



# COPRA CHRONICLE

Issued by and for the City of Phoenix Retirees Association  
*Your advocate in pension and insurance matters*

October 2011

**MEMBERSHIP IS OUR STRENGTH**

Issue 3

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## COPRA BOARD ELECTIONS

In accordance with the COPRA By-Laws, as amended April 10, 2008, it is time once again for elections for the COPRA Board of Directors. There are ten elected positions on the Board, each serving a two-year term. Elections are staggered with five Board positions coming up for election each year.

Candidate biographies and ballots will be included in the November issue of the COPRA Chronicle with the actual election taking place at the December 1, 2011 Holiday Party & Membership Meeting.

***The Nominating Committee is currently seeking persons interested in serving on the COPRA Board of Directors.*** If you are interested in becoming a candidate for the Board of Directors, please contact **Dawnell Navarro**, Nominating Committee Chair, at **(623) 412-0854** or e-mail her at **navarro2@cox.net**.

***If you are interested, we must hear from you no later than October 24, 2011!!***

(Nominating Committee: **Dawnell Navarro, Chair; Karen Clifford-Anderson, Laura Ross, Sue Stites and Yvonne Warren**)

### MEMBERSHIP

Changed your address or phone number? For address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: COPRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85118, or by e-mail at [marvinr567@msn.com](mailto:marvinr567@msn.com)

***"Membership is Our Strength"***

### AFFIDAVIT LETTER

Did you receive the retirement benefits entitlement affidavit letter this year? They are sent out annually to retirees picked randomly. It came with an insert this year that says you can take the letter to the COPRA general membership meeting on October 13th and retirement staff will notarize and collect the letters. If you got the letter be sure to bring it to the meeting.

# PRESIDENT'S MESSAGE



The focus of my message this month will continue to be centered on the workings of the Pension Reform Task Force. As most of you know by now, I was asked by the Mayor to serve on this Task Force sharing the views and concerns of retirees. I have tried to be very objective in this process, looking at all issues fairly but also understanding my background as a city retiree and being cognizant of the needs of my fellow retirees during the review process surrounding this complicated system. One important theme in the discussion so far within the group specific to all retirees is that the Task Force will not likely be making recommendations directed toward existing retirees and their pensions. Saying that however, there are other areas that have been discussed that could have an impact on existing and new employees, and these areas will be the most difficult to determine. Recommendations made to change a system that employees have counted on, paid into, and

made retirement plans from should not be done without regard to their concerns. It is balancing of all sides of this issue that makes the work that much more difficult and the Task Force appears to be keeping that perspective. One thing that is for certain after receiving a great deal of information over the past many months is that the Retirement System has some challenges ahead. The significant growth in the amount of funds that the City must put into the system to keep it fiscally sound has and continues to represent a greater portion of the operating budget and will most likely not diminish in the near future.

The Task Force continues to focus in key areas of the Retirement System that can have an impact on the overall health of the program trying to better understand what, if anything can be considered in both the immediate future and the longer term perspective and that is not an easy task. Working under a deadline of December 31<sup>st</sup>, when the Task Force “sunset” and ceases to exist, that effort becomes even more challenging. Some areas under discussion may require a vote of the citizens, others may not be viable under existing laws and still others just may not make sense considering the potential impacts on existing employees who have planned their futures and pending retirements. The next three months of effort by the Task Force will be difficult at best and not without additional significant discussions and potential disagreements, but hopefully an outcome that can be presented to the City Council as a working set of recommendations for the elected officials to determine the next course of action.

With all that said, the Chair of the Task Force in preparation for the meeting held on 9/13/11 drafted a talking paper that was only intended to spur further conversations and try to see where some common ground may or may not exist in taking the process forward. It also allowed for important feedback and comments from the public during that meeting as well as future meetings. I have summarized below the key elements of the Chair’s draft document for your better understanding of Task Force discussions at this point. The nine points that were outlined included:

1. Changes to Employee Contributions into the System to a higher amount, possibly phased in based on years of service as one option.
2. Increasing Retirement Age from 60 to 63 and changing the rule of 80 to the rule of 83.
3. Changing the rules so that vacation and sick pay cannot be utilized to boost pension calculations.
4. Changing the current pension pay multiplier from three different levels to one multiplier amount of 1.5 % per year of service.
5. Terminating either the PEP Program or 13<sup>th</sup> Check.
6. Terminating any existing minimum pension requirements.
7. Changing the determination of time of service to reflect actual service time and not partial months or partial years.
8. Changing the Final Average Compensation for pension calculations to not include travel, communications or technical allowances.
9. Changing the system from a 4 year smoothing to a 5 year smoothing.

*(Continued on page 6)*

## COPRA RECOGNIZES BREAST CANCER AWARENESS MONTH

October is National Breast Cancer Awareness Month (NBCAM). Since the program began in 1985, mammography rates have more than doubled for women age 50 and older and breast cancer deaths have declined.

This is exciting progress, but there are still women who do not take advantage of early detection at all and others who do not get screening mammograms and clinical breast exams at regular intervals.

- Women age 65 and older are less likely to get mammograms than younger women, even though breast cancer risk increases with age.
- Hispanic women have fewer mammograms than Caucasian women and African American women.
- Women below poverty level are less likely than women at higher incomes to have had a mammogram within the past two years.
- Mammography use has increased for all groups except American Indians and Alaska Natives.

If all women age 40 and older took advantage of early detection methods – mammography plus clinical breast exam – breast cancer death rates would drop much further, up to 30 percent. The key to mammography screening is that it be done routinely – once is not enough.”

For more information about NBCAM, please visit [www.nbcam.org](http://www.nbcam.org). For additional information, please call one of the following toll-free numbers: American Cancer Society, (800) 227-2345, National Cancer Institute (NCI), (800) 4-CANCER, Y-ME National Breast Cancer Organization, (800) 221-2141.

*The National Breast Cancer Awareness Month program is dedicated to increasing public knowledge about the importance of early detection of breast cancer. Fifteen national public service organizations, professional associations, and government agencies comprise the Board of Sponsors, who work together to ensure that the NBCAM message is heard by thousands of women and their families.*

## IS IT TIME TO REVIEW YOUR BENEFICIARY DESIGNATIONS?

“Life events” are what retirement plan experts, insurance professionals and lawyers often call acts that can change the course of your life. Marriage, divorce, births and deaths are the most common examples, but any event that affects the major decisions in your life qualifies.

Many people recognize that when a life event occurs, it’s time to update their will. But what about beneficiary designations forms on file with the city of Phoenix 457(b)/401(a) Plans?

Keep in mind that updating your will may not be enough, according to Nationwide Retirement Solutions, the administrator of the city’s 457 and 401(a) Plans. For example, if your will says everything goes to your daughter, but your 457/401(a) Plans’ beneficiary designation form on file with Nationwide designates your ex-spouse, your ex-spouse may get your account assets.

It’s important to remember that beneficiary designation forms cannot be changed after a death occurs, even if “everybody knows” what your wishes really were. You can help your loved ones by regularly reviewing your beneficiary designation form on file for the city’s 457/401(a) Plans. Consider not only your primary beneficiary, but contingent beneficiaries – the person or persons who would receive your assets if your primary beneficiary precedes you in death. Because selecting beneficiaries often entails legal questions, it may be wise to consult your attorney before making beneficiary designations. Neither Nationwide nor the city of Phoenix may offer legal or tax advice. Please consult your own counsel for such services.

Consider making a beneficiaries review part of annual events in your life, such as at tax time, over the holidays, or on your birthday. To request a Nationwide 457/401(a) Plans beneficiary designation form:

- Select the Forms tab at the Plans’ website, [www.phoenixdcp.com](http://www.phoenixdcp.com).
- Send an e-mail to [AskUs@Nationwide.com](mailto:AskUs@Nationwide.com).
- Call Nationwide at 602-266-2733 or toll-free at 800-891-4PHX (4749).
- Visit the Phoenix Nationwide Retirement Solutions office at 4747 N. Seventh St., suite 418, Phoenix.

To update your beneficiary or beneficiaries for your city pension, contact the city’s Retirement Office at 602-534-4400. For beneficiary updates for the life insurance provided to employees by the city, go online to the city’s eCHRIS Self Service function at [eChris.phoenix.gov](http://eChris.phoenix.gov) or call the Benefits Office at 262-4777 for assistance.

# USPS STATEMENT OF OWNERSHIP

US Postal Service  
STATEMENT OF OWNERSHIP, MANAGEMENT, AND CIRCULATION

Title of Publication: COPRA Chronicle  
Publication No.: ISSN1521-5431  
Date of Filing: 9/22/2011  
Frequency of Issues: Monthly (except June, July, and August)

Publisher: Mary Franklin  
Editor: Mary Franklin  
Managing Editor: Mary Franklin  
Complete mailing address of known office of publication:  
6802 E Desert Cove Ave  
Scottsdale, (Maricopa), AZ 85254

Number of issues published annually: Nine  
Annual subscription price: \$5.00  
Owner: City of Phoenix Retiree Association  
1465 E Rosemonte Dr  
Phoenix, AZ 85024  
623-322-5227

There are no known bondholders, mortgages, and other security holders owning or holding 1% or more of total amount of bonds, mortgages, or other securities. The purpose, function, and nonprofit status of this organization, and the exempt status for federal income tax purposes have not changed during the preceding 12 months.

ISSUE DATE FOR CIRCULATION DATA BELOW:

|  | October '10-September '11<br>Average number of copies<br>each issue during<br>preceding 12 months | September 2011<br>Actual number of copies of sin-<br>gle issue published<br>nearest to filing date |
|--|---|--|
| <b>EXTENT AND NATURE OF CIRCULATION</b>  |   |  |
| A-Total number of copies printed         | 2,237   | 2,225  |
| B-Paid circulation                       |   |  |
| 1. Outside-county                        | 347   | 339  |
| 2. In-county                             | 1,863   | 1,859  |
| 3. Distribution outside of mail          | -   | -  |
| 4. Other classes mailed through USPS     | -   | -  |
| C-Total paid circulation                 | 2,210   | 2,198  |
| Free distribution by mail                |   |  |
| 1. Outside-county                        | -   | -  |
| 2. In-county                             | 12  | 12   |
| 3. Other classes through USPS            | -   | -  |
| 4. Free distribution outside of the mail | -   | -  |
| E-Total free distribution                | 12  | 12   |
| F-Total distribution                     | 2,222   | 2,210  |
| G-Copies not distributed                 | 15  | 15   |
| H-Total                                  | 2,237   | 2,225  |
| I-Percent paid                           | 99.5  | 99.5   |

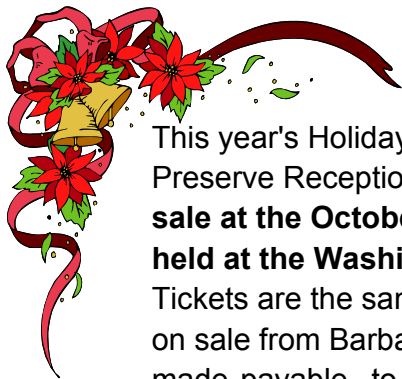
Barbara Kellogg, Business Manager

## VITA VOLUNTEERS

One hour of your time may be worth more than \$1,800 to a working family. The city's Earned Income Tax Credit Campaign needs Volunteer Income Tax Assistance (VITA) volunteers who will help low-income working individuals and families prepare their taxes and claim the federal Earned Income Tax Credit.

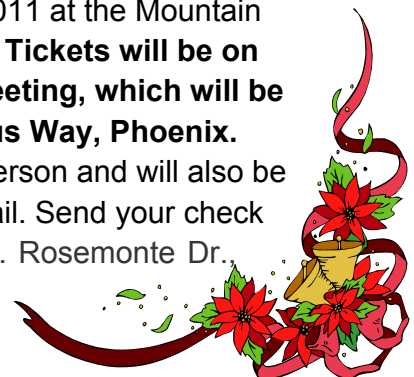
To train volunteers for the upcoming tax season, the Internal Revenue Service and the city of Phoenix are partnering to hold free training sessions from November to January at locations around the city.

Last year, VITA volunteers helped prepare more than 5,700 returns resulting in more than \$9 million to Phoenix residents. For more information on becoming a VITA volunteer, visit [phoenix.gov/eitc](http://phoenix.gov/eitc), call 602-262-6658 or email [eitc@phoenix.gov](mailto:eitc@phoenix.gov).



## HOLIDAY PARTY

This year's Holiday Party will be held on December 1, 2011 at the Mountain Preserve Reception Center on East Dunlap in Phoenix. **Tickets will be on sale at the October 13, 2011 general membership meeting, which will be held at the Washington Activity Center, 2240 W Citrus Way, Phoenix.** Tickets are the same cost as last year at only \$18 per person and will also be on sale from Barbara Kellogg, COPRA Treasurer, by mail. Send your check made payable to COPRA to Barbara Kellogg, 1465 E. Rosemonte Dr., Phoenix, AZ 85024-2962.



# CITY MANAGER'S CORNER

The city's most valuable asset is our employees. Their health is very important to many people, from family and friends to co-workers and customers. The same goes for city retirees.

That's why I'm pleased to share with you some health tips from Human Resources. The information is especially useful this time of year, with cold and flu season just around the corner.



## **Take advantage of pharmacy savings:**

- Use generics where possible to save money for you and the city's medical plan. A generic drug must contain the same active ingredients as the original formulation according to FDA regulations.
- Use mail delivery for maintenance medication where appropriate. A good example of a maintenance medication is high blood pressure, cholesterol, thyroid medication, etc. Basically, it's something you take on a daily basis. Mail order makes prescription more affordable for you and for the plan. Refilling prescriptions through mail order is easy and convenient. CIGNA can assist you with getting a prescription transferred to mail order and getting the prescription from your physician. It just takes one call to 1-800-285-4812. With mail delivery, you get three months of medication for 2 co-pays.
- Many retail location offer \$4 generic prescriptions. Check Walmart, Target, Walgreen's and others for their list of generic \$4 medications.

## **Visit urgent care and convenience care clinics, when appropriate:**

- When you find yourself needing care after your doctor's office has closed for the day, consider an urgent care clinic or convenience care clinic rather than the emergency room for non-life threatening conditions. Symptoms like a sore throat, pink eye and other ailments can be treated at these clinics and will save you money over an emergency room visit. Many of these types of facilities are open late in the evening or on the weekends. For life threatening issues, always call 9-1-1.

## **Keep yourself healthy:**

- Schedule an annual physical or checkup with your primary care physician. Regular check-ups ensure that conditions are treated early before they become more costly.
- Get an annual flu shot to protect yourself and your family members from the flu.

## **Get to know Blue Cross/Blue Shield and CIGNA onsite representatives:**

- Representatives from Blue Cross/Blue Shield and CIGNA Medical and Pharmacy can assist employees and retirees with a variety of issues, from claims to finding a physician or specialist in your area. They are available from 8 a.m. to 5 p.m. Monday through Friday at the Personnel Building, 135 N. Second Ave.

## **Know your Biometrics.**

- Biometrics data includes blood pressure, blood glucose, cholesterol, waist circumference, and height and weight. Combined with information about your lifestyle and health history, they provide important information about your health. The city currently is offering a Health Risk Assessment program that encourages employees to obtain their biometrics during more than 40 free screenings at various work locations. Employees who participate in the program will save money on their monthly medical premiums. A healthier work force also benefits the city and its customers. I've always said our employees are the greatest employees in the world. With this program, we hope to make them the healthiest, too.

Here's to your good health! And remember, if you have suggestions for future columns or questions, feel free to email me at [contactus@phoenix.gov](mailto:contactus@phoenix.gov).

# DO YOU HAVE MEDICARE QUESTIONS?

The Medicare annual enrollment this year runs October 15 through December 17. The COPRA Health & Benefits Committee, in conjunction with the City of Phoenix Human Resources Department, has arranged with the Area Agency on Aging to provide some informational sessions on Medicare for COPRA members. These sessions (see schedule below) will provide information on Medicare options for those currently eligible as well as for those approaching eligibility that want to be prepared to make decisions on what to do when they reach eligibility.

## Medicare Informational Sessions

**October 18, 2011 at  
9:30-11:30 a.m.**

Goelet Beuf Senior Center  
3435 W. Pinnacle Peak Rd.  
Phoenix, AZ 85027  
602-534-9743

**November 9, 2011 at  
9:30-11:30 a.m.**

Washington Activity Center  
2240 W. Citrus Way  
Phoenix, AZ 85015  
602-262-6971

**November 17, 2011 at  
9:30-11:30 a.m.**

South Mountain Senior Center  
212 E. Alta Vista Rd.  
Phoenix, AZ 85040  
602-262-4093

In the meantime, if you would like to learn more about Medicare and the options available to you, The Area Agency on the Aging offers Stairway to Medicare, an easy, interactive, free online informational tool. You create your own login and learn at your own pace, starting and stopping the training steps as it suits your needs. Visit [www.stairwaytomedicare.org](http://www.stairwaytomedicare.org) and get started today!

Also available for information and help is the Area Agency on Aging 24-hour Help Line at 602-264-4357(HELP). You can also visit any of the City of Phoenix Senior Center sites where you can make an appointment to see an Area Agency on Aging volunteer to look at your situation and learn more about your Medicare options. Check out the Area Agency on Aging web site at [www.aaaphx.org](http://www.aaaphx.org) for other good information.



**MEMBERSHIP IS OUR STRENGTH**



## PRESIDENT'S MESSAGE (CONTINUED)

*(Continued from page 2)*

It is unclear at this point, which of these nine possible changes, if adopted, would apply to new employees only, or also be applied to a portion of or all existing employees. This has been a major topic of discussion. Again, I cannot emphasize strongly enough that this is a talking paper at this point presented to the Task Force by the Chair and was intended to start a meaningful discussion process. As to which of these nine points may or may not continue going forward is premature to speculate. There may also be other points brought up in the process that have not been considered as yet.

The most important outcome of this entire process from my perspective is that the system is complex and any recommendations for consideration out of this Task Force will not be the final word. It will be the beginning of an even more complex process from a legal, City Council, and potential citizen perspective. The Council may elect to introduce further elements for possible changes within the Retirement System or even disregard the Task Force recommendations altogether which could require even further research before any final conclusions or outcomes are determined.

With all of this said, I look forward to seeing you on October 13<sup>th</sup> to hear the Phoenix City Manager, David Cavazos at the Annual "State of the City" Program. Rick Naimark, Deputy City Manager and Liaison to the Pension Reform Task Force, will also join David to give everyone further insight into the Task Force activities.

See you then.....Jack

## In Remembrance

|                    |          |          |
|--------------------|----------|----------|
| Harold Foust       | 08/24/11 |          |
| Gloria V Hernandez | 08/24/11 | Survivor |
| Hortensia Trujillo | 08/24/11 | Survivor |
| Leslie Epperson    | 08/25/11 |          |
| Louis Balady       | 08/26/11 |          |
| Dirkje Loper       | 08/28/11 |          |
| Arnold Janik       | 08/29/11 |          |
| Grant Butler       | 09/04/11 |          |
| George Schreiber   | 09/04/11 |          |
| Richard H Enriquez | 09/08/11 |          |
| Robert Saavedra    | 09/11/11 |          |
| Keith Heilman      | 09/13/11 |          |
| Mary Brower        | 09/15/11 |          |
| Ralph Seff Jr      | 09/15/11 |          |
| Raymond Brown      | 09/17/11 |          |
| Marie Prather      | 09/23/11 |          |

### HEALTH AND COMPASSION

We care about our members and their families. If someone in your family is ill, whether at home or in a care facility, or if a loved one has passed away, please call Mary Dysinger-Franklin at (602) 705-8822

## NEW RETIREES

### July 2011

David Amari  
 Nancy Beesley  
 Thomas Buschatzke  
 Linda Flores  
 Gabriel Gonzales  
 Willie Hawkins  
 Anthony Henderson  
 Susan Howard  
 Doraine Jacob  
 Leslie Jones  
 Barbara Martinez  
 Rosalio Matus  
 William McGriff  
 Linda Murrietta  
 Katherine Nelson  
 Shelley Pacheco  
 Donald Reed  
 Nora Vega Crus  
 Cheryl West

## E-CHRIS LOOKS DIFFERENT

If you go to [echris.phoenix.gov](http://echris.phoenix.gov) you can now get lots of information from the HR department including a tab just for retirees. If you want to go to *e-chris* click the button that looks like this at the top of the page.



## 2011 COPRA BOARD

|   |                                |  |
|---|--------------------------------|--|
| President:                                    | <b>Jack Thomas</b>             | (623) 825-6999   |
|   | E-Mail                         | <a href="mailto:jtnt@cox.net">jtnt@cox.net</a>                           |
| Vice President:                               | <b>Laura Ross</b>              | (623) 878-3334   |
|   | E-mail                         | <a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>               |
| Treasurer:                                    | <b>Barbara Kellogg</b>         | (623) 322-5227   |
|   | E-mail                         | <a href="mailto:avidgolfer@aol.com">avidgolfer@aol.com</a>               |
| Secretary:                                    | <b>Dawnell Navarro</b>         | (623) 412-0854   |
|   | E-mail                         | <a href="mailto:navarro2@cox.net">navarro2@cox.net</a>                   |
| Board Members:                                | <b>Marvin Roelse</b>           | (480) 288-1046   |
|   | E-mail                         | <a href="mailto:marvinr567@msn.com">marvinr567@msn.com</a>               |
|   | <b>Ray Bladine</b>             | 602-944-0971   |
|   | E-mail                         | <a href="mailto:rbladine@cox.net">rbladine@cox.net</a>                   |
|   | <b>Vacant</b>                  |  |
|   | <b>Sue Stites</b>              | (602) 819-7106   |
|   | E-mail                         | <a href="mailto:sstites@cox.net">sstites@cox.net</a>                     |
|   | <b>Karen Clifford-Anderson</b> | (623) 772-7472   |
|   | E-mail                         | <a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>         |
|   | <b>Yvonne Warren</b>           | (602)952-1052  |
|   | E-mail                         | <a href="mailto:yimmons@yahoo.com">yimmons@yahoo.com</a>                 |
| Benefits Committee Chair & Health Task Force: | <b>Laura Ross</b>              | (623) 878-3334   |
|   | E-mail                         | <a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>               |
| Retirement Board Rep:                         | <b>Ray Bladine</b>             | 602-944-0971   |
|   | E-mail                         | <a href="mailto:rbladine@cox.net">rbladine@cox.net</a>                   |
| Member Support and Social Chair:              | <b>Vacant</b>                  |  |
| Membership Chair:                             | <b>Marvin Roelse</b>           | (480) 288-1046   |
|   | E-mail                         | <a href="mailto:marvinr567@msn.com">marvinr567@msn.com</a>               |
| Chronicle Editor:                             | <b>Mary Dysinger-Franklin</b>  | (602) 705-8822   |
|   | E-mail                         | <a href="mailto:copranewsletter@gmail.com">copranewsletter@gmail.com</a> |
| Past President:                               | <b>John Burke</b> (ex officio) | (928) 427-9461   |

|                                       |                           |
|---------------------------------------|---------------------------|
| COPRA website.....                    | www.phoenixcopra.com      |
| COPERS website.....                   | www.phoenix.gov/phxcopers |
| COPMEA website.....                   | www.copmea.com            |
| City Retirement Systems (COPERS)..... | (602) 534-4400            |
| Personnel - Benefits Section .....    | (602) 262-4777            |
| COPMEA.....                           | (602) 262-6857            |

## Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20th day of the month** before you want the article to appear. Any member may submit material for publication, but the Editor determines what will appear in the final copy based on suitability and available space.

This is your Chronicle. Help us by submitting articles of general interest. Tell us about yourself, your family, a trip you've taken or an interesting hobby you have. Suggestions are always welcomed.

E-mail to: [COPRAnewsletter@gmail.com](mailto:COPRAnewsletter@gmail.com)

Or mail to: Mary Dysinger-Franklin  
 6208 E. Desert Cove Ave  
 Scottsdale, AZ 85254

### Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.



# OCTOBER COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle  
Dues are \$10.00  
COPRA Chronicle (**USPS No. 0016-924**) is published  
Monthly, except June, July and August  
By City of Phoenix Retirees Association  
1465 E. Rosemonte Dr., Phoenix, AZ 85024-2962  
Periodicals Postage Paid at Phoenix, AZ

**POSTMASTER**

Please send address corrections to:  
COPRA Chronicle, %Marvin Roelse  
10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118



## Autumn Days Ahead



### MEMBERSHIP MEETING ANNOUNCEMENTS

**Washington Adult Center  
2240 W. Citrus Way  
Phoenix, AZ**

*Hope to see you at the  
Oct. 13th Meeting!*

**October 13, 2011 at 1:30 pm - City Manager  
December 1, 2011- Holiday Party (11:30 am) and Annual Meeting  
(Mountain Preserve Center)**

**Board meetings are at 10 am on the 2nd Thursday of the Month  
Except for June, July and August**