

Chevron Retirees Association

September Luncheon

Tuesday September 12, 2017

HESS (Houston Engineering & Scientific Society)

5430 Westheimer

10:00 a.m. - Social – cash bar available

11:00 a.m. - Lunch

12:00 noon - Program

\$25.00 per person, includes gratuity

Prepaid reservations need to be received by

Thursday September 7, 2017 send them to:

MHC Luncheon Coordinator

11152 Westheimer #729

Houston, TX 77042

Luncheon Schedule:

December 12, 2017, March 13, 2018, June 12, 2018

Entrée Choice

We offer you a choice of entrée for our luncheons. Please indicate yours on your luncheon reservation form when you send in your reservation. This quarter's luncheon entrée choices are:

- 1) *Chicken Piccata W/ Capers and a lemon butter sauce*
- 2) *Baked Mahi Mahi W/ Tomatoes & Olives*
- 3) *Vegetarian Large Ricotta Stuffed Shells w/ Marinara Sauce*

Each Entrée served with fresh vegetables, Chef's choice starch, salad, dessert, and iced tea and/or coffee.

September Program

Toni King,

Medicare Expert, Author, Columnist, Speaker



The following is a recent example of her column. Don't miss this program if you are remotely interested in Medicare!

Last year, my mother got into the "donut hole" in October. I can see from the Part

D statement she receives that she is rapidly approaching the donut hole and it is only the beginning of May. None of her drugs have changed from 2016.

She can afford her co-pays of \$180 per month that she pays at the pharmacy. The monthly Part D statement says the prescription drugs' cost is \$950 per month. I'm confused.

Please give me some ideas to help control this cost!

Thanks,

Jennifer from Dallas, TX

Your mother's prescription drug problem is a typical problem since the cost of brand name prescriptions has risen dramatically. She can afford her \$180 co-pays, BUT... has no idea that the true cost of her prescription drugs is \$950 each month.

Once her Medicare Part D prescription drug plan and the co-pays she pays total **\$3700** for 2017 for her **covered** drugs, then she is in the famous "Donut Hole" or coverage gap.

She must pay the next **\$4950** to get out of the "Donut hole". She will pay 40% for a brand name drug and the brand name drug manufacturer will pay 50% of that covered brand name drug. Now the remaining 10% will be paid by the prescription drug plan which she enrolled in.

What happens if your brand name drug is not a "covered" brand name drug on your specific Part D plan? You will have to pay 100% of that brand name drug.

Generics cost less, and for 2017, the cost is a 51% co-pay when in the "Donut hole". Many brand name drugs do not have a generic alternative to use.

That is why it is important when choosing a Medicare Part D prescription drug plan, whether beginning Medicare for the first time or during Fall's Medicare's annual enrollment, to be sure all prescriptions are covered on one's Part D plan.

Do research prior to enrolling in a Part D plan because if you choose the wrong plan, you cannot change it until Medicare's annual enrollment period, which is from October 15th to December 7th every year.

January 1 of each year, the process starts all over again with a new Medicare Prescription Drug plan and different costs, deductibles, and a new Donut hole.

Toni's Tips to help you stay out of the Donut Hole or not get in it as soon!

- Visit medicare.gov when selecting a Medicare Part D plan, whether it is your first time or changing during Medicare's Annual Enrollment Period in the fall. *This is an accurate way to view the cost of drugs and which plan and pharmacy are most cost effective.*
- Talk to your doctor or doctors about which brand name drugs can be changed to generics.
- Get samples from your doctor.
- See what generics are in a \$4 or \$5 generic prescription drug program at HEB, Wal-Mart, and Costco etc.... Pay for the generics **out of your pocket**. To get their discounted price, you only need a prescription from your doctor.
- Contact the Prescription Assistance Program in Lake Jackson at 979/285-1430, which has saved over \$64 million dollars helping people get their prescriptions at affordable prices when they can't pay for them.

Scholarship



The Scholarship Program of the Metropolitan Houston Chapter was organized late in the year 2000 and a scholarship was first awarded in June 2001, making this the 17th consecutive year that your chapter has given a college scholarship. Your chapter was the first in the Chevron Retirees Association to award such a scholarship. This scholarship is funded totally by your voluntary donations.

This year we had five grandchildren nominated to compete for the scholarship, and all of them should be considered outstanding scholars. The Scholarship Committee factors in numerous selection criteria such as grades, test scores, class rank, confidential references, plus an essay, all of which must be submitted by the deadline.

The final selection of this year's scholarship recipient went to Michaela Christine Reinhart. Michaela's grandparents, Ray and Rita Casserly, accepted on her behalf the \$2,000 scholarship check, a framed certificate stating that Michaela was awarded the scholarship, and a wooden nameplate made and donated by your fellow member Ricky Mercado. Michaela will be attending Duke University in the fall as a member of the Class of 2021.

Doug Beatty
MHC Scholarship Chairperson

Doug_the_Elder1@hotmail.com

or

MHC Scholarship Chairperson
5220 Braeburn Drive
Bellaire, TX 77401-4815

MHC Primary Contacts

President , Communications Committee Chair & CRA Demographics Committee Chair	Glenn Ewan	281-693-5461 glenn@gewan.us	Past President & CRA Benefits Committee Member	Bill Dodge	832-934-0680 wndodge@sbcglobal.net
Vice President & Luncheon Coordinator	George Treibel	281-485-3538 gmtr@att.net	Scholarship Committee Chair	Doug Beatty	713-665-6652 doug_the_elder1@hotmail.com
Secretary	Judy Spencer	713-213-4581 j.b.spencer@att.net	Scholarship Committee	Truman Childress	281-469-4745 tgchildress@sbcglobal.net
Treasurer & Luncheon Site Coordinator	Howard O'Donnell	832-409-9908 hjod@att.net	Luncheon Committee.- Invocation, Pledge and Benediction	Dennis Huddleston	281-587-1669 dchuddle@juno.com
Membership Committee Chair	Bill Alvarez	281-497-6365 wfal@comcast.net	CRA Past President	Charlie Rhoads	713-569-6931 charlie_rhoads42@yahoo.com

METRO HOUSTON BENEFITS CONNECTION



It is the time of year when we all must think about our medical benefits. Bill Dodge is our Chapter's immediate Past President and a current Metro Houston Board Member. Bill is also a CRA Benefits Committee Member. If you have any problems with your transition from Chevron supported health insurance to OneExchange, Bill is the person in MHC to contact. Bill is also available to assist Chapter members on other Chevron/CRA benefits questions. He will either answer your question or find the person who will. His contact information is:

Phone - 832-934-0680

Email – wndodge@sbcglobal.net

Last Luncheon Highlights

Liz Cubage



Liz Cubage currently serves on the Boards of Fayetteville's Chamber of Commerce and Fayetteville Area Heritage Museum. She also serves on the City of Fayetteville's Hotel Occupancy Tax (HOT) Advisory Board and is a member of Fayette County Tourism Association. She and her husband Spencer are very active in Fayetteville, but are not retired.

They own Pipeline Pigging Products located in Tomball Texas – but that's another story. Liz's presentation was about the many interesting things to do around Fayetteville.

Pete Dodge



Pete Dodge has 38 years experience as an Exploration Geologist working the Gulf Coast both on and offshore. He graduated from Texas A&M in 1977 with a bachelor's degree in Geology. Pete began his professional career with The Superior Oil Company in Lafayette and was more recently employed by Petro-Hunt in Houston. He enjoyed a distinguished career with multiple oil & gas discoveries where he contributed both geological and geophysical support toward Gulf Coast prospect generation and development.

Pete has long recognized similarities between his professional career as a Geologist and the sport of bass fishing as they both rely on contour maps, seismic or sonar data, amplitude interpretation and quite frankly a little luck! Pete's presentation was focused on those similarities.

Online Directory

Did you know about the powerful tool that you have access to find fellow retirees within MHC? Just browse on your computer, tablet, or smartphone to MHC's website: www.cra-metrohouston.org. Now find the Directory menu tab, and if you point to it you'll see a drop down menu item How To Create Your Logon. Click on it and you'll have all the instructions to get you started. After you register, you'll receive an email confirming your registration. If you do not receive this message within an hour, please send a note to membership@cra-metrohouston.org so we can approve your logon manually.

After the logon information, there are instructions on how to use the directory search. This online directory search contains the most current information from our database. It is updated at least quarterly but often sooner. Let's say you meet someone at a luncheon, and you remember his name is Bob or Bill or at least something that starts with "B". You can search the first name with the first character, or the last name with the first character. Of course, the name field searches can be narrowed down by entering more than one character to search for, "Bo" for example will find Bob but not Bill. What if you think you would like to go to a luncheon but you aren't sure you can drive that day? You can search the directory by your 5-digit zip code and find all the MHC members who live in your area. Be sure to leave the name fields blank for this to work.

If you celebrated a birthday or wedding anniversary this quarter, check the membership tab on our website – www.cra-metrohouston.org and see who shares your special dates.

PRESIDENT'S PODIUM

I have returned from a relaxing time with my family cruising the Caribbean. I am all energized and ready to get going again, but where to go? You may recall that, in our newsletters the last few quarters, we posed several questions that asked for a response from you. These questions were intended to give your Board of Directors a sense of direction for your chapter. We asked - Would you like to:

- Attend an Astros Ball game?
- Have a picnic or fish fry in the fall?
- Attend live theater as a group?
- Be willing to help with the CRA Annual meeting in San Antonio next year?

To each question, we received the underwhelming number of responses, **ZERO**. Maybe we just haven't asked the correct questions. So, here we go again:

- What kind of program do you prefer?
 - Music
 - December (Christmas)
 - Other times
 - Local Attraction Speaker
 - Houston Rodeo
 - Houston Business Council
 - Chevron Corporate Speaker
 - Chevron Benefits Speaker e.g. with OneExchange
 - Status of the Company
- Do you want a calling committee to contact you each quarter?
 - Are you willing to be on this committee?

Enough of my ramblings. You see, we have many more questions than we have answers. We will continue to do our duty and try to give you a chapter you are happy with. If you do have any comments, please let us hear from you.

Glenn

DOOR PRIZE WINNERS

06/13/2017

Alas, in this age of all things automatic, it had to catch up with us sooner or later. The automatic focus feature of our camera failed on many of our pictures, so in the interest of fairness, I decided to not show any of them. Better luck this September. The winners in June were:

John Jackson
Charlie Hancock
Keith Morton
Ruth Anderson
Linda Dodge
Clay Coe
William Laub
William Vermilyea
Douglas Hicks
John Moncrief
Thomas Hill

I apologize for not having your picture in our newsletter. If you come to the next luncheon, we will take a new picture and publish it in the next issue.

THE SILENT AUCTION

The silent auction was a success. Look for us to hold this as an annual event. Two of the donated items did not receive winning bids; they were donated to the door prize pool. The winning bidders this time were:

Item 1	Framed Print – Gulf Oil Corp. 1901-1984 – Donated by Bill Dodge
Bidder	Betty Spooner \$10.00

Item 2	12 Kt. Gold Filled Cross P/P Set with Gulf Emblems – Donated by Ed Schott		
Bidder	Maco Fowlkes	\$40.00	

Item 4	Texaco Gas Station (Near Seguin) – Donated by Bob Leeper		
	Bidder	Iris Beatty	\$10.00

Item 6	Texaco Tanker Truck – Donated by Charlie Hancock		
Bidder	Rei-Yu (Judy) Hwan	\$15.00	

I think we can all agree, this was fun and the real winner is the Houston Food Bank.

Membership

Just a reminder to the 126 members who have not paid their 2017 dues: membership renewal is from October 1st of the prior year through March 31st of the dues year (e.g. October 1, 2016 through March 31, 2017 for dues year 2017). You will be reminded that your 2017 dues are due on the form at the end of this newsletter. Timely payment of your dues helps your chapter operate smoothly. Please help us out and pay your dues when they are due. A number of our members are taking advantage and paying \$20 for their 2017 and 2018 dues. You might consider it.

MHC has a "try it for free" for first time members. Any retiree of Chevron or one of its merged companies that has not been a member of any other Chevron Retiree Chapter will receive their first year's MHC membership for free. You may want to use this first time offer to entice one or more of your retiree friends who haven't yet joined MHC. Just give them the link to our website, www.cra-metrohouston.org to show them the benefits of our chapter.

Speaking about our website, www.cra-metrohouston.org you may just want to check it out yourself to see all the good information that is out there for you.

We are interested in any ideas or suggestions that you may have to make our chapter more to your liking. Please email membership@cra-metrohouston.org with your idea or suggestion.

Renew today. Don't put off until tomorrow what you can do today.

Thank you,
Bill Alvarez
MHC Membership Committee Chair

Treasurer's Corner

2017 2nd Quarter Financial Statement

REVENUE	Annual Budget	YTD Actual
Income (dues)	\$5,780	\$6,108
TOTAL REVENUE		
EXPENSES		
CRA Dues	\$1,734	\$1,875
Luncheon Meal Cost - Net	\$600	\$452
Web Site	\$400	\$10
Misc. Expenses	\$550	\$200
Special Events	\$10	\$0
Mail Box	\$543	\$543
Luncheon Door Prizes	\$800	\$356
Luncheon Entertainment	\$600	\$0
Food Bank Donation	\$400	\$0
Scholarship Fund Transfer	\$0	\$0
TOTAL EXPENSE	\$5,637	\$3,434
Surplus/(Deficit)		
SCHOLARSHIP FUND		
Beginning Balance	\$0	\$0
Scholarship Donations	\$2,000	\$2,492
General Fund Transfers	\$0	\$0
Scholarship Award	\$2,000	\$2,000
Surplus/(Deficit)	\$0	\$492

Items of note: 2017 Scholarship fully funded by donations! \$492 collected for next year's award! Expenses on budget, but most costs occur in 4th Qtr. Projected to be on target for end of year.

JUNE 13 LUNCHEON RESERVATIONS

The following table contains the names of those members who made reservations for the luncheon. We do not have an actual attendance list.

(Spouses and Guests are listed after their Member Host, therefore, are not shown in alphabetical order)
(If you had guests who are not listed, we apologize but we failed to capture their name)

Bill Alvarez	Esther Brautigam	Scott Darnell	Marco Fowkles	Barbara Hill
Ruth Anderson	Charles Merlyn Bruce	Centha Davis	Will Fraizer	Lorie Hougland
Richard Snowden	Ray Casserly	Eric Brown	Raymond Garber	Dennis Huddleston
Sharon Snowden	Rita Casserly	Tom DeBoise	Jim Gerhardt	Charlene Huddleston
Gary Backens	Truman Childress	Bill Dodge	Charlie Hancock	Rei-Yu "Judy" Hwan
Linda Brackens	Clay Coe	Linda Dodge	Shirald Hendrix	John Jackson
Doug Beatty	Carter Conlin	Pete Dodge	Douglas Hicks	David Kalinowski
Iris Beatty	Liz Cubage	Linnie Edwards	Thomas Hill	Arleigh Kalinowski

Luncheon Reservations continued on Page 6

Luncheon Reservations Continued from Page 5

Evelyn Kassey	Fred Levert	Lee Noack	Robert Skaggs	Brian Taylor
Michael Kassey	Sandra Littlefield	Karin Noack	Phil Smith	Janis Taylor
Harold Kaufman	Beth McCracken	Monte Rogers	Charles Specht	Jim Taylor
Nancy Kaufman	Ricky Mercado	Howard O'Donnell	Judy Spencer	George Treibel
Paul Larson	Pansy Meyer	David Pollock	Betty Spooner	Bill Vermilyea
Bill Laub	Esther Bender	Wanda Reves	James Stokes	Thomas White
Janice Laurie	John Montgomery	Jim Robertson	John Strickland	Brad Williams
Robert Leeper	Keith Morton	Sid Roe	Michael Svoren	



IN MEMORIAM

We extend our deepest sympathy to the families of these individuals



Robert E Andress	Gulf	02/23/17	R
Phillip D Battle	Texaco	06/29/17	R
Maxine M Belt	Gulf	04/13/17	S
Clinton J Blanchard	Texaco	04/05/17	R
Evelyn W Cattelino	Gulf	05/10/17	S
James H Clayton	Texaco	02/18/17	R
Mildred L Cobb	Texaco	01/29/17	R
Lois N Conwell	Gulf	05/02/17	R
Matthew B Deprang	Gulf	06/03/17	S
Roy M Dicharry	Chevron	03/26/17	R
Ruth W Ebon	Texaco	06/17/17	S
Robert B Faas	Texaco	05/21/17	R
Patrick T Fitzgerald	Chevron	04/29/17	R
Alvin W Franklin	Gulf	06/16/17	R
Jason Fry	Chevron	03/21/17	R
Bennie M Green	Gulf	03/23/17	S
William J Hardy	Texaco	06/19/17	R
Thompson W Hebert	Gulf	04/16/17	R
Thora E Hightower	Gulf	04/06/17	S
Ramona Hughes	Texaco	04/27/17	S
Dorothy L Keller	Getty	05/29/17	R
Donald Key	Texaco	03/01/17	R
Alvera Krupowicz	Texaco	01/09/17	S
Everett D Land	Gulf	04/14/17	R
Rob Leger	Texaco	07/05/11	S

Joe B Lester	Gulf	03/08/17	R
Gerald R Maple	Gulf	04/06/17	R
Joyce O Martin	Gulf	06/06/17	S
Mary F McKinney	Chevron	04/21/17	R
Thomas W Moore	Gulf	06/04/17	R
Nedra H Nokes	Texaco	03/27/17	S
Mary Beth Obanion	Texaco	06/13/17	R
John M Opich	Texaco	10/25/16	R
Clyde Owens	Texaco	05/10/17	R
Howard L Patton	Chevron	02/14/17	R
Douglas A Payne	Gulf	05/05/17	R
William J Prime	Gulf	03/27/17	R
Robert J Pursley	Gulf	05/17/17	R
Laverne A Rainey	Gulf	04/10/17	S
Justino Rosales	Texaco	05/04/17	R
Eddie M Sargent	Gulf	01/21/17	S
Ruth Sartorius	Gulf	02/15/15	S
Marshall W Sorrells	Texaco	04/06/17	R
Gertrude T Stringer	Gulf	04/25/17	S
Harley Lynn Tanner	Texaco	04/16/17	R
Maria G Warren	Gulf	04/27/17	S
Phala L Wilson	Gulf	02/04/17	S
Mary C Wolfram	Gulf	03/28/17	S
Jeanne Wood	Texaco	02/15/17	S

Note - We are showing the recently deceased as reported quarterly by Chevron to CRA Demographics. The new R/S column indicates that the person was listed as a Retiree or a Survivor in the Chevron records.



When you donate \$20 or more at one time, you can double your impact by filing with Chevron HumanKind for matching funds. Their rules require you to validate your donation with either a cancelled check or a receipt. Since our MHC Chapter does not provide receipts (since we are not the Food Bank), we recommend you donate with your check made payable to Houston Food Bank. To learn how to submit your cancelled check and more, go to www.chevronretirees.org/ResourcesGroup/ChevronHumankind.