

COPMEA Municipals

Volume 73 Issue 17 Newsletter September/October 2015

COPMEA OFFICERS

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Chantel Robertson, Recording Secretary

COPMEA DIRECTORS

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Patrick Gavazzo, Sylvia Pacheco
Joe Guzman, Ray Yocopis
Dianna Manning

PARLIMENTARIAN

Larry Felix

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Chris Goldberg (chris.goldberg@copmea.com)
Barbara Shrum (barbara.shrum@copmea.com)

MEMBERSHIP RATES

Single \$4
Family \$8

ASSOCIATE MEMBERSHIPS

Single \$48 per year
Family \$96 per year

OFFICE INFORMATION:

135 North 2nd Avenue
Monday: 1 p.m. to 5 p.m.
Tuesday-Friday: 8 a.m. to 5 p.m.

General E-Mail Address
communications@copmea.com

Web Site
COPMEA.COM

Telephone: 602-262-6857

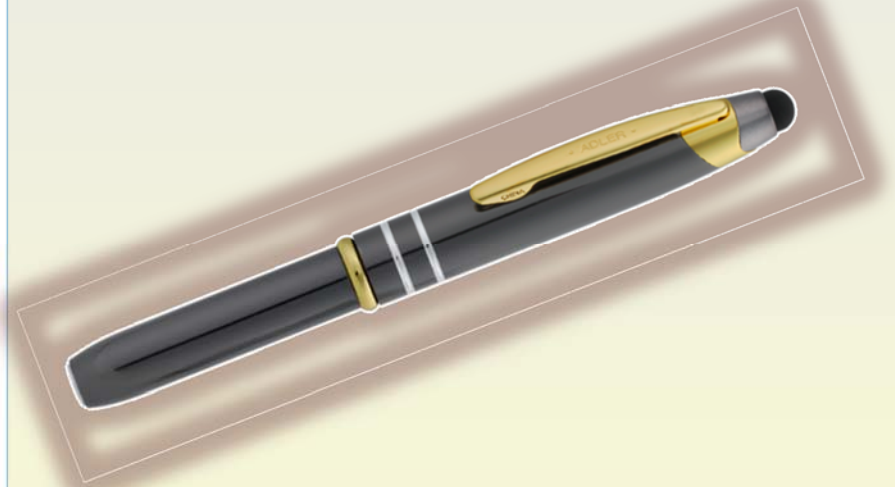
Fax: 602-534-1964

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**COPMEA NOW ACCEPTS CREDIT AND DEBIT CARDS
FOR YOUR PURCHASES**

A N D

**AS A VALUED MEMBER OF COPMEA, YOU WILL NOT BE
CHARGED A PROCESSING FEE**



For the month of September, for COPMEA members that refer a new member, you will receive this Lexi Lighted Tip Pen with Stylus

Gunmetal/Gold - Black Ink

Join COPMEA for membership meetings to socialize, enjoy a light dinner, free BINGO, and your chance to win a door prize.

**Washington Activity Center
2240 West Citrus Way
Phoenix, Arizona 85015-1900
5:30 p.m.**

10/20/2015

11/17/2015

12/15/2015



Welcome

New COPMEA
Members
August 2015

Travis Alder	Water
Adam Abril	Water
Joseph Chacon	Water
Christina Dominguez	Police
Maria E Gonzalez	Police
Zachary Grimm	Water
Juanita Hawley	Public Works
Eduardo Lino Jr	Water
Karla LaMadrid	Police
Jackeline Morataya	Police
Adria M Duarte	Human Services
Larry Moore Jr	Public Works
Elsa Ochoa	Fire
Kerry Rizza	ComCenter
Adela Torres	NSD
Alicia Valenzuela	HR
Daniel Valladee	Senior Services
Ralph Lopez	Water
Brittany Whittle	Safety
Rigoberto Moratayas	Associate
Dallas Young	Associate



Attention City of Phoenix Retirees and Customer Service-Oriented Volunteers

The city of Phoenix is seeking friendly, energetic, customer-service oriented volunteers looking to participate in the downtown Phoenix scene. In October, the city of Phoenix will introduce its City Hall Connectors, a helpful group of volunteers who will be committed to assisting visitors to City Hall. City Hall Connectors will be stationed at the first floor Phoenix City Hall information desk facing Washington Street and will be the welcoming faces as visitors enter the building. City Hall Connectors will connect Phoenix residents and visitors to all the services the city has to offer! Eligible volunteers will receive training, free parking during their assigned shifts and a chance to meet other friendly volunteers and city employees. This volunteer opportunity requires committing to a minimum of two shifts per month, with an option for a three- or six-hour shift. The City Hall information desk will be open Monday to Friday from 8 a.m. to 2 p.m. and closed during major holidays. So if you, or someone you know who is 18 years of age and above, is interested in being a volunteer City Hall Connector, please direct them to volunteer.phoenix.gov, click on “Hot Opportunities” and scroll down for City hall Connectors!



Go Purple in October in support of National Domestic Violence Awareness Month

Did you know that one in four women and one in seven men have experienced domestic violence in their lifetime?

Please show support for the third annual campaign throughout October with displays of purple, like installing a purple light bulb on your porch, wearing purple on Fridays, tying a purple ribbon on your car antenna, etc.

Also, the city invites everyone to wear purple on Thursday, Oct. 15 and use the hashtag #AZWearPurpleDay on social media.

For more information, visit paintphoenixpurple.org.

If you or someone you know needs help, call the Family Advocacy Center at 602-534-2120 or the National Domestic Violence Hotline at 1-800-799-7233.



COPMEA Election Time!

Each year, as positions within the Board of Directors become open, the following process will be followed to fill these vacancies.

Step One: Nomination

COPMEA is now accepting nominations for Board positions.

Nominees must be a COPMEA member for a minimum of six months and 18 years of age or older.

Nominations can be made at the COPMEA Office or at the next two COPMEA Membership meetings scheduled as follows:

Washington Activity Center
2240 West Citrus Way
Phoenix, Arizona 85015-1900

5:30 p.m.

10/20/2015

11/17/2015

Step Two: Accept the Nomination

The nominated COPMEA member has to accept the nomination.

Step Three: Vote

Go to the COPMEA Office to cast your ballot.

Board of Directors Positions Accepting Nominations:

- President
- Treasurer
- Board Members (2)



Congratulations to Dr. Caleb J. Taylor who graduated from the University of Arizona College of Medicine in May. His specialties are Internal and Emergency Medicine. His degrees include a Bachelors from ASU in Bio-chemistry, Medical Doctor, MD and Masters in Physical Health, MPH. Dr. Taylor has Accepted residency at Ohio State Hospital in Columbus, Ohio for 5 years. He is the son of retiree and COPMEA member Elouisa Lavin Taylor (ET).



**Discounted Tickets Available for all
COPMEA members!**

**Purchase your tickets today!
Special COPMEA price: \$39**

**Date: Saturday January 16th, 2016
Time: 7:00pm**

Disney Live "Three Classic Fairy Tales at
US Airways, Saturday, October 10, 2015 @
1:00 pm, \$24.00 per ticket,
Section 109 Rows 21 thru 28
(100 Tickets for Inventory)



COPMEA now sells “Old School” City Bird™ Caps.

Member Price:

\$16 each or 2 for \$30

Non-member Price:

\$20



*Fitted “FLEXFIT”
Caps*



CASH ONLY

COPMEA now sells

City of Phoenix pens

Member Price:

\$6 each or 2 for \$10

Non-member Price:

\$10



Disneyland			
Tickets can only be purchased by credit cards with the member's name imprinted on card			
Age:	Member:	Gate:	Effective March 4, 2015
Children (3 - 9)	\$163.40	\$172.00	2-Day (1-Park/1-Day) Ticket
Adult (10+)	\$175.75	\$185.00	2-Day (1-Park/1-Day) Ticket
Children (3-9)	\$201.40	\$212.00	2-Day Park Hopper Ticket
Adult (10+)	\$213.75	\$225.00	2-Day Park Hopper Ticket
Children (3-9)	\$201.60	\$224.00	3-Day (1-Park/1-Day) Ticket
Adult (10+)	\$211.50	\$235.00	3-Day (1-Park/1-Day) Ticket
Children (3-9)	\$237.60	\$264.00	3-Day Park Hopper Ticket
Adult (10+)	\$247.50	\$275.00	3-Day Park Hopper Ticket
Children (3-9)	\$220.50	\$245.00	4-Day (1-Park/1-Day) Ticket
Adult (10+)	\$234.00	\$260.00	4-Day (1-Park/1-Day) Ticket
Children (3-9)	\$256.50	\$285.00	4-Day Park Hopper Ticket
Adult (10+)	\$270.00	\$300.00	4-Day Park Hopper Ticket
Children (3-9)	\$233.10	\$259.00	5-Day (1-Park/1-Day) Ticket
Adult (10+)	\$247.50	\$275.00	5-Day (1-Park/1-Day) Ticket
Children (3-9)	\$269.10	\$299.00	5-Day Park Hopper Ticket
Adult (10+)	\$283.50	\$315.00	5-Day Park Hopper Ticket
Deluxe	\$521.55	\$549.00	Annual Passport (3 & Over)
Premium	\$740.05	\$779.00	Annual Passport (3 & Over)
Children (3-9)	\$261.90	\$291.00	SoCal City Pass Ticket
Adult (10+)	\$300.60	\$334.00	

Disneyland 60
RESORT
Diamond Celebration

60 Delightful Years of Disney Magic

Experience it all with a multi-day ticket.

COPMEA HAS DISCOUNTS - CHECK THEM OUT

The COPMEA Office has discounts available for MEMBERS ONLY and for many local and out of state amusement parks, plays, professional athletic games, and U.S. Airways Center events. All ticket prices are subject to change without notice. Trips outside of the U.S. require a passport.

LOCAL DISCOUNTS AVAILABLE	SOUTHERN CALIFORNIA TICKETS
<u>Movie Theatres</u>	
Harkins	\$6.50
Harkins Special Engagement	\$7.50
AMC Gold	\$8.00
<u>Enchanted Island at Encanto Park</u>	
Unlimited Rides (reg. \$14.25)	\$7.00
<u>Castles and Coasters</u>	
Adult/Child	
Rides Only	\$18.00
Unlimited Rides And Golf (reg. \$30)	\$22.50
<u>Arizona Science Center</u>	
General Admission	\$7.00
<u>Phoenix Zoo</u>	
Adult (Reg. \$20)	\$15.00
Child 3-12 (reg. \$14)	\$10.00
<u>Wildlife World Zoo & Aquarium</u>	
Adults (reg. \$29)	\$22.00
Child 3-12 (reg. \$14.25)	\$10.00
<u>Out of Africa (reg. \$29.95/\$14.95)</u>	
Adults	\$24.95
Child 3-12	\$10.95
<u>Desert Botanical Gardens</u>	
Adults	\$20.00
Child 3-12	\$5.50
Student	\$12.00
<u>Arizona Sea Life Aquarium, AZ Mills</u>	\$9.00
Reg. Adult \$18.50 and Child \$10.50	
<u>Butterfly Wonderland, Scottsdale</u>	
Adults 12+ (reg. \$19.95)	\$16.95
Child 3-11 (reg. \$10.95)	\$8.95
Children 2 years & under free (reg. \$16.95 for student, seniors, military)	
<u>Golfland/Sunsplash (reg. \$28.99)</u>	\$20.00
<u>Wet and Wild</u>	\$29.00
(cash, check, debit, credit w/\$5 fee) (reg. Adult 38.99/Child \$29.99)	
<u>Big Surf (reg. \$26.95)</u>	\$14.00
<u>See's Candies Certificate (reg. \$17.50)</u>	\$15.20
<u>Honey Baked Ham Cert (worth \$40)</u>	\$34.00
<u>SeaWorld</u>	
Adults/Children	\$63.00
(reg. gate price \$89.00)	
<u>Aquatica Water Park Splash Season Pass</u>	\$38.00
<u>Universal Studios</u>	
(must pay by credit/debit card)	
All Tickets Adult/Child	
3-Day Pass (reg. \$95)	\$84.00
Front of Line Tickets (reg. \$199)	\$189.00
Black out dates apply	
<u>Six Flags Magic Mountain</u>	
(must pay by credit/debit card + \$8.99 fee)	
All Tickets Adult/Child	\$41.99
<u>Hurricane Harbor</u>	
All Tickets Adult/Child (reg. \$37.99)	\$25.99
<u>San Diego Zoo or Safari Park</u>	
Adults (reg. \$44)	\$40.75
Child 3-11 (reg. \$34)	\$32.25
<u>Legoland (2 Day Ticket)</u>	
Adult	\$71.00
Child 3-12	\$66.00
(reg. \$78 Adult/\$68 Child)	
<u>Legoland and Sea Life Aquarium Resort</u>	
2-Day Hopper Ticket	
Adults	\$76.00
Child 3-12	\$71.00
(reg. \$97 Adult/\$87 Child)	
<u>Knott's Berry Farm</u>	
(must pay by credit/debit card + \$8.99 fee)	
Adult (reg. \$57)	\$35.00
Child 3-12, Jr. Sr. (reg. \$28.99)	\$29.00
<u>Knott's Soak City</u>	
(must pay by credit/debit card + \$5.99 fee)	
Adult (reg. \$59)	\$25.00
Child 3-12 (reg. \$28.99)	\$23.00
(Save \$30)	





Valley West Travel

Las Vegas, 2 Nights Hotel with Air, \$189 pp
 San Diego, 2 Nights + SeaWorld, \$199 pp
 Disneyland, 2 Nights + 2 Day Hopper Pass, \$299 pp
 Honolulu, Hawaii, 5 Nights, Hotel/Air, \$799 pp
 Knott's Berry Farm Packages, Hotel, Tickets & More
 (please call for details)

Note: certain restrictions may apply to all vacations.

Group Vacations

Santa's Polar Express Train Package (please call for details)
 Baja Cruise, 3 Nights, October 22, 2015, \$398pp
 Cuba Guided Tour, 5 Nights, Air, Hotels, Meals and More.
 Departs in Oct., Nov. & Dec, 2015., \$2200.pp
 Alaska Cruise, 7 Nights, June 7, 2016, \$1182pp
 Exotic Caribbean Cruise, 7 Nts, Oct. 1st, 2016, \$617pp

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 623-974-2929

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25 WEST THOMAS

(S.W. Corner of First Avenue & Thomas)

PHONE: (602) 277-5155

M-T-TH-F: 7:30 AM-5:30 PM W-Sat: 8:00 AM - Noon

COPMEA CLASSIFIEDS

PART TIME JOB:

Looking for individuals that would like to work part time. We have positions open for wheelchair agents and security screeners. Please call Complete Skycap Services at 602-267-0294.

FOR SALE: 2008 Toyota Highlander, 3.5L V6, 5 speed auto, AWD, 7 passenger, tires purchased in 2014, dealer serviced, Blizzard Pearl White color, 103,000 miles. Asking \$15,900. Call or text Jeff at 602-793-0865.



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The News is Out

The City of Phoenix will no longer be offering retiree health insurance coverage as we knew it. Rather, it is requiring us to purchase health insurance through what is called the “Marketplace” or “Exchange” which I will explain in more detail later in this article. There are still a few unknowns at this time as to the administration and implementation of the transition, discussions are ongoing, but the decision has been made to make the change this year. The City is making this change to save millions of dollars each year by no longer having to subsidize our health insurance premiums through the “Qualified City Contribution” and to allow retirees to purchase more affordable health insurance through the exchanges. Depending on the retirees’ age, the network of doctors and hospitals in which healthcare benefits are administered, and the plan chosen, retirees can save considerable money purchasing through the exchange. For example, the current City retiree Blue Cross PPO family plan has a monthly premium of \$2,345 a month. The City subsidized the plan with a \$375 monthly contribution. With the Qualified City Contribution, the actual monthly premium retirees pay is \$2,099 a month including family dental. Compare this to the Blue Cross plan for my family of four in which **I’m paying \$833 a month plus \$129 for dental**, and one can quickly see how the private exchanges can save a family over \$1,137 a month (\$13,644 a year) in health insurance premiums over current City options. In addition, I receive my MERP that I use to further reduce my health insurance premiums.

Rumors are circulating retirees will be losing their \$168 or \$202 MERP benefit. This is **not true**; we will continue to receive this benefit. There are ongoing discussions on how to best administer this program within IRS guidelines and accountability but **we will continue to receive a MERP benefit** now and into the future.

Change is hard and can be intimidating. As retirees, we have become familiar with a health insurance system that has worked just fine for years. But times have changed and the key is to learn how health insurance works so we can make meaningful decisions regarding our health insurance plan selection in order to maximize savings while still having comprehensive coverage. We need to have a strong understanding of copays, deductibles, maximum out-of-pocket expenses, prescription benefits, healthcare networks, and how all of these benefits interact with each other within each of the offered plans.

The Affordable Care Act, also known as Obamacare, is a law that regulates healthcare and the insurance industry. All health insurance plans must comply with this law, whether offered through United, BCBS, Aetna... and also whether purchased directly or offered by an employer. Most people have two choices for purchasing their health insurance, purchase a group health insurance plan such as the current City employee or retirement plans or private insurance plans offered through a health insurance company and referred to as the exchange. To keep this simple, the Marketplace or exchange is nothing more than health insurance plans offered for sale to private individuals. When purchasing private insurance it is usually purchased in one of two ways in Arizona: through healthcare.gov (the federal government’s website offering private health insurance plans for those individuals requiring federal subsidy to help pay their health insurance premiums) or directly from one of the health insurance providers, usually through a broker like myself. Not all plans available through private insurance companies are available through healthcare.gov so the options are far greater using broker-assisted options.

Continued on next page...

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One of the key provisions in the Affordable Care Act is how private insurance is priced and most importantly that it is “guaranteed issue”. This means that every private insurance plan has to accept everyone willing to pay the premium into their plan and the insurance company can’t raise premiums or “kick someone out of a plan” due to a pre-existing or future medical condition. As a result, the sickest 48 year old cancer patient enrolled in the same plan as the healthiest athlete, will pay the exact same premiums. In addition, premiums are set annually and approved by the State Insurance Commission with 80% of the collected premiums being required to go toward the direct administration of healthcare.

Finally, what choices will current and future retirees have for making their health insurance choice for 2016? Since insurance companies have not yet released their plan choices for 2016, we will have to wait until late September to see what is being offered. All of the insurance companies will offer many plan choices classified into Bronze, Silver, Gold and Platinum plans. Within these plans there will be several doctor, prescription, and hospital network choices. Some plans are more suited to travelling within the US or abroad. There is so much that should be considered before making a decision that best suits an individual’s needs. The enrollment for plans should start on November 1, 2015 and will be able to be completed in one of the ways outlined below:

Work with an educated independent broker like myself who understands retiree options and choices. One-on-one meetings will ensure each individual and unique situation is considered in making a health insurance decision for your family that provides the greatest amount of healthcare and financial protection for the money. **There are no fees for using an independent broker and the insurance premiums are exactly the same regardless where or from whom the insurance plan is purchased.**

The City will hold meetings and send out a booklet to all retirees explaining the changes in September or October. The City has contracted with Towers Watson who has experience administering these types of transitions. At that time, retirees can select a private health insurance plan by enrolling through a computer portal and will have access to a 1-800 operator to assist with the enrollment process.

Medicare eligible retirees will have many new and additional options which can be very complicated and confusing and Medicare eligible retirees should call me with any specific questions.

Finally, the best advice I can provide is to be nimble and open-minded. Things will not be the same and making the wrong health insurance choice can cost you thousands of dollars a year in premiums without adding any benefits as I have previously demonstrated to 100’s of retirees. There is no “one-size-fits-all” option and every retiree’s unique and individual circumstances has to be evaluated to ensure the best protection at the best price is selected.

About the Author

Kenny Tims retired from the Phoenix Police Department as a Police Commander at the age of 40 years old (1983 – 2003). Now 53 years old, he is a health / life insurance expert specializing in helping government and public safety retirees understand their health insurance options with the goal of saving them considerable money on their insurance premiums without sacrificing benefits. As an independent insurance broker representing HealthMarkets, the largest independent health insurance broker in the U.S., he represents the largest selection of plans from National and Regional carriers. Kenny can be reached for additional information or questions at 602.380.5197 or ktims@healthmarkets.com



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You can purchase your certificates at the COPMEA office for \$8 but are worth \$10 for a **20% savings** when you use them



Be sure to present your COPMEA membership card at the COPMEA office and at COPMEA events

If you are receiving more than one COPMEA Municipal per residence, please call the COPMEA Office at 602-262-6857 to eliminate duplication

If you want to go “green” and do not want the COPMEA Municipal sent to your residence, please call the COPMEA Office to discontinue the mailing

Members are encouraged to send in personal e-mail addresses for inclusion in the electronic mailing list to

communications@copmea.com. The COPMEA Office sends out Municipals, fliers, membership meeting information, updates on upcoming events, special engagements, and discounts. Your personal information is always kept confidential and is never released for marketing or any other purposes



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City of Phoenix Municipal Employees Association,
135 North 2nd Avenue, Suite B-5, Phoenix, AZ 85003-2013.

COPMEA Newsletter

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Monday: 1 p.m. to 5 p.m.

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COPMEA OFFICE INFORMATION



- ⇒ Transactions are cash, check, credit, or debit
- ⇒ Disneyland, Knott's Berry, Six Flags, and Universal require purchase by credit/debit card
- ⇒ Knott's Berry charges a processing fee of \$5.99
- ⇒ Six Flags charges a processing fee of \$8.99
- ⇒ No charge for Disneyland or Universal.
- ⇒ \$50 fee charged for all returned checks
- ⇒ Have your COPMEA cards ready when making purchases
- ⇒ Tickets for monthly events are restricted to your membership
- ⇒ Take your old membership card to the COPMEA Office for replacement if your social security number appears on the card
- ⇒ Report any membership and address changes to the COPMEA Office

MONTHLY MEMBERSHIP

\$4 single monthly membership dues

\$8 family monthly membership dues

Monthly payroll deductions for fulltime and temporary city employees.

ASSOCIATE ANNUAL MEMBERSHIP

\$48 single annual membership dues

\$96 family annual membership dues

Non-city employees and city of Phoenix retirees may join COPMEA. Dues are paid in full for the year at the time of joining then annually thereafter. Another option is monthly payroll deductions from a city of Phoenix employee family member.

Membership rules:

- ⇒ You must be a member to purchase tickets or participate in COPMEA functions
- ⇒ Tickets and event passes purchased by COPMEA members are for the sole use of the card holder
- ⇒ Tickets and event passes cannot be purchased for anyone outside of the COPMEA membership
- ⇒ You must present your COPMEA Card and a valid ID at the time of purchase