEWIDE OFFICERS

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Vice President
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Gerald “Jerry” Fountain
CFO/Secretary
TEL: 559.967.9691
FAX: 559.935.5884
EMAIL: JFountain@CalRetirees.org

**CSR DISTRICT BOARD
DIRECTORS**

Sharon Stoltzman
TEL: 424.228.2820
EMAIL: SStoltzman@CalRetirees.org
District A: Ch. 4, Ch. 9, Ch. 20

Susanne Paradis
TEL: 916.919.4091
EMAIL: SVParadis@yahoo.com
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

Maria Aguilar
TEL: 408.706.0366
EMAIL: Md12Aguilar@yahoo.com
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

Vincent Herrera
TEL: 916.804.6613
EMAIL: VHerrera@CalRetirees.org
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Keith Umemoto
TEL: 916.429.2768
EMAIL: kumemoto@att.net
District E: Ch. 2, Ch. 15, Ch. 165

Tim Behrens
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EMAIL: TBehrens@CalRetirees.org
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Patsy Jimenez
TEL: 909.862.7615
EMAIL: PJimenez@CalRetirees.org
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Contact us!

CALIFORNIA
STATE RETIREES
Headquarters
3000 Advantage Way
Suite 100
Sacramento, CA 95834
TEL: 916.326.4292
FAX: 916.326.4201
TOLL-FREE: 888.808.7197
EMAIL: csrinfo@CalRetirees.org
WEB: www.CalRetirees.org
501(c)(5)

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?

Recruiter's Name

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).

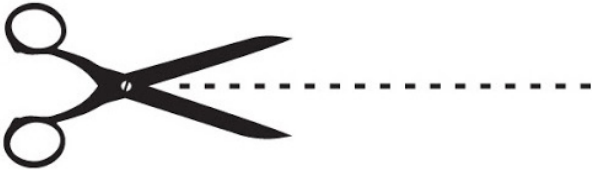
I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member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

Signature

Date (MM-DD-YY)

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?

Recruiter's Name

How Did You Hear about Us?

Recruiter's Name

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)

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)

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

Heatwaves are here to stay!

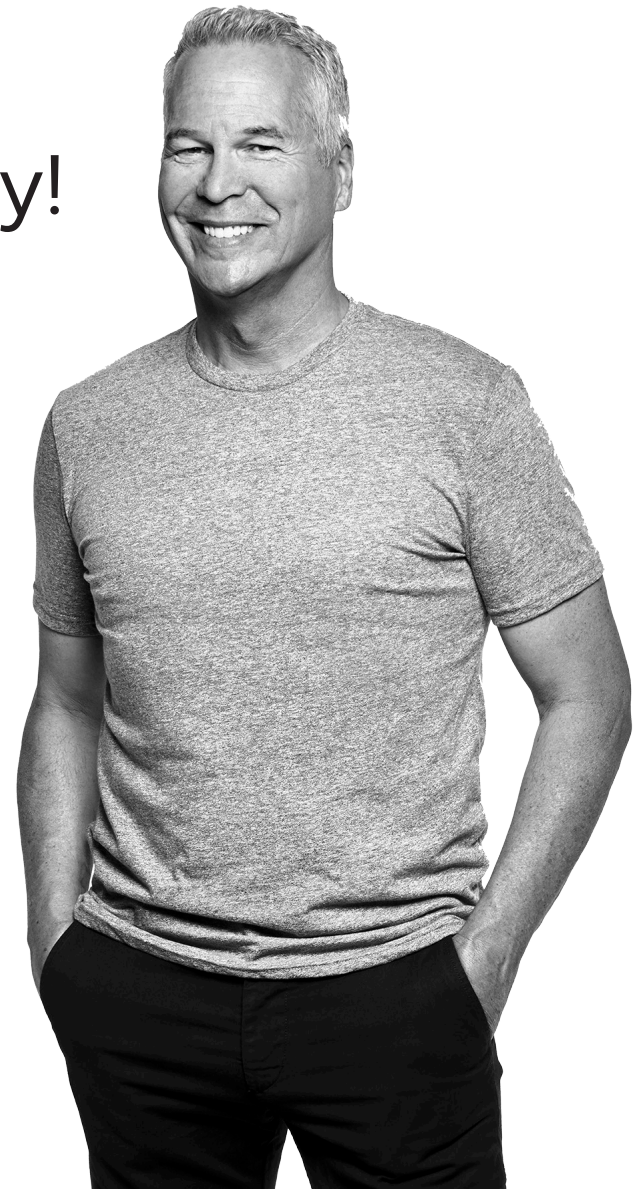
With longer and warmer summers, older people are at higher risk of heatstroke and heat exhaustion because aging makes our bodies less capable of withstanding heat. Here are tips to keep you cool this summer:

- 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

A53468CLP_0823

When Disaster Strikes, We're Here for You

Are you a CalPERS member who's been impacted by a wildfire or natural disaster? Here are some resources so you can access your health care and benefits during this difficult time.

Access Your Health Care

Our health plans provided answers to the following frequently asked questions so members who've been impacted by a disaster have access to their health care, can find out-of-area health care, replace missing medical IDs, and more:

- * If I am displaced or sheltering at home how do I access routine or urgent care?
- How will my health plan ensure that my care will be covered during this emergency?
- If my health plan ID card is missing, how can I get it replaced?
- How can I update my permanent or temporary address?
- How can I access my prescriptions?
- These questions are answered at FAQs: Accessing Health Care During a Disaster: www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/disaster-health-faq

Register for myCalPERS

myCalPERS is your gateway to conduct business electronically with us and access real-time details about your CalPERS account. If you don't already have a myCalPERS account, visit Using myCalPERS for step-by-step instructions on how to register for your account.

Here are a few benefits of setting up your account:

- Message us securely with your personal account questions.
- Print retiree benefit and tax statements.
- Run a retirement estimate or apply for retirement online.
- View health plan information and find health plans available in your area.

Update Your Mailing Address

If you've been displaced, ensure we have your current contact information by following the instructions below based on your membership type.

Active Employees: Notify your personnel office of your address change and they will update your information with us.

Retirees: If you have your monthly benefit payment mailed to your home, notify us of your new address as soon as possible. Use one of these options:

- Change your address online by logging in to myCalPERS.
- Contact us by phone at 888 CalPERS (or 888-225-7377).
- Download, complete, and return an Address Change Authorization (PDF) form by mailing or faxing it to the number shown on the form.
- Send us your new address in writing to:
Retirement Benefit Services
Division P.O. Box 942716
Sacramento, CA 94229-2716

Set Up Direct Deposit

Maybe you're unsure of where you will be staying the night, or mail service has been delayed. The best way to ensure you receive your payment is by setting up direct deposit.

Active Employees: Contact your personnel office or financial institution.

Retirees: With direct deposit your monthly benefit payments are securely deposited at your financial institution.

There are two ways to sign up:

By mail: Complete and mail the Direct Deposit Authorization (www.calpers.ca.gov/docs/forms-publications/direct-deposit-authorization.pdf).

Online: Log in to myCalPERS. Go to the Retirement tab and select Payment Options.

Once we receive your form, we'll send you a confirmation letter. If there's a problem with your form, we'll return it within approximately two weeks along with a letter explaining what we

need.

Run a Retirement Estimate

Thinking about retiring? Use the Retirement Estimate Calculator to get an idea of what your monthly benefit might be to be sure you're ready to retire. You can access the calculator two ways:

- Log in to myCalPERS to estimate your retirement benefits using the latest data reported by your employer. Follow our step-by-step How to Create a Retirement Estimate on myCalPERS (www.calpers.ca.gov/docs/forms-publications/howto-create-retirement-estimate.pdf) guide to get your estimate.
 - Use our online calculator (www.calpers.ca.gov/page/active-members/retirement-benefits/service-disability-retirement/retirement-estimate-calculator) by inputting information from your Annual Member Statement. Keep in mind you will receive more accurate information by using the calculator in myCalPERS.
- The Retirement Estimate Calculator is intended to provide only an estimate of your future retirement benefits. Your actual retirement benefit will be determined when you formally apply for retirement based on the California Public Employees' Retirement Law and federal tax law.

Apply for Retirement

You can apply for service retirement online, or by mail.

File Online

To file electronically, log in to myCalPERS. Go to the Retirement tab, select Apply for Retirement, and follow the steps for submitting your application and required documents online to us.

There are several benefits to filing for retirement electronically:

- Securely submit your application anytime, 24 hours a day. Complete the online application at your convenience — start and

return at any point to complete it.

- Prior to submission, review and edit your information.
- Receive confirmation that your application has been successfully submitted.
- Submit additional required documents online.
- Use the Electronic Signature to eliminate the notary requirement for the member signature.

File by Mail

For step-by-step instructions on filling out a paper service retirement application (www.calpers.ca.gov/docs/forms-publications/service-retirement-election-app-form.pdf), review the Service Retirement Election Application (PUB 43) (www.calpers.ca.gov/docs/forms-publications/service-retirement-election-app.pdf) or take the online Member Education class, Completing Your Retirement Application.

If you need additional assistance, schedule an appointment with us. Simply log in to your myCalPERS account and select the Education tab or call us during business hours at **888 CalPERS** (or **888-225-7377**).

Submit your completed retirement application and required documents by mail to the address listed on the form. Keep a copy of all the documents submitted for your own record.



888 CalPERS
888.225.7377
www.calpers.ca.gov
Mon-Fri
8 a.m. to 5 p.m.

PUZZLES Classic Books and Authors

We've featured some of the best books of all time in this classic crossword puzzle.
Supply the LAST NAME of the author for each title listed.



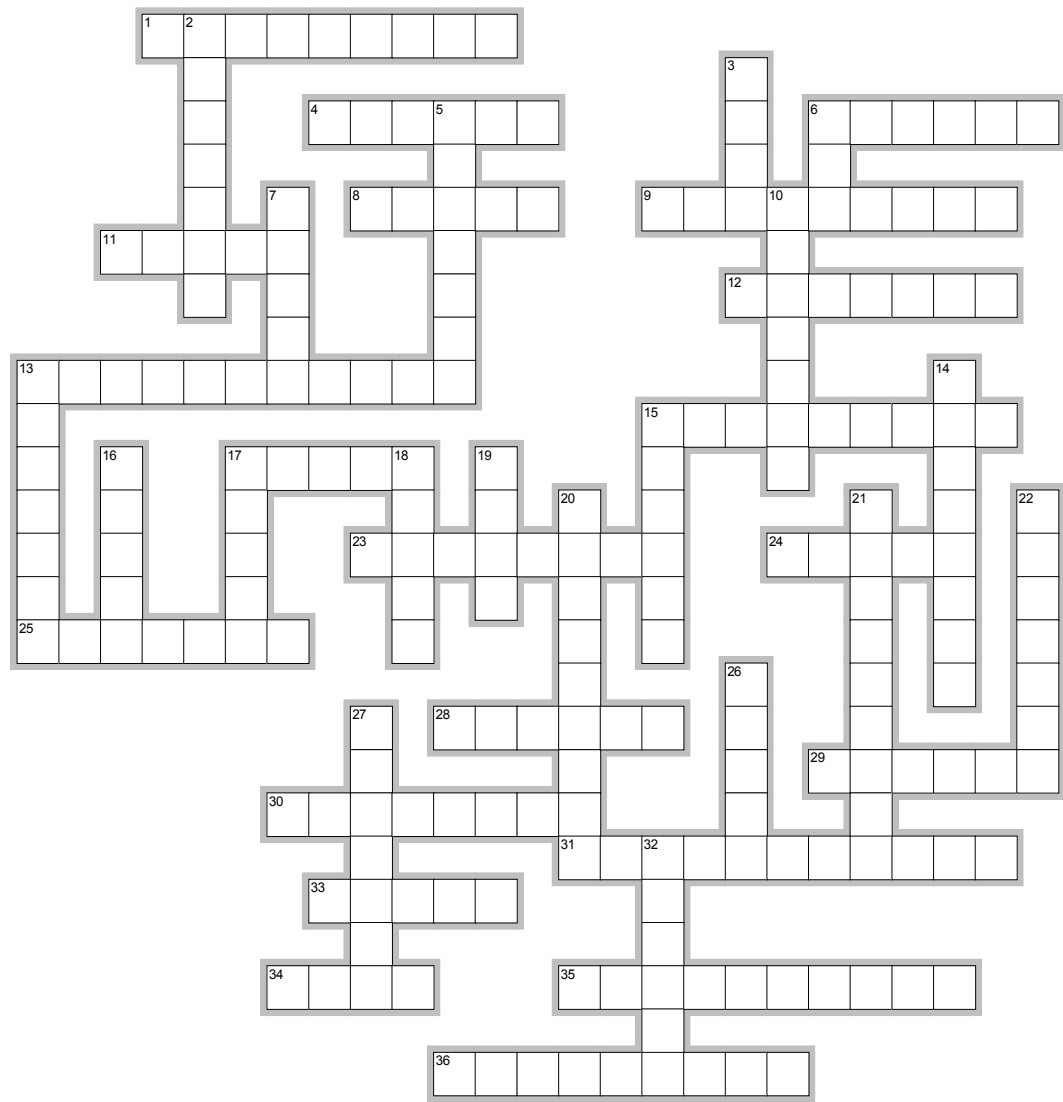
Million-Dollar Spaghetti

Ingredients

- 1 (8 ounce) package spaghetti
- 1 pound lean ground beef
- 1 (16 ounce) jar spaghetti sauce
- ½ cup butter, sliced - divided
- 1 (8 ounce) container cottage cheese
- 1 (8 ounce) package cream cheese, softened
- ¼ cup sour cream
- 1 (8 ounce) package shredded sharp cheddar cheese

Directions

- Preheat the oven to 350 degrees F (175 degrees C).
- Bring a large pot of lightly salted water to a boil. Cook spaghetti in boiling water until cooked through but firm to the bite, about 12 minutes. Drain.
- Heat a large skillet over medium-high heat.
- Cook and stir beef in the hot skillet until browned and crumbly, 5 to 7 minutes; drain and discard grease. Transfer to a bowl and mix in spaghetti sauce.
- Place 1/2 of the butter slices into the bottom of a 9x13-inch casserole dish. Spread 1/2 of the spaghetti into the dish.
- Mix cottage cheese, cream cheese, and sour cream together in a bowl; spread mixture over spaghetti. Cover with remaining spaghetti and top with remaining slices of butter.
- Pour ground beef mixture over spaghetti and spread in an even layer.
- Bake in the preheated oven for 30 minutes. Spread cheddar cheese on top and continue baking until cheese has melted and is lightly browned, about 15 minutes more.



EclipseCrossword.com

ACROSS

1. The Grapes of Wrath
4. Paradise Lost
6. The Call of the Wild
8. The War of the Worlds
9. Dr. Zhivago
11. The Red Badge of Courage
12. Invisible Man
13. Crime and Punishment
15. The Old Man and the Sea
17. The Three Musketeers
23. Gone With the Wind
24. The Adventures of Huckleberry Finn
25. Frankenstein
28. Jane Eyre
29. 1984
30. Moby-Dick
31. Tragedy of Hamlet
33. The Picture of Dorian Gray
34. Les Misérables
35. The Great Gatsby
36. Dr. Jekyll and Mr. Hyde

DOWN

2. Walden
3. Swiss Family Robinson
5. Anna Karenina
6. To Kill a Mocking Bird
7. Robinson Crusoe
10. The Lord of the Rings
13. David Copperfield
14. The Catcher in the Rye
15. Brave New World
16. Ulysses
17. The Complete Sherlock Holmes
18. Gulliver's Travels
19. The Good Earth
20. Don Quixote
21. The Scarlet Letter
22. Alice's Adventures in Wonderland
26. Uncle Tom's Cabin
27. Lord of the Flies
32. Pride and Prejudice



Facebook: @CaliforniaStateRetirees
Twitter: @CAStateRetirees
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 stateofcalretiree.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

OCTOBER is
DISABILITY
AWARENESS
MONTH

Happy
Halloween

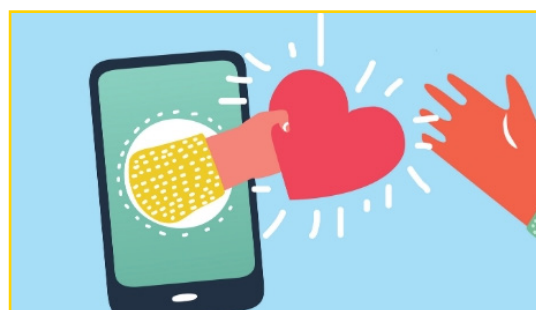
CSR MEMBERS!

WE NEED TO STAY CONNECTED NOW MORE THAN EVER.

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, EMAIL

CSRINFO@CALRETIREES.ORG

CSR BILL WATCH

with Ted Toppin

The State Legislature went home for the year on September 14. Governor Newsom now has until October 14 to review and sign or veto all the bills that made it to his desk in the first year of the 2023-24 legislative session. Here is an update on the 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: Two-year bill.

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 Governor's action.

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: Two-year bill.

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: Chaptered by the Secretary of State on September 7, 2023.

SCR 5 (Nguyen)

Would recognize the month of May 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,



Ted Toppin

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.



Together again! Chapter 23 President Vera Acevedo, Russell Kilday-Hicks from the CSR Membership Committee and Chapter 1 secretary, along with chapter member Steve Sloan, all former activists from CSUEU, at the Sept. 21 chapter meeting in San Jose.



CSR District F Director Tim Behrens, CFO Jerry Fountain, Chapter 165 President Joe Reynoso, and District D Director Vincent Herrera at the Vietnam Veterans Golf Tournament in Sonora. Fore!

SAVVY SENIOR

Savvy Senior: Three Vaccines Seniors Should Consider Getting This Fall

*Dear Savvy Senior,
Which vaccines are recommended for Medicare seniors this flu season?*

Just Turned 65

Dear Just Turned,
There are actually three different types of vaccines seniors should consider getting this fall to protect against a repeat of last winter's "triple-demic" of respiratory illnesses, which included flu, RSV and coronavirus. Here's a rundown of the different vaccines the Centers for Disease Control and Prevention (CDC) is recommending and how they are covered by Medicare.

Senior-Specific Flu Shots

For people age 65 and older, there are three flu vaccines (you only need one) that the CDC recommends over traditional flu shots.

These FDA-approved vaccines provide extra protection beyond what a standard flu shot does, which is important for older adults who have weaker immune defenses and have a greater risk of developing dangerous flu complications compared with younger, healthy adults. The three senior-specific options include the:

- Fluzone High-Dose Quadrivalent vaccine, which contains four times the amount of antigen as a regular flu shot does, creating a stronger immune response for better protection.

- Flud Quadrivalent vaccine, which contains an added ingredient called adjuvant MF59 that also helps create a stronger immune response.

- FluBlok Quadrivalent vaccine, is a recombinant protein (egg-free) flu vaccine that contains three times the amount of antigen as

as your doctor, health clinic or pharmacy agrees not to charge you more than Medicare pays.

New RSV Vaccines

Anyone age 60 and older, especially if you have any heart or lung conditions, diabetes, kidney or liver disorders that make you



compared with a regular flu shot. There isn't enough evidence yet to indicate whether one of these three vaccines provides superior protection over the other two for seniors.

As for side effects, you should know that the Fluzone High-Dose and Flud vaccines can cause more of the mild side effects that can occur with a standard-dose flu shot, like pain or tenderness where you got the shot, muscle aches, headache or fatigue. While the side effects of Flublok tend to be a little less frequent.

All flu vaccines are covered 100 percent by Medicare Part B as long

vulnerable to the respiratory syncytial virus (RSV) should consider getting one of the new FDA approved RSV vaccines (either Arexvy or Abrysvo).

These vaccines, recommended by the CDC, will help protect older and immunocompromised adults from respiratory illness, which is responsible for 6,000 to 10,000 deaths and at least 60,000 hospitalizations each year in seniors 65 and older.

The new RSV vaccines are covered by Medicare (Part D) prescription drug plans.

Updated Covid Booster



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit [SavvySenior.org](https://www.savvysenior.org)

If you haven't had a Covid-19 booster shot lately, you should consider getting one this fall. Even though the Covid public health emergency has ended and the number of cases has gone way down, it has been surging in recent months causing an increase in hospitalizations, especially among the elderly.

The updated Covid vaccine targets the XBB omicron subvariants that are some of the most dominant coronavirus variants circulating in the U.S. It will also provide protection against the EG.5 variant (Eris), which is closely related to the XBB. Covid booster shots are covered 100 percent by Medicare Part B.

When and Where

Most health officials agree that it's safe to receive the flu and Covid booster at the same time. But because the RSV vaccines are new this year, many doctors are recommending a two-week window between an RSV shot and the flu and/or the COVID shots. You can find all three vaccines at most pharmacies, medical clinics and health departments, or you can do a search at [Vaccines.gov](https://www.vaccines.gov).

CalPERS Chief Health Director, Don Moulds, remarks on Larry Woodson

I'd like to thank Larry Woodson, who is retiring as the chair of the health benefits committee for the California State Retirees. This is Larry's last PHBC meeting in that role and I can't let it pass without acknowledging him publicly. Larry has been CSR health chair for my entire tenure at CalPERS, and in my mind, you couldn't have a better advocate for retirees. Larry does all of his homework – he

reads everything, is a thoughtful consumer of news and analysis and he thinks for himself. Larry is also a passionate advocate for better healthcare for retirees and for a better healthcare system in this country.

I will add that Larry keeps me and my team on our toes at all times, and I will miss that. Larry is tenacious, and I think everyone on my team feels that Larry makes

us better at what we do. Larry, you have been a great ambassador for the retirees and our team has really enjoyed working with you these past several years.

We know we will still be seeing you at some Board and stakeholder meetings, but will miss you in your current role and wish you all the best in the next chapter of your retirement.



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

Rhonda Judd
Melanie Brent
Elbert Cook
Karyn Charles
Ras Cush
Pushpa Goel
Ellen Castillo
Raul Chatto

Chapter 2

Joel Diefenbacher
Michael Miller
Lebaron Woodyard
Bonnie Masters-Weber
Rochelle Gibson
Filomena Owen
Artesia Walton
Peter Villanueva
Athanasia Brennan
Robin Shepard
Maricelle King
Rita Reyes
Carter Mattice
Alfred Lawrence
Michael Davis
Derrick McGaskey
Paul Moore
Vicki Nelson
Donald Wilbur
Nancy Bristow
Sandra Tabron
Jose Diaz
Wendi Bishop-Jones
Renee McNally
Sabrina Zamudio
Diane Adger
Mary Gribbin
Amelia Garibay
Jill Solorzano
Andrell King
Ana Martinez
Marrietta Tayag
Heidi Brill
Raquel Alvarez-Lara
Sheila Daniels
C Kiger
Karen Stewart
Raquel Reynaga
Colleen Sellards

Chapter 3

Kathleen Johnson
Joel Kaufman
Nancy Seto
Surina Chan

Chapter 4

Candy Williams
Jose Medina

Chapter 5

Judy Sanchez
Cynthia Deutsch
Daniel Bulygo
Anne Cameron
Silviano Curiel
Vickey Real

William Connor
Lynda Escobedo

Chapter 6

Avuse Reynolds
Janet Walswick
Russell Best
Gary Henderson
Susan Medrano
Erlinda Towler
Maria Therrien
Shawn Sherman
Wendell Crawford
Cathy Williams
Joseph Curie
Marjorie Clegg
Marshall Ladipo

Chapter 9

Ulpiano Guzman
Severo Bantolo
Denise Quinn-Allen
Isabel Acevez
Katharine Guzman
Warren Pabale

Chapter 10

Debra Mann
Randi Sakamoto
Kathleen Monteros
James Halucka
Harsha Ranat

Chapter 11

Cindy Munoz
Rebecca Cazares
Corinthia Williams
Craig Wilder
Camilla Reyes
Linda Mollring
David Garcia

Chapter 12

Jeminez Harrington
Laura Martinez
Emily Grant

Chapter 13

Steve Kiker

Chapter 14

Debra Harris

Chapter 15

Alec Stone
Chris Turney
Michael Gilligan
Dorlisa Crawford

Chapter 16

Juanita Castellon
Anne Cervantes
Juanita Coloma
Maunish Sharma
Candy Rodriguez

Chapter 17

James Covey
Caroline Rios
Marguerite Mcguigan
Elizabeth Copper
Leticia Engelhorn
Anselmo Haro

Chapter 20

Mark Gelfond
Mia Macoco-Biboso
Edgar Ramirez
Sylvia Sevilla-Farr
Debra Dixon

Chapter 21

Michael Hazen
Thomas Sargent
Bonnie Sutherland
Patrick Mallory
Annabel Bernales
Jennifer Corona
Samson Rivera
Sylvie Flaherty
Wilma Olonan
Janethe Ramos
Shirley Embesan

Chapter 23

Rika Hache
Sherilyn Williams
Mary Durski
Sharon Marbley

Chapter 26

Miguel Sierra
Beverly Cole
Daniel Shinko
Martiniano Ruiz
Jennifer Trimble

Chapter 31

Mark Morris
Linda Morse
Janine Pitt
Candy Cuellar

Chapter 34

Ann Radzicki
Rosanne Snyder
Lisa Martini
Deborah Chavez
Gina Baca
Danilo Manaloto

Chapter 35

Kevin Swaney
Carmen Rodriguez
Jennifer Bettencourt
Kelly Gonsalves
Rosa Agustin

Chapter 36

Erica Chaney
Craig Banuelos

Chapter 165

David Brear
Lea Meixner
Kendra Nicholas
Denise Detrano
Samir Elzahery
Carson Stapleton
Laura Cleary
Jannette Mccoy
Susan Corey
Mary Christian
Connie Kramke
Dominique Altizer
Benecia Gulley
Karen Emerick
Richard Burbank
Cynthia Cleveland
Linda Hernandez

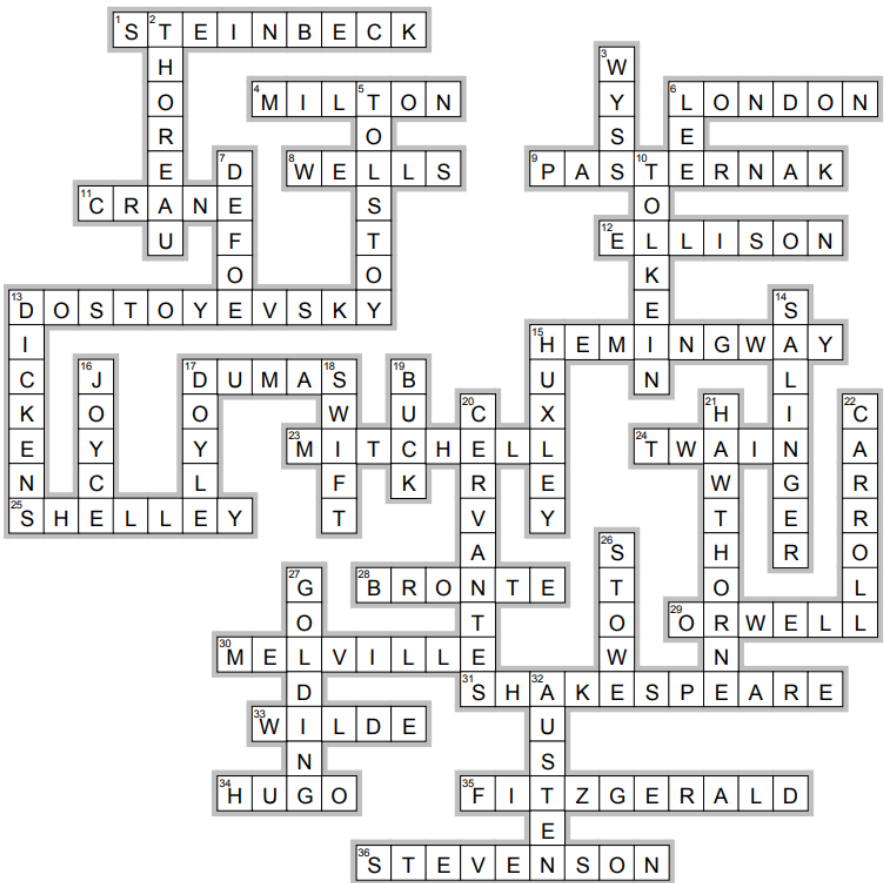
Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name within the next two months.



"Autumn shows us how beautiful it is to let things go."
—UNKNOWN



Puzzle Answers from Page 5



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 are closed. See you in 2024! 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, Idgy1000@att.net; **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Dianne Welsh, (916) 682-7810, **Hybrid Meeting** choice of in-person or Zoom) Next meeting Monday, November 6. Choice of in-person or ZoomIn-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, vegetarian or other). On all reservations, please indicate first name, last name, member or guest, and whether you will attend in-person or via 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

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 and discuss 2024 chapter budget ratification. **Cost:** Free to members and their driver. **Reservations required:** Contact any officer listed above. **MODESTO Meeting:** Thursday, Nov. 16, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **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. **JACKSON Meeting:** Friday, Nov. 17, 11 a.m. **Where:** Amador Senior Center, 229 New York Ranch Rd., Jackson **Program:** Guest speaker from the Social Security Administration. 2024 chapter budget ratification. **Cost:** Free to members and their drivers. **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 Board of Administration. **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. **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 UnitedHealthcare will discuss Medicare and how it works with the 2024 UnitedHealthcare 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:** Starting in December, our meetings will be held on even months 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, Oct. 19, 10 a.m. **Where:** IHOP, 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:** Dec 16.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurre197@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; **Meeting:** Tuesday, Oct. 10, 11:30 a.m. **Where:** Los Domingos, 17790 Wika Rd, 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. **Meeting:** Tuesday, Nov. 7, noon. Please arrive at 11:30 a.m. if ordering a meal. **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. **Yreka Meeting:** Wednesday, Nov. 8,

noon. Please arrive at 11:30 a.m. if ordering a meal. Casa Ramos 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazzi, (530) 519-2174, SERiazzi@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. *Chico – Will usually meet the third Wednesday of every month* **Meeting:** Wednesday, Oct. 18, 11:30 a.m. **Where:** Logan's Roadhouse 1900 E. 20th St., Chico. **Program:** Hear CSR president Stephanie Hueg and executive vice president Elnora Hunter-Fretwell discuss what's new with CSR. **Reservations:** Not required. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riazzi. **Meeting:** Wednesday, Nov. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Hear guest speaker Tatiana Fassieux, community relations coordinator, Health Insurance Counseling and Advocacy Program (HICAP). Learn about Medicare updates, prescription drug plans, and enrollment deadlines for 2024. **Cost:** Free to CSR members. **Reservations:** Not required. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riazzi. *Susanville Will usually meet the first Tuesday of the Month April through October* **Meeting:** Tuesday, Nov. 7, 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. **Note:** This is the last CSR Chapter 14 meeting in Susanville during 2023.

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

CHAPTER MEETING NOTICES

Meeting: Tuesday, Oct. 3, 11:30 a.m. to 3 p.m. **Where:** Cattlemens Restaurant, 2000 Taylor Road, Roseville. **Program:** Hear guest speaker: Phyllis Kalbach of the Center for Estate Administration Reform (CLEAR) talk about elder fraud and 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, Nov. 17, noon – 2 p.m. **Where:** Mi Ranchito Restaurant, 425 S Center St., Stockton. **Program:** Special budget and chapter officer's nominations meeting. **Cost:** Members free/non-members \$10. **Reservations required:** RSVP by Nov. 10 to 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:** Contact 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:** Contact 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:** TBD. **Cost:** Free for members from the senior menu, which includes salad or soup and free drinks. All other s pay their own meal. **Reservations required:** RSVP by Nov. 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:** Learn about your pharmacy benefits from guest speaker, Christina Fountain, OptumRx. **Menu:** Buffet lunch. **Cost:** Free to members, and there is a \$10 charge for guests (limit one 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: Dec 14.**

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:** Alzheimer's Disease Association of Kern County presentation on Alzheimer's Disease Awareness Month and National Family Caregivers Month. **Cost:** Chapter 26 Members/Associate members pay \$5; All other guest/spouses pay for their own meals \$15. **Reservations required:** You MUST RSVP by Oct. 12. For more information: Please call/text or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Baruska Knight, zhyrafa@aol.com; **Vice President:** Gustavo Ruelas, gustavoruelas0@gmail.com; **Secretary/Treasurer:** Vacant

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:** Hear guest speaker Yvonne Walker, CalPERS Board of Administration, retiree representative. **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. **Meeting:** Thursday, Nov. 9, 11 a.m. to 1 p.m. **Where:** The Elks Building, 386 N. Main St., Porterville. **Reservations required:** By Nov. 2. For more information or to RSVP: Contact Lou Flores. **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:** Learn about your CalPERS pharmacy benefits from Christina Fountain of OptumRx. **Menu:** Lunch provided. **Cost:** No cost to members, guests pay \$25. **Reservations required:** Please RSVP by Oct. 15 to Susan Sisson at the number above.

CHAPTER 165

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 at 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:** Poncho's Restaurante Y Cantina, 1136 Chetco Ave., 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.



OCTOBER
BREAST
CANCER
AWARENESS
MONTH

Why choose Kaiser Permanente?

Get the high-quality care you deserve. Kaiser Permanente has two Medicare health plan options for CalPERS retirees to choose from, Senior Advantage (HMO) and 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 18 through October 13, 2023

2024 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.

