



# SRSRA NEWSLETTER

For SRS Retiree Association Members Bruce Cadotte, Editor Volume 18, No. 3, September 2015  
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### Preliminary: DOE, SRNS Agree to Important Benefits Changes

Recently SRSRA received an oral briefing on the changes being considered for 2016 as a result of the 2015 SRNS review of the post-65 retiree health care plan, which is nearing completion. The potential changes were discussed at the conceptual level, and all the details have not been worked out. The key issues and changes being considered and awaiting finalization are:

- Stipend:** The stipend will remain at \$2,400 for 2016, and will be re-evaluated for 2017. Stipend comparisons and utilization figures played a role in this decision.
- High Drug Cost Stop Loss:** There will be a new stop loss provision for out-of-pocket drug expenses in 2016, at the dollar value where Medicare catastrophic drug coverage begins (currently \$4,850). There will be a maximum benefit per individual, and there will be a yearly maximum expenditure by the plan for the “stop loss.” Implementation is being developed.
- Loss of Stipend:** Retirees who allow their Supplement or Advantage policies to lapse, and lose their stipend, will be able to re-enter the stipend program by buying a policy during open enrollment, or at other “Qualifying Life Events.”
- MMA/WageWorks:** These contracts will be renewed. MMA is changing its name to RightOpt.
- Requirement to buy from MMA:** Retirees will only be required to buy a Medicare Advantage or Supplement Plan through MMA for the first year that they participate in the SRS Retiree Reimbursement Account Plan. After that, they can buy through any licensed broker/agent. Changing these plans requires serious consideration, however, because the retiree may be subjected to underwriting, which can have a significant cost impact.
- Requirement that Retirees with VA, Tricare, and SC State (PEBA) Spousal Coverage Must Buy a Supplement or Advantage Plan to Receive a Stipend:** These retirees must buy a Supplement or Advantage Plan the first year that they participate in the SRS Retiree Reimbursement Account Plan, but they may drop the coverage after the first year and still receive the stipend.
- States/Locations with Limited Choices:** Will be handled on a case-by-case basis where there is a problem.

Two other non-health plan benefits items were also discussed:

8. **Retiree Contributory Life Insurance Cost:** The 288 retirees, all over 70 years old, paying \$0.60 per \$1,000 coverage will continue to be subsidized for 2016; this will have to be reviewed each subsequent year, subject to available funding.
9. **Pension Buy-Out Option:** People terminated before Dec. 31, 2014, not retirement-eligible but with a deferred vested pension benefit, will have the option of taking a pension buy-out if their payout is between \$1,000 and \$20,000. This affects about 900 future retirees.

Disclaimer: These notes are preliminary and may not be fully accurate; final program details and implementation have not been fully developed. **The revised Summary Plan Description of the Retiree Reimbursement Account to be issued by SRNS will govern the retiree health plan benefits.**

The bottom line is that SRNS and DOE-SR have made a good faith effort to address all the items presented in the white paper SRSRA presented late last year. The only disappointment was that stipend usage figures played a role in the decision on the stipend amount, and stipend comparisons were used without consideration of other pertinent retirement benefits, such as pensions, in the DOE arena. Since the stipend amount will be re-evaluated for 2017, SRSRA has the opportunity to address the problems inherent in the 2015 approach. SRNS expects to announce the changes in September, before Medicare open enrollment. SRSRA has offered to assist in implementation and roll out discussions, especially development of questions and answers.

### Message from the SRSRA Chair

The United Way Campaign is under way. The SRSRA offers retirees the opportunity to contribute directly to the United Way through the Association. This is another way to emphasize the positive impact that SRS retirees have on our communities. You should have received a mailing with more information if you live in South Carolina or Georgia. Please consider our many blessings, and share with those less fortunate.

Our Resource Center continues to help SRS retirees with insurance, reimbursement, and other aging issues. We have already met with over 500 retirees, resulting in over \$350,000 in reimbursements. Medicare Open Enrollment is just around the corner, starting on Oct. 15 and running through Dec. 7. **Every person with a Medicare Part D Drug Plan should shop for their best deal on a 2016 drug plan during the open enrollment period.** Failure to do this can cost you a lot of money. The Resource Center can assist you with this review process. Please call or e-mail for an early appointment, since open enrollment is our busiest season.

In December 2014, we submitted a comprehensive white paper to SRNS/DOE-SR entitled, "Lessons Learned about the Savannah River Site Post-65 Medical Stipend Program from a Retiree's Perspective – A Catalyst for Improvement Opportunities." SRNS is nearing completion of a review of this plan for 2016, and DOE-SR recently shared the conceptual changes that will be made in the plan. I am very pleased to report that almost all of the issues raised in the SRSRA white paper are being addressed. Veterans, retirees eligible for spousal coverage, and retirees who lapsed their insurance and lost their stipend will all benefit. Most notable is the addition of a "stop loss" provision for catastrophic drug costs. SRNS and DOE-SR deserve credit for their responsiveness and dedication to improving the post-65 retiree health plan. The conceptual changes for each issue are covered in the benefits article on page 1.

--John Veldman

## Review of Medical Plan Changes Slated for Volunteers

SRSRA has scheduled an overview of 2016 SRS Medical Plan changes and enrollment preparation. This is primarily for Resource Center volunteers but others may attend. There will be two identical sessions on Monday, Oct. 12: morning, 9 a.m. to 11:30 a.m. – then lunch for volunteers only – then a repeat from 1 p.m. to 3:30 p.m.

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### Sessions Planned for Medicare Open Enrollment for Drug and Advantage Plans

It is critically important for retirees to examine their drug and Medicare Advantage plans every year for costs and benefits. Drug plans, for example, can change dramatically in premiums with no improvement in benefits or coverage, while another plan may be offering lower premiums or co-pays for the same coverage. Also, drug plans change their formularies (the drugs covered and at what “tier”) with little notice. A drug your plan covers today may not be covered in January. If you need any help navigating the drug or Advantage plans, contact the Retiree Resource Center. The following information should help. (NOTE: Medicare Supplement plans can be changed, but should not be changed without careful consideration. The financial consequences can be serious, since the retiree may be subject to underwriting.)

*Medicare Open Enrollment Period is Oct. 15 through Dec. 7 but you may not be able to enroll on Monday, Dec. 7 if the Medicare Web site is too busy.*

#### AVAILABLE APPOINTMENT DATES FOR SRSRA RESOURCE CENTER

*October 1,2 5,6,7,8,9 12,13,14,15,16 19,20,21,22,23 26,27,28,29,30*  
*November 2,3,4,5,6 9,10 12,13 16,17,18,19,20 23,24,25 30*  
*December 1,2,3,4*

*One hour appointments on those dates are available at 9, 10, 11 a.m. or 1:30, 2:30, 3:30 p.m.*

#### HOW YOU CAN ENROLL IN THESE TWO TYPES OF PLANS

Prescription Drug Plan – You can enroll either through MMA (not required for the stipend), through the SRSRA Resource Center, through an outside insurance agent, or on your own on-line through Medicare.gov.

Medicare Advantage Plan – Must complete your enrollment through MMA in order to get the 2016 stipend from the Site—any Resource Center meeting is for information purposes only prior to your telephone enrollment through MMA.

#### HOW TO GET AN OFFICE OR MAIL/TELEPHONE APPOINTMENT

1. Office: E-mail [SRSRA@LSCOG.ORG](mailto:SRSRA@LSCOG.ORG) - Please list three possible dates
2. Office: Call 803-508-7033, Option 7 - Leave your telephone number and three possible dates

*Mail/Phone: You can also request a mail appointment. We will mail you a form to complete and mail back to our office and we will mail you the results of our plan search. We will give you a follow-up call to discuss your options and answer any questions you may have.*

## Reminder: Resource Center Holds “Age-In” Training Sessions

Unfortunately, becoming eligible for Medicare requires retirees to make decisions that may affect their retirement benefits and finances for the rest of their lives. Because these decisions are so important, the SRSRA Retiree Resource Center offers free “Aging in to Medicare” meetings every month. See the box on the next page for the location. SRSRA recommends that people attend *at least* two months before the month they turn 65 to allow time to review options and be prepared to work with My Medicare Advocate. Membership in SRSRA is not required (but would be much appreciated).

The typical agenda for these meetings:

- What Medicare is—and isn’t—and its critical deadlines
- How Medicare differs from the Site’s Blue Cross plans—the good, the bad and the ugly
- Preparing for the most effective use of My Medicare Advocate and WageWorks

During 2015, these sessions will be held on Tuesday, Sept. 8; Tuesday, Oct. 13; Tuesday, Nov. 10; and Tuesday, Dec. 8. The time is from 9 a.m. – noon.

Congratulations to Rodger E. Roberts, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Neal Smith at 706-481-0970 or 706-833-1289 within 30 days to claim your gas card! Please verify your home address when you contact him.

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### “You Are Not Alone”

We all recognize that many retirees – in fact hundreds – are having trouble getting reimbursed through WageWorks. All of us “over-65ers” have had to navigate through the Medicare minefield very carefully trying to avoid mistakes that could cost more of our fixed incomes than we can afford. And we know that one major illness – or one expensive drug that we can ill afford – can wipe out a lifetime of planning for our retirements.

That’s the motivation for the SRS Retiree Resource Center – helping you make the best decisions you can about how to use your health benefits. Of course, we provide you with up-to-date and accurate information. Of course, we’re ready to help you translate WageWorks’ jargon into plain English you can understand and act on. But, most importantly, we care about you as an individual – one of our own – who needs someone who speaks your language.

And we’re not just about health benefits. Through our partnership with the Lower Savannah Council of Governments, we can help you in lots of other ways – getting financial relief for expensive drugs you need but can’t afford; providing transport assistance for those who are no longer mobile; assisting family caregivers in many ways; helping to ensure that your long-term care lives up to its promises by providing an advocate for you; and so many others.

Getting old is not for wimps, but we all need an ear to hear us and a voice to speak for us sometimes. You are not alone – the SRS Retiree Resource Center is here for you. If you’re confused, overwhelmed and need a hand,

please call us – in Aiken, call 803-508-7033; or call toll free 866-845-1550. When connected, press 7 from the voicemail selection.

--John Plodinec

***Resource Center Contacts, Lower Savannah Council of Governments (LSCOG) Building***

Phone: (803) 508-7033 (866) 845-1550 (toll free) Internet: [srsra@lscog.org](mailto:srsra@lscog.org), [resourcecenter@srsretirees.org](mailto:resourcecenter@srsretirees.org)

Hours: Monday – Friday, 9 a.m. to 4 p.m.

Location: LSCOG Building, 2748 Wagener Rd., Aiken (next to Aiken Electric Co-op, across from Aiken Pest Control)

Resource Center Coordinator: Ms. Laureen Feinman, [lfeinman@lscog.org](mailto:lfeinman@lscog.org)

## United Way Letters Mailed

*By early September, members in Georgia and South Carolina should have received solicitations directly from SRSRA for their local United Way campaign. Last year, the Association raised more than \$20,000 for local United Way agencies in Georgia and South Carolina counties. You may also have received a solicitation from SRS. Contributions to both campaigns go to the same place; it's a matter of which campaign gets the credit for your contribution.*

Congratulations to Rodney D. Martz., winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Neal Smith at 706-481-0970 or 706-833-1289 within 30 days to claim your gas card! Please verify your home address when you contact him.

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## Report Your Beneficiaries for SRNS Life Insurance

SRNS has changed its contributory and con-contributory life insurance carrier to Prudential. As part of moving the records to the new carrier, Prudential is asking that beneficiary designations be updated with them. Instructions for this procedure have been mailed to the retirees involved, and the instructions are straightforward. We mention it here because some have wondered whether these letters were legitimate. If you have any questions, contact the Site's retirement services staff (see the contacts below).

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## A Word about Digital Security

A retiree recently reported that her Verizon Wireless account was "hacked," allowing a person to order a new phone in her name and have it shipped to a different address. There is a detailed description on the SRSRA Web site, [www.srsretirees.org](http://www.srsretirees.org). One principal lesson applies to essentially all digital commerce: use strong passwords, make each password different, and change the passwords often.

With respect to Verizon, call them to make sure all shipments go to *your current* address, and have a unique password for all your Verizon purchases.

### Verizon Discounts

For retirees receiving “employee” discounts from Verizon: these discounts are going away. But you may call Verizon to see if you are eligible for a senior discount.

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### Newsletter Information

Questions and comments related to this newsletter may be addressed to Bruce Cadotte, newsletter editor, at [newsletter@srsretirees.org](mailto:newsletter@srsretirees.org), or Newsletter, SRS Retiree Association, P.O. Box. 5686, Aiken, SC 29804. If you have a new e-mail address, or have changed your address recently and are not receiving SRSRA communications by e-mail, please contact [newsletter@srsretirees.org](mailto:newsletter@srsretirees.org). Our e-mail program allows us to reach members more quickly with news. Other pluses are quicker distribution of the newsletter and less cost of copying and mailing hard copies. Thanks to all of you who are receiving your newsletter by e-mail.

### BENEFITS CONTACTS

- ◆ **Benefits Service Center (a one-stop service for most HR and payroll activities and questions):**
  - ◆ 803-725-7772 (local area SC and GA)
  - ◆ 800-368-7333 (toll free)
  - ◆ [service-center@srs.gov](mailto:service-center@srs.gov) (e-mail contact for this service)
  
- ◆ **Westinghouse Corp. Pension** 800-581-4222
- ◆ **My Medicare Advocate** 877-591-8904; [www.mymedicareadvocate.com/srs](http://www.mymedicareadvocate.com/srs)
- ◆ **WageWorks** 877-924-3967; [www.wageworks.com](http://www.wageworks.com)
- ◆ **Medicare Helpline** 800-633-4227
- ◆ **Medicare Web Site:** [www.medicare.gov](http://www.medicare.gov)
  
- ◆ **Blue Cross/Blue Shield of SC** 800-325-6596;  
Option 1 for Medical  
Option 2 for Dental  
Option 3 for Pre-Cert/Med Authorization  
[www.southcarolinablues.com](http://www.southcarolinablues.com)

Congratulations to Bruce Cameron, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Neal Smith at 706-481-0970 or 706-833-1289 within 30 days to claim your gas card! Please verify your home address when you contact him.

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### Interested in serving on the SRSRA Board of Directors?

Please e-mail Bernice DeLoach, Nomination Chairman, at [tdel4blong@bellsouth.net](mailto:tdel4blong@bellsouth.net)

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## Savannah River Site Retiree Association Membership Application

\_\_\_\_\_ I want to RENEW my membership in the SRSRA  
(...and I am willing to serve on the Board of Directors) \_\_\_\_\_ Yes \_\_\_\_\_ No

\_\_\_\_\_ I want to JOIN the SRSRA  
(...and I am willing to serve on the Board of Directors) \_\_\_\_\_ Yes \_\_\_\_\_ No

\_\_\_\_\_ My spouse is also retired from SRS and wants to JOIN the SRSRA  
(...and my retired SRS spouse is willing to serve on the Board of Directors) \_\_\_\_\_ Yes \_\_\_\_\_ No

\_\_\_\_\_ I am the surviving spouse of an SRS retiree and wish to JOIN/RENEW my membership in the SRSRA  
(...and I am willing to serve on the Board of Directors) \_\_\_\_\_ Yes \_\_\_\_\_ No

### Annual Dues:

#### Current Year (2015)

\_\_\_\_\_ \$25 for Retiree

\_\_\_\_\_ \$0 for Retiree's Spouse (also retired from SRS)

\_\_\_\_\_ \$5 for Retiree's Surviving Spouse

#### Next Year (2016)

\_\_\_\_\_ \$25 for Retiree

\_\_\_\_\_ \$0 for Retiree's Spouse (also retired from SRS)

\_\_\_\_\_ \$5 for Retiree's Surviving Spouse

SRS RETIREE NAME \_\_\_\_\_

SRS Retired or Surviving SPOUSE'S NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ TELEPHONE \_\_\_\_\_

SRS RETIREE RETIRED FROM: SRNS \_\_\_\_\_ WSRC/SRR \_\_\_\_\_ BSRI \_\_\_\_\_ BWXT-SRC \_\_\_\_\_ BNFL-SRC \_\_\_\_\_ OTHER \_\_\_\_\_

SPOUSE RETIRED FROM SRS: SRNS \_\_\_\_\_ WSRC/SRR \_\_\_\_\_ BSRI \_\_\_\_\_ BWXT-SRC \_\_\_\_\_ BNFL-SRC \_\_\_\_\_ OTHER \_\_\_\_\_

SRS RETIREE: DATE OF RETIREMENT \_\_\_\_\_ E-MAIL ADDRESS \_\_\_\_\_

*Providing your e-mail address gives SRSRA permission to send you major Association communications by e-mail instead of paper mail.*

SRS RETIRED OR SURVIVOR SPOUSE: DATE OF RETIREMENT \_\_\_\_\_ E-MAIL ADDRESS \_\_\_\_\_

*Providing your e-mail address gives SRSRA permission to send you major Association communications by e-mail instead of paper mail.*

Return to: **SRS Retiree Association**  
**P. O. Box 5686**  
**Aiken, SC 29804**  
**Attn: Membership Chairman**