



SRSRA NEWSLETTER

For SRS Retiree Association Members

Bruce Cadotte, Editor

Volume 18, No. 2, June 2015

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2015 Annual Meeting Held, Directors Elected

The SRSRA 2015 Annual Meeting was well-attended and informative, featuring presentations on current benefits and insurance issues and a recap of the state of SRS and on some of those issues by Site Manager Dr. David Moody and an update by Rick Sprague, senior vice president for Savannah River Nuclear Solutions (SRNS) Technical Services. A summary of the meeting proceedings starts on page 4.

A key item of business for the membership is the election of directors for the current year. Incumbent members re-elected for two-year terms were Fred Cadek, Bruce Cadotte, Fred Cavanaugh, Bernice DeLoach, Dave Fauth, Gail Jernigan, James Tisaranni, Thomas Varallo, and John Veldman. New board members are Jerry Evatt, Tom



2014-2015 SRSRA Board of Directors

The 2014-2015 directors of SRSRA were, l. to r., front row: Ed Leibfarth, Dave Zigelman, Kathy Grant, Bernice DeLoach, Rick Geddes, John Plodinec, John Church; second row: Larry Coleman, Dick Seif, Dave Fauth, Phil Croll, Harvey Kinder, Neal Smith, Bob Malstrom; back row: Jim Tisaranni, Bruce Cadotte, Jack Roberts, Andy Cwalina, Tom Varallo, Art Osborne, Bob Croley, Joe Ortaldo, Dick Frushour. Not pictured: Fred Cavanaugh, Gail Jernigan, John Lindsay, Ron Malanowski, John Veldman.

French, Deb Shedrow, Jann Smith, Ben Stewart* and Victor Wright. Members continuing their terms for the next year are John Church, Phil Croll, Andy Cwalina, Dick Frushour, Kathy Grant, Harvey Kinder, Ed Leibfarth, John Lindsay, Ron Malanowski, Bob Malstrom, Joe Ortaldo, John Plodinec, Dick Seif, Neal Smith and Dave Zigelman.

John Veldman's slide presentation at the meeting is available to members at www.srsretirees.org.

* Resigned effective June 2.

Chairman's Message

Fellow retirees,

I was pleased to see almost 400 of us at the SRSRA Annual Meeting on April 14. I hope that you gained a more complete understanding of the initiatives that your board is working on. I would like to thank Dr. David Moody, DOE- SR Manager, and Mr. Rick Sprague, SRNS Sr. Vice President, for their presentations at the meeting. This newsletter contains the Q&A from the meeting, for those not able to attend, and the slides from my talk are on the SRSRA website. I would also like to give a huge thank you to Ed Leibfarth and his team for staging a very successful meeting.

I'm also pleased to report that we have taken another step forward on the path toward a pension increase. Rep. Joe Wilson attached an amendment to this year's National Defense Authorization Act, asking DOE to conduct a study of pension benefits by January 2016. If it becomes law, the study will be used by the Energy & Water appropriators as the basis for considering an SRS pension increase. Many thanks to Rep. Wilson and his staff for taking the lead in making this happen. As I have said before, this effort is not a sprint, it is a marathon.

The SRNS review of the post-65 health care plan is currently in the data-gathering phase. This is important, since good data enables sound decisions. The SRSRA white paper that we submitted is also a catalyst for improvement opportunities. We have been promised an interim review of the progress of the study before decisions are made. The study is scheduled to be completed in August.

The SRSRA Resource Center continues to assist our retirees with insurance, reimbursement, and other issues. We have assisted over 500 retirees since September, facilitating reimbursements or savings of over \$250,000. If you have questions or issues, please call the center. Classes on Medicare are being conducted every month for retirees turning 65, and we continue to train volunteers to staff the center. Please consider becoming a volunteer!

John Veldman
SRSRA Chair

2015-2016 Officers

Chair: John Veldman

Vice Chair: Tom French

Secretary: Gail Jernigan

Treasurer: Phil Croll

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 page 3 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 Wednesday, July 15; Tuesday, Aug. 11; Tuesday, Sept. 8, Tuesday, Oct. 13; Tuesday, Nov. 10; and Tuesday, Dec. 8. The time is from 9 a.m. – noon.

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

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

Congratulations to Annie E. Fields, 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.

Congressional Action on Pension Adjustments

At the 2015 Annual Meeting, the chair reported that the efforts to obtain an ad hoc pension adjustment had reached a stumbling block when DOE's Dr. Dave Moody decided not to pursue the effort with DOE headquarters in Washington.

John reported that as an alternative, the SRSRA board would pursue the matter through our Congressional delegation.

In late April, Congressman Joe Wilson (R.-S.C.) and his staff succeeded in adding an amendment to the bill H. R. 1735, National Defense Authorization Act for Fiscal Year 2016, to require DOE to conduct an assessment and comparison of pension plan cost-of-living adjustments (COLAs) between federal government plans and comparable public sector plans, and to consider the operational impact of COLAs for plans that have not had a COLA within the past ten years. Further, it requires that the DOE brief the House Armed Services Committee on the results of the assessment by Jan. 31, 2016.

If the bill passes as amended, it becomes law with which DOE must comply. Although this sounds like good news, we must continue to remain cautious. It still has to pass both houses of Congress, and because this is an assessment only, we do not yet know how it may come out.

What we do know for sure is, first, that your SRSRA board has successfully gained the attention of Congress regarding our benefits which we hope to continue to leverage in the future. And, second, Congressman Joe Wilson deserves a pat on the back if you should see him in your travels. SRSRA members may find it useful to encourage their Congressional representatives to support H.R. 1735 with the COLA assessment amendment.

Andy Cwalina, Benefits Protection Committee Member

Think United! The SRSRA United Way Campaign will be coming in August. Members in Georgia and South Carolina will receive solicitations directly from SRSRA. Last year, the Association raised more than \$20,000 for local United Way agencies in the Central Savannah River Area and other Georgia and South Carolina counties. You may also receive 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.

Summary of 2015 Annual Meeting

John Veldman, SRSRA board chairman, welcomed the 374 registered members attending, plus speakers and visiting dignitaries, including representatives from the local Congressional delegation. The slides John used in his remarks are available on the SRSRA Web site, www.srsretirees.org. (The following, although a comprehensive summary, is not the official record of the meeting, which will be circulated to the membership before the next annual meeting.)

State of SRSRA

John said the Board of Directors had focused on three areas in the past year: establish a Resource Center to assist retirees with health insurance, reimbursement, and other issues; achieve an *ad hoc* pension adjustment in 2015; and achieve improvements in the Post-65 Retiree Health Care Plan in 2016.

The Pension Proposal

There are several justifications for the pension adjustment, including the following:

- The earliest SRS retirees, or their surviving spouses, tend to be the oldest, sickest, and have the smallest pensions.
- These retirees have been the hardest hit by the changes in retiree medical benefits in 2013 – substantial DOE savings come out of the pockets of retirees.
- The SRS pension multiplier (1.2 percent x salary x yrs. service) is the lowest percentage multiplier in the DOE Complex.
- Since the last pension adjustment in 2002, purchasing power has declined more than 30 percent, while pension payments have remained the same.

SRSRA's proposal is a \$35 flat dollar value increase with an adder for time since retirement, for those retired prior to Jan. 1, 2009. This would amount to an increase of approximately \$35 to \$111 per month (\$420 to \$1,332 per year), or 6.2 percent on average, for participants. The cost of this proposal is \$43 million amortized over seven years to equal \$7 million annually. The proposed adjustment is less than a third of cost-of-living adjustments available to DOE employees and some other DOE sites but not available at SRS. To pay for this proposal, the recently passed Congressional transportation bill reduced required SRS pension contributions by \$207 million over the next seven years, so the \$7 million per year during that period needed to fund the pension adjustment should not materially or adversely impact DOE programs or budget.

After two months of consultation with DOE-HQ officials, Dr. Moody announced in January that he would not recommend a similar SRSRA proposal due to budgetary priorities and concerns about future budgets. He did note that it might be possible to offer some assistance through the retiree health care plan.

SRSRA BOD is now working with the elected delegation to advance the current pension adjustment proposal. [Note: See article on the amendment to the National Defense Authorization Act on the preceding page.]

Medical Benefits

A stipend-based health care system for retirees 65 and older was started on Jan. 1, 2013, with Savannah River Nuclear Solutions (SRNS) staff announcing that My Medicare Advocate would assist with sign-up and WageWorks would be the reimbursement agent. SRSRA BOD members worked with SRNS staff to resolve

numerous issues and individual problems. The SRSRA Resource Center was established in September 2014 to assist retirees with insurance, reimbursement, and other issues.

DOE-SR and SRNS are conducting a review of the 65+ retirees' health plan in 2015. Several BOD members developed a white paper, "Lessons Learned from the SRS Post-65 Medical Stipend Program from the Retiree's Perspective," which was submitted to DOE-SR and SRNS in December 2014. The goal of the white paper is to be a catalyst for improvement opportunities during the review process as a hopefully informative and advisory document.

Some key conclusions were that the stipend is starting to fall behind costs, that drugs are the largest factor in health care cost increases for retirees, and there is a definite need for a prescription drug "stop-loss" provision. SRSRA BOD members hope to receive interim updates on progress before decisions are made. The review is scheduled to be completed by August 2015, and any changes will be implemented in 2016.

The current plan rules are having an adverse impact on some retirees. Many retirees must obtain plans through MMA even though they don't need them, such as those covered with veterans' or spousal benefits. [See the December 2014 Newsletter for further information on these kinds of impacts.]

The Resource Center

John Plodinec explained the Resource Center, a unique partnership between the Lower Savannah Council of Governments and SRSRA with oversight by the SRSRA Resource Center Committee. SRSRA has received contributions from Savannah River Site Employees Association (SRSEA), SRNS and Savannah River Remediation (SRR). Since opening last September, Resource Center volunteers have helped over 500 SRS retirees make the most of their health care benefits and receive other services, including resolution of more than \$250,000 in reimbursement problems.

In closing, John asked for volunteers to staff the Resource Center to help the SRSRA members do more for SRS retirees.

Treasurer's Report

Total income for the SRSRA through March 30 was \$49,445, mainly from membership dues and grants from SRSEA, SRNS, and SRR. Expenses were \$50,346. Major expenses have been mailings of the newsletter, maintenance of the website, and expenses for the Resource Center.

Supporting SRS

John Veldman stressed the importance of supporting SRS missions and speaking up for our legacy in various public forums. New and continuing missions at the Site will help protect our benefits in the environment of budget-cutting, and the "antis" should not be allowed to make uninformed comment unopposed.

Finally, John thanked retiring board members for their service. Those members were Larry Coleman, Chair, Membership and Audit Committees; Bob Croley, Federal and Contractor Liaison and Resource Center Committees; Rick Geddes, Chair, Medical Interface Committee; Art Osborne, Congressional Liaison Committee; and Jack Roberts, Chair, Federal and Contractor Liaison.

Presentation by Dr. David Moody, DOE-SR Manager

Dr. David Moody spoke on the ongoing discussions among SRSRA representatives, SRNS management, and himself. He hoped that these discussions will continue after he retires. Although not all parties agree at these meetings, he said "our hearts are in the right place."

Dr. Moody stated that DOE-SR management recognizes and responds to retiree interests. Among the retirement-related issues DOE-SR has been considering are:

- Cost of Living Allowance request
- Changing the stipend: SRNS asked TowersWatson to perform market research to determine average stipend amounts (Lawrence Livermore and SRS are highest at \$2,400).
- Adding a prescription drug plan: TowersWatson is researching the prevalence and cost of adding this type of plan.
- Premiums for Pre-65 retirees: TowersWatson is calculating the premiums for active and pre-65 retirees. Preliminary rates are to be available in April with final rates available in May-June.
- Alternatives to WageWorks: Improvements have been made to existing plan and additional areas for improvement continue to be evaluated.
- Veterans with VA and TriCare benefits: TowersWatson is developing a cost analysis as well as the process for receiving a stipend without enrolling in a Medicare Supplement or Medicare Advantage plan.
- Delayed enrollment or re-enrollment: Currently, the plan does not allow a retiree to waive enrollment or terminate enrollment in a Medicare Supplement or Advantage plan and to re-enroll at a later time. MMA is looking at how processing such an enrollment change would happen.
- Financial support for the Resource Center: SRNS made an initial donation to establish the Resource Center. Further funding opportunities will have to be evaluated as the current arrangement does not have an employer-employee relationship with SRNS.

As for the path forward, Dr. Moody noted that DOE-SR would continue a dialogue with retirees and seek input on issues, with an eye toward finding workable solutions.

Presentation by Rick Sprague, Senior Vice President for SRNS Technical Services

Mr. Sprague provided an overview of SRNS. He provided an organization chart of the management team, discussed the interface management of SRS alignment with federal agencies and contractors, and noted accomplishments for Environmental Management, National Nuclear Security Administration, and the Savannah River National Laboratory.

Rick recapped the support SRNS has provided to SRSRA and retirees, including the following:

- Handled daily calls from retirees about Pre-65 Health Care Plan and the Post-65 Vendors and Reimbursement Accounts ("Plans")
- Served as liaison between BlueCross BlueShield, My Medicare Advocate, WageWorks and the retirees
- Developed a brochure for new retirees about the transition to retirement and Medicare
- Provided actuarial evaluations in support of ad hoc requests
- Responded to data requests regarding pension and other issues
- Coordinated, planned and communicated changes to the Plans

He also reviewed the SRNS support to the Resource Center:

- Donated \$5,000 to the Resource Center
- Assisted with the planning and implementation
- Conducted training for the Resource Center Volunteers
- Developed and mailed an announcement regarding the opening
- Assigned a dedicated contact with My Medicare Advocate to facilitate issue resolution for the Resource Center

Questions

Members at the meeting were asked to write down and submit questions for the SRSRA Board, fielded by Chairman John Veldman.

Question: I am 65 and spent \$3,000 in three months on medication for arthritis. These costs are devastating to me. What can be done?

Answer: A stop loss provision would benefit everyone. While under the Site plan, and before reaching age 65, retirees had an out-of-pocket maximum expense. With Medicare Part D plans, there is no stop-loss provision. We have proposed several options to DOE and SRNS to eliminate this problem.

Question: Is the association going to pressure elected officials for a pension increase?

Answer: First, we have to ask DOE, and then we can go to elected officials. The delegation has asked that we approach DOE-HQ to get an official position on our pension increase. We have had 15-20 meetings with members of the delegation and their staffs to explain our position. We are optimistic that they will support us. [See page 3.]

Question: Why isn't the Resource Center funded by DOE?

Answer: When we developed the concept of the Resource Center, we felt the SRSRA could do it right. We are getting Medicare-qualified volunteers and have set up a first-of-its-kind service for retirees. We have a partnership with the Lower Savannah Council of Governments to help retirees. As we have progressed, DOE and SRNS have been watching our development. As a result, SRNS did provide some funds for the Resource Center. We have also asked Dr. Moody if the costs for the Resource Center could be an allowable expense for SRNS, which would fund the Resource Center. Dr. Moody replied he would see what he could do.

Question: Why did Dr. Moody decline the pension increase?

Answer: Under DOE Order 350.2 the DOE Chief Financial Officer must sign off on the long-term liability for pensions. At one time the site manager could make this determination. Dr. Moody advocated for the pension increase at DOE-HQ, but we have not heard a final answer and reasoning from DOE-HQ. We developed a good proposal. We worked with SRNS actuaries. However, it looks like DOE-HQ will not approve the increase. So we will approach the delegation. [See page 3.]

Question: Why does the increase focus only on older retirees?

Answer: The pension adjustment, as proposed by the SRSRA, will affect all retirees but will focus on the older retirees. Older retirees, because of when they retired and the lower salaries they earned prior to retirement, typically have the smallest pensions; some only a few hundred dollars a month.

The pension proposal has an exclusion period. All those retired on regular and optional pensions before Jan. 1, 2009, or their beneficiaries, will participate. This exclusion period is included in the proposed pension adjustment because the more recent retirees have not suffered from significant inflation between Jan. 1, 2009, or their more recent retirement date, and the present. Inflation has been low, and one year was even negative. (Social Security increases were also very low or zero.) The 2002 pension adjustment also had an exclusion period, reaching back to early 1999, and the inflation experienced during that exclusion period was approximately the same as in the currently proposed exclusion period.

The pension adjustment, as proposed by the SRSRA, is a flat dollar concept (all retirees receiving the same increase plus adjustment based on when they retired). The oldest retirees with the smallest pensions therefore get the largest percentage increase.

Question: Pre-65 retirees know how their premiums are increasing. I am on Medicare and don't know how to plan for my premium increases. Can you help me?

Answer: As we get older the premium amount increases due to our age. In addition, insurance companies must account for medical inflation. As for drug plans, we recommend that you check your list of prescriptions against the plans every year to get the best deal. The Affordable Care Act is closing the donut hole and reducing the amount of out-of-pocket expenses for retirees.

Question: I paid \$15 for each of my 2015 and 2016 dues before the dues increase. Do I need pay for the increase in dues?

Answer: No, you don't owe any more for the dues. The dues increase was effective Jan. 1, 2015. [Ed. Note: In other words, any years paid in advance before Jan. 1, 2015 at the lower rate are paid in full.]

Question: We had a great dental plan when we worked. Now that we are on Medicare, we don't have any dental coverage. Could SRSRA get a group dental plan for the members?

Answer: You are correct, we had a great dental plan, but we do not know the answer to your question. We will have to research this to determine if it is feasible.

Question: Who oversees WageWorks? We all see problems with WageWorks.

Answer: I understand your frustration with WageWorks (WW), but WWs is following IRS rules. WW is a subcontractor for My Medicare Advocate (MMA), and MMA is a contractor for SRNS.

When WW denies your claim, and if you get a code that you do not understand or you don't know how to answer the question, you can call WW or the Resource Center for help.

Question: Can I get a copy of your presentation?

Answer: Yes, we will put it up on the webpage. [Ed. Note: This has been done.]

General Business

The minutes of the last annual meeting were approved, and the slate of SRSRA board members proposed by the Nominating Committee was likewise approved (see page 1). John announced the drawing for the door prizes.

Questions Not Answered at the Meeting

The following questions were submitted on question cards at the meeting but were not answered owing to time. Answers to a couple of questions of less general interest will be sent directly to the questioner.

Question (paraphrased): Please explain why the premiums for Blue Cross/Blue Shield coverage for pre-65 retirees have been increasing so dramatically.

Answer: While there are a number of factors in play, there are two very big ones. First, SRNS is increasing the portion of insurance costs that are borne by the employee or retiree (to make its practice more in line with that of other companies). This portion was to go from 12 to 25 percent. Second, SRNS has put the pre-65 retirees into a pool that is separate from active employees and has moved Medicare-eligible retirees out of the SRNS insurance pool altogether. Since the pre-65 retirees are more medically needy as a rule than younger active employees (those who are not on Medicare), their costs are higher, and this is reflected in premiums. Meanwhile, the active employee pool therefore becomes a lower-cost population. So the aging and high-cost retiree population is being hit with increases in the employee/retiree share of costs, medical inflation, and spreading costs over a 55-65 age population that uses a lot of medical services. Hence the rapid and severe rise in premiums. The percentage increase for active employees is much less. SRNS said they would phase in the change in the share of costs borne by retirees over five years. So it is likely that pre-65 retirees will continue to see significant premium increases in 2016 and 2017.

To make matters even worse, active employees pay their medical premiums with pre-tax dollars. No such benefit is available for the pre-65 retirees.

Here is a table of premium costs for the years since the 2013 changes in retiree coverage.

Year	Active Employees		Pre-65 Retirees	
	Single	Couple	Single	Couple
2013	\$100	\$200	\$109	\$218
2014	\$105	\$210	\$140	\$282
2015	\$115	\$230	\$151	\$305

Question: Why are there restrictions on which companies we are able to choose our health insurance from? I, through my wife's SC state retirement, am eligible to use her insurance as secondary when I go on Medicare in December 2015. I should be allowed to use my stipend or at least a portion of it for this purpose.

Question: My wife has BCBS through the State of SC. She is required to purchase a policy through MMA. It is not right for her to get the stipend [sic].

Answer: SRNS is aware of the issue that, for folks with access to other group insurance (typically state plans or Tricare), current program rules require them to buy insurance they may not need or is not their best alternative. This constraint arose as a contract requirement with MMA, but also protected the retiree population because it created a method to verify that everyone became enrolled in a suitable Medicare supplement when we were dropped from the Site plan. This restriction is subject to review as the contract with MMA is up for renewal this year. Your Retiree Association has told SRNS that this policy is a major problem for many of our members. We are hopeful there may be a change this year, but how to ensure that retirees have a quality supplement without this policy is an open question.

Question: Did you say that if I'm getting my medication through the VA that I'd lose my stipend? I've been doing this for 11 years.

Answer: No. How or where you get your medical services does not affect your eligibility for the stipend. The only constraint is that you must purchase a Medicare Supplement or Advantage plan through MMA to qualify for the stipend. Also, although you must enroll in a Medicare Supplement or Advantage plan through MMA to qualify for the stipend, you can enroll in any other medical insurance (drug, dental, vision, long term care) without going to MMA if you wish. You can use the stipend to pay any premiums or medical costs.

Question: Describe a typical file system for maintaining records necessary to make claims to WageWorks.

Answer: Not surprisingly, it depends on the kind of expense for which you are requesting reimbursement. It is generally more productive to file for reimbursement of your larger ongoing expenses (insurance premiums including Medicare Part B) than individual copays or non-covered expenses (for example, glasses, hearing aids, dental expenses).

Most people use their stipend to pay medical insurance premiums, including Medicare Part B premiums (\$104.90 per month this year for most retirees, deducted from your Social Security benefit). To file for reimbursement of your Part B premiums any of three types of receipts are accepted:

- 1. The annual Social Security Cost of Living Adjustment Statement that comes in December shows the Medicare Part B premiums which will be withheld in the coming year.*
- 2. Your 1099-SSA that comes in January shows the Social Security benefits you have received in the preceding year, and includes the Medicare Part B premiums that have been withheld.*
- 3. If you set up an online account at SocialSecurity.gov you can print a benefits letter which lists the Medicare Part B premiums being paid in the current year and those that were paid in the preceding year. If you are not computer-active or cannot figure out how to do this yourself, volunteers at the Resource Center will be glad to help.*

Other methods are used to file for reimbursement of your Medicare supplement premiums. The easiest way is to "opt-in" to a program of automatic premium reimbursement. Most of the companies SRS retirees use for their supplement participate with MMA and WW in a program called automatic premium reimbursement (the notable exception is Blue Cross/Blue Shield of Georgia). No receipts are required for this program but it can only be used for reimbursement of future premiums. You simply call MMA (877-591-8904) and ask to enroll in the automatic premium reimbursement program. Some drug and dental plans also participate.

Alternatively, you can file for reimbursement of upcoming premiums using an annual enrollment letter (a letter received in November or December from your insurer telling what your monthly premiums will be for the coming year. You can file for the whole year's premium payments after you make the January payment by submitting this letter and proof that you have made the January payment (canceled check front and back, bank statement showing withdrawal, or credit card receipt). When accepted, you will receive reimbursement for each month's premium as the year progresses.

Finally, you can file for reimbursement of premiums already paid for your supplemental insurance (or other medical insurance) by submitting a receipt showing you are enrolled in a plan (typically an annual letter showing upcoming premiums) and proof that you have paid the premiums (bank statements, credit card statements, canceled checks). Also, some folks call their insurer and request a statement from the company of premiums paid. Some do this annually, others on a more frequent basis. For those with an AARP/UHC supplement (and perhaps other insurers), a payment record for up to 24 months can be printed from the internet. The Resource Center can provide assistance if you need it.

Also note that another option is setting up a pay-my-provider system whereby WW makes your premium payments and no reimbursement is necessary. This option can lead to practical problems and needs care, especially if, for example, you exhaust your stipend or you change your provider.

If you have sufficient funds available in your WW account, they can be used for any other medical insurance premium or out-of-pocket medical expense (copays, glasses, hearing aids etc.) WW requires that a receipt for these type expenses have the following:

- *Patient name*
- *Patient portion or amount owed*
- *Date of service or purchase*
- *Detailed description*
- *Provider or merchant name*

Question: I heard from my tax consultant that the government is not going to allow us to continue to get the contributions into the RRA account to pay for our health insurance, dental, drugs. Is this so?

Answer: Our government can change the tax code at any time, but at this time there is no change in the IRS regulations permitting pre-tax Retiree Reimbursement Accounts.

Question: For a number of years now, new hires are not offered a pension program. What are the short term and long term effects on the pension plan, i.e., diminishing pay into the pension fund and a diminishing fund as all pensioners die off?

Answer: As noted, new hires are not included in the defined benefit pension plan. They have an “enhanced” 401(k) plan to provide for their retirement. This has no effect on our defined benefit pension plan, which is closed to new participants. Our defined benefit pension plan was non-contributory. The Employee Retirement Income Security Act (ERISA), and subsequent legislation, governs our pensions, and defines the required minimum contribution By SRNS/DOE-SR to the pension plan each year. The long term goal of ERISA is for our pension plan to be 100 percent funded, assets vs. liabilities. DOE Order 350 requires DOE to make the minimum required contribution to these plans. The plan actuarial assumptions used to determine pension plan liabilities already account for the mortality of plan participants.

New DOE-SR Site Manager: Jack Craig



The new SRS site manager for DOE, succeeding Dr. Moody, is Jack R. Craig Jr. Mr. Craig was interim manager at SRS for several months in 2010 and is quite familiar with the Site.

His previous experience encompasses direct line management responsibility as the Director, Environmental Management Consolidated Business Center in Cincinnati, Ohio since 2004, leading an organization that provides business and technical support to DOE's entire Environmental Management element in the areas of financial management, cost estimating, human resources, contracting and acquisitions, intergovernmental communications, legal services, property and records management and technical services. Last year, he also had a senior leadership role at DOE headquarters.

Mr. Craig was the Deputy Manager of the DOE Ohio Field Office from 2000 to 2004, where he was responsible for the management, cleanup and restoration of five separate DOE facilities, four within Ohio (Fernald, Mound, Battelle-Columbus, and Ashtabula) and the West Valley Demonstration Project in New York. Mr. Craig was the Director of the Fernald Environmental Management Project outside of Cincinnati, Ohio from 1995 to 2000.

Before joining the Department of Energy, Mr. Craig managed environmental projects at Department of Defense facilities for General Dynamics Corporation. He also held various positions with the Naval Sea Systems Command in Washington, D.C., where he was responsible for naval ship design and shipyard inspections. He holds a bachelor's degree in civil engineering from The Ohio State University and an executive certificate in management and leadership from MIT Sloan School of Management.

He and his wife, Mary Beth, live in Aiken. They have two grown children.

Congratulations to Damon E. Haley Jr., 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.

Change in Contributory Life Insurance Premiums?

Recently, participants in the SRNS contributory life insurance program received notice that the insurance carrier was being changed to Prudential. There was no change to the non-contributory life insurance program for retirees. SRSRA also learned that a significant increase in premiums was being considered for a relatively small group of about 300 retirees. The SRSRA BOD has inquired about this and has heard that SRNS is working to resolve or mitigate this issue. Final decisions should be made later this year.

Newsletter Information

Questions and comments related to this newsletter may be addressed to Bruce Cadotte, newsletter editor, at 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. 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 (e-mail contact for this service)

- ◆ **Westinghouse Corp. Pension** 800-581-4222
- ◆ **My Medicare Advocate** 877-591-8904; www.mymedicareadvocate.com/srs
- ◆ **WageWorks** 877-924-3967; www.wageworks.com
- ◆ **Medicare Helpline** 800-633-4227
- ◆ **Medicare Web Site:** 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

Congratulations to William A. Brummer, 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.

Interested in serving on the SRSRA Board of Directors?

Please e-mail Bernice DeLoach, Nomination Chairman, at tde14blong@bellsouth.net

Like us on Facebook to keep up with news and information! Search for SRSRA from your Facebook page.

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