

# SRSRA NEWSLETTER

For SRS Retiree Association Members

Bruce Cadotte, Editor

Volume 17, No. 3, September 2014

## Retiree Resource Center Open!

### INSIDE THIS ISSUE

Resource Center Open	1	Town Hall Meeting Q&A Summary	4
Letter from SRSRA Chair	1	Newsletter Contact	9
Benefit Adjustment Update	2	Benefits Contacts	9
Annual Medical Insurance Enrollment Alert	3	Gas Card Awards	Various
United Way Pledges Still Accepted	3	SRS Retiree Association Application	10

### SRS Retiree Resource Center Opens for Business

Although the formal grand opening ceremony is scheduled for Oct. 14, the SRSRA Resource Center opened on Sept. 2 to meet the strong demand for services in response to the upcoming open enrollment period.

The Resource Center is a partnership between the Lower Savannah Council of Governments, or LSCOG, and the SRS Retiree Association. It is open free of charge to any SRS retiree or family member to help obtain and manage their benefits. Much of the early emphasis of the Center will be counseling and assistance with My Medicare Advocate and WageWorks issues.

LSCOG also provides seniors with information on aging and disability resources, Medicare and Medicaid assistance, medication assistance programs, family caregiver support, and transportation assistance programs. Having these programs located in the same building as the Center is very convenient for retiree referrals.

In addition to LSCOG hosting the Center in their facilities, substantial monetary support to establish and operate the Center has been provided by the SRS Employees Association (formerly Operations Recreation Association – ORA) and SRNS. DOE-SR provided surplus computer equipment. Employees from the SRNS benefits organization are also working closely with the Center.

Carol Johnson of SRNS visited the Resource Center on Sept. 4 for a tour of the facilities. She presented the SRSRA with a \$5,000 community grant from their parent companies to help defray the cost of the establishment of the SRSRA Resource Center.

### Letter from SRSRA Chair

*Fellow Retirees,*

*I am very pleased that we have opened our Resource Center to assist our retirees with medical insurance, reimbursements, and other issues. John Plodinec and his team have done a great job of getting the Resource Center off the ground. The phone has kept ringing, and a very dedicated group of volunteers, and our new Coordinator Lauren Feinman, have made appointments with many retirees and assisted in resolving their issues.*

*Retirees appreciate talking, in person, to our Center volunteers about their specific needs. It is very gratifying to see retirees helping retirees. Many thanks to the Lower Savannah Council of Governments for hosting our Center in their facility, SRNS and SRSEA for generous monetary grants, and the SRNS Benefits Staff members for their partnership in this effort. Watch for the announcement of the formal grand opening ceremonies on Oct. 14.*

*John Veldman,  
SRSRA Chair*

**Resource Center Contacts**

**Phone: (803) 508-7033  
(866) 845-1550 (toll free)**

**Internet: [srsra@lscog.gov](mailto:srsra@lscog.gov)**

**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. Lauren Feinman**

In the first three days of Center operation, the Center received telephone requests for assistance from 37 retirees, scheduled over twenty visits to the Center, and conducted six meetings with retirees to resolve problems. The majority of issues for retirees have been reimbursement problems with WageWorks and securing adequate information to make informed choices of various Medicare supplemental insurance plans.

Every situation is unique, and the retirees appreciate being able to talk with someone face to face. Lauren Feinman, SRSRA Resource Center Coordinator, and a host of volunteers worked tirelessly to assist our retirees, while in the midst of starting up the Center.

Retirees are encouraged to call the Center if they encounter benefits problems or want assistance with new or annual enrollment.

Calls for appointments have exceeded expectations, and retirees are urged to call as soon as possible to secure an appointment time that

meets their needs. This is an exciting venture and the Resource Center looks forward to serving you!

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**Benefit Adjustment Update**

Achieving a pension adjustment remains a priority for the Association. Over the past year, your Board has developed a flat rate increase proposal focused on helping our oldest and poorest retirees, and the pension plan actuary has determined a \$31 million cost for this proposal. Recent legislation will result in our pension plan moving significantly above the 80 percent assets-to-liabilities ratio in 2015. This satisfies the Pension Protection Act’s legal requirements for allowing a pension adjustment. Much work remains to be done to gain the support of the SRS contractors, DOE-SR, our elected representatives, and ultimately DOE-HQ, to make this pension adjustment a reality.

DOE-SR has committed to review the medical stipend based on three years of experience. Agreement has been reached that SRSRA will participate in discussions of the metrics to be used in evaluating the adequacy of the current \$2,400 medical stipend. The first meeting will be held in October.

**United Way Pledges Still Accepted**

There is still time to send in your United Way pledge through the SRSRA if you wish.

If you don’t have the pledge materials, you can obtain them from United Way of Aiken County, (803) 648-8331, P.O. Box 699, Aiken, SC 29802-0699—or mail your donation to that address, and designate where you want your money to go. A pledge form is also included with the paper mail version of this newsletter.

## Annual Medical Insurance Enrollment Is Coming!

For both our “young” members (pre-65) and “oldsters” (Medicare), the 2015 enrollment season is rapidly approaching.

### UNDER 65 ENROLLED IN SRS BLUE CROSS

While we have no information yet from SRNS, the enrollment period is usually in November. If you are happy with your current options for medical and dental you will not need to do anything. In fact, this is likely to be a “no change” year for dental since the policy has been that your choice can only be changed every other year. No changes to co-pays, coinsurance, deductibles, and premiums have yet to be announced, but it is almost certain that at a minimum, premiums will take another significant jump. This is in line with SRNS’s announced plan to increase retiree’s premiums to a level where we are paying a comparable portion of total medical costs as the active employee population. Unfortunately for us, our “older” group has higher costs than the employee base and hence our premiums are higher.

Remember the various incentives to reduce your deductible. I assume these will continue year to year although they may change somewhat and others may be added. Hope you are doing all you can to minimize your out-of-pocket costs.

### MEDICARE ELIGIBLE

The annual “open enrollment” period for Part C Medicare Advantage and Part D Drug plans is Oct. 15 through Dec. 7. We have heard, though not been officially informed, that My Medicare Advocate (MMA), the company SRNS hired to assist us in the Medicare process, is changing its name to “Right Opt.” We will soon be receiving a mailing from MMA with information regarding our choices and the signup process for this year, but it is possible that this will be done using their new corporate name. If so, understand it is the same company, just a different name.

EVERYONE needs to evaluate your current coverage and determine your best choices for 2015. Medicare Advantage and especially Medicare drug plans should be shopped each year. Your drug usage changes, plans change, rates change, and plan formularies and cooperating pharmacies change every year. Use MMA’s advisors, or research on your own the options for drug plans at [Medicare.gov](http://Medicare.gov). You do not have to buy your drug coverage through MMA. If you are confident in your computer skills and your ability to assess your choices, you can choose your own plan and enroll using the [Medicare.gov](http://Medicare.gov) website.

REMEMBER, unlike Medicare Advantage or Medicare drug plans, if you are enrolled in a Medicare Supplement like most SRS retirees (also known as a Medigap plan), any changes must be approached very carefully. Changes may subject the retiree to underwriting, which may have a significant impact on premiums. Any change in a Medicare Supplement Plan must be made through My Medicare Advocate to retain the stipend.

This year of course, your Retiree Association is providing additional support to you in assessing your options and enrolling in 2015 plans by opening the Resource Center in Aiken. If you need help we are there for you. Please call first – we may be able to help on the phone, or we can set up an appointment to minimize delay and to inform you what you need to bring to enable us to provide the greatest benefit.

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

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## DOE Town Hall Meeting Q & A Summary

DOE-SR Manager Dave Moody and his staff held a town hall meeting for retirees in New Ellenton on June 27. As a service to members who may not have handy computer access, we have reproduced below, unedited, the summary of the questions and answers at the meeting that DOE published on its Web site. Except for the statements directly attributed to specified SRSRA members, the Association cannot take responsibility for any errors of fact in this summary.

*Q: Why are their [sic] 2 columns on the chart (referencing handout)?*

*A:* Left column is ERISA minimum, which is the minimum payment required by law vs. 80% and because of our budget and DOE policy, we fund at ARISA minimum.

*Q: Why increases in premium costs?*

*A:* 5 years ago, we started looking at premium increases and contributions. Benchmarked against Corporate America. They were hedging up to 20-30% healthcare costs being born by consumer. Then, the economy tanked. We suspended that activity. We aren't going for 28% at this time. We are going for reasonable. Current employees suffer through pay freezes and furloughs.

*Q: Is anyone tracking increase associated with stipends?*

*A:* Yes, we are tracking. Stipend is close to being on bell curve.

*Q: My increase last year was 8%. What will it be 2014 to 2015?*

*A:* Stipends were never invented to cover all medical costs, only to defray them. There will be an adjustment, just can't say when. We need data first and are working with the IRS.

*Q: Reimbursements from WageWorks. Index starts at 1/1/2013. It was discussed at the Annual Retirees Meeting that some individuals have not filed for reimbursement, so money is left over from that particular year. Now, in 2014, I exhausted my stipend from 2013, and then 2014 starts. Is there no distinction that separates 2013 from 2014? Where is this money coming from?*

*A:* We (SRNS) are working with WageWorks on a system modification so you know how you personally spend from each year to next. \$2400 got in 2013 does roll over, plus \$2400 from 2014. We are looking at first year data. ACTION: Can get screen shots from WageWorks on how to do this and include it in the posted meeting minutes.

*Q: Will Resource Center volunteers be able to help us in selecting My Medicare Advocate or another plan?*

*A:* Comment, Dave Hepner, DOE-SR: Applaud your (SRSRA Board) efforts in getting the Resource Center going. We have provided laptops, equipment, etc. Resource Center scheduled to open up in September. SRNS will help train the volunteers.

**A:** Lower Savannah Council of Governments (LSCOG) will educate clients on the plusses and minuses of the various healthcare plans. It is inappropriate for them to recommend a certain plan. LSCOG staff is trained Medicare specialists. That is another benefit of having the Resource Center located there. Volunteers manning the Resource Center will be trained in an 8 week course. They can't tell you what plan to take, but will be informative on what plans are out there. They will be able to assist you face-to-face on your selection of a plan. Remember, when you pick a plan, you have to stick with that plan.

**Q:** *People are having lots of problems with WageWorks –very frustrated. How long are we going to have to deal with them? Are you looking for a substitute?*

**A:** It is a 3-year commercial contract and we are at the 1 ½ year point. We are trying to work with WageWorks to improve. Not standing still waiting for an exit strategy. We realize WageWorks needs to step up to the plate.

**Q:** *We get different answers –they are very inconsistent.*

**A:** We are going to look at it to try to prevent these problems. Also, those with Aetna policies, Aetna made that decision on their own. We are working with MMA and WageWorks on that. It was a corporate decision. As a customer, we (SRNS) weren't notified. They decided to pull out. The key is getting MMA to work with Aetna, keep MMA as agent of record, and you won't lose your stipend. We weren't happy as a company with them. We are now working closely with them so there are no more surprises.

**Q:** *Is Wage Works competitive or were they just the lowest bid?*

**A:** Lowest price technically acceptable is our procurement focus. Can't tell you that they were the lowest or highest. You go with what is in front of you. This industry is brand new. Healthcare costs have doubled, tripled, quadrupled. Bear with us. Are we probably going to get a better contract in the future? Yes, we will incorporate our lesson learned.

**Q:** *Why are retiree's spouses who are not 65 having to pay more than those currently working?*

**A:** Under the Affordable Care Act, healthcare prices are increasing and unfortunately, the retirees do have to pay more due to traditional health concerns, etc.

**Q:** *I got a letter about the stipend in the first 2 years and I spent all except \$2. With premium increases/inflation, the third year, there is not enough. We need more stipend money.*

**A:** We are looking at the 3 year trends and will assess.

**Q:** *Why not 2 years?*

**A:** Stipends are not intended to cover all medical expenses. There needs to be a baseline.

**Q:** *If we have a Medicare Supplemental policy, we shouldn't need an MMA.*

**A:** We are looking at alternatives to MMA...but right now, to get the stipend you have to be on the MMA.

**Q:** *Why aren't we getting more stipend money to help take care of increases in insurance? It's basic inflation, we know it will rise. DOE needs to look at this.*

**A:** As far as stipend, we are looking at it. Have to have 3 years of data. Stipend does not cover all costs. We are looking for an alternative to buy products through MMA. We don't want to duplicate what we've already got. We (DOE/SRNS) will look at it. WageWorks has rules in place to force you to use your own money rather than the stipend. We will look at that on the reimbursement side.

**Q:** *We hear MMA is restricting choice among the plans – where you have to buy it through MMA, and this is particularly burdensome. Understand why MMA was chosen, especially for those that live outside the CSRA. But don't understand why they are restricted to go to LSCOG or MMA.*

**A:** Over next 18 –24 months, we will be looking at that. Recognize there are consistency issues with WageWorks. We will look at that.

**Q:** *You stated that if you sent retirees a check it would be taxable? Might there be a legal way, debit cards, to put on us the burden of proof that we are spending money on legitimate health costs without having to pay taxes?*

**A:** There are going to be lots of options considered. We need to develop our “want” list. WageWorks does have a national program using debit cards, although not in our contract. We will have to look at it. Your contractor oversight committee looks at these things. DOE does hold that group responsible for making the decision.

**Q:** *WageWorks appears built around computer-based access. Retirees Association recognizes that large amount of our members don't have computers. Take a poll, how many here are comfortable using a computer? OK, about ¾. It is primarily the older population. Consider that when looking at WageWorks. Raise hand –¾ comfortable using a computer. Primarily older population and those who have physical limitations.*

**A:** We will consider that when looking at WageWorks issues.

**Q:** *You stated a committee has oversight of decisions –who makes up this committee?*

**A:** SRNS and SRR (benefits experts) comprise committee membership, several of whom are also recipients of the plan. Comment, Retiree: You said you (DOE) are looking at it, working on it. Suggest there be some forum for getting our suggestions, not our complaints, directly to this oversight committee and to you (Dave Hepner) as the contract oversight as you are looking at and working at all these things, you better understand our concerns.

Dave Moody, DOE-SR Manager: That's exactly why 'we' DOE/SRNS/SRR are re-establishing the quarterly meetings with the SRS Retirees Association Executive Board. There, concerns are voiced and we get urgent issues in front of those people who oversee the benefits/plans. This has worked well. Recommend your best avenue is to get your input, concerns to your SRSRA Board and then it can be discussed at our quarterly meetings, with appropriate direction or action given to the contractor.

John Veldman, SRSRA Board: Board members, we are your advocates. We have talked and met with DOE on these issues. We make more progress in small group discussions. Your best means for bringing up issues is to get up with your Board of Directors. You are always welcome to attend SRSRA BOD meetings.

Carol Barry, SRNS Benefits: We are also going to be helping at the Resource Center –very excited about this. It will help us be able to better understand your concerns firsthand. We have committed to work with all of the volunteers. We are in it for the long haul to try to make it work better.

*Q: For many retirees, the stipend goes unused. So, what happens to it?*

*A: It is there, we are not going to pull it back. That money is committed.*

*Q: For people who haven't filed to get reimbursed, are volunteers at the Resource Center going to reach out and find those people, help them?*

*A: Carol Barry, SRNS Benefits: We will have laptops. If they can't come to use, volunteers can go to them. We are going to work with the SRSRA. We are just as concerned as you that people are not spending their stipend. We don't understand either and we will be doing what we can to reach out.*

Comment, John Veldman, SRSRA Board: Dave Hepner mentioned people not using their stipend and it is money already "booked". You can save that money.

*Q: If you pass away –who gets the money?*

*A: Your spouse could use it. It's a reimbursement account. A spouse or child can file for the estate. At the beginning of the year, this reimbursable account is set aside. The drawdowns come out of that account through WageWorks. But it's associated with each individual or their spouses. If you have \$4800 and don't use it, your spouse can.*

*Q: ERISA is the minimum required by law. Is there a penalty if the 80% isn't met?*

*A: There is a penalty if the minimum is not achieved. The money comes from the Site overhead in the overall pension funding requirement.*

*Q: Can you expand on the pension adjustment?*

*A: (Reference handout) We are barely at 80% for 2014. The adjustment proposed would cost \$91M. Long-term cost is also factored into this amount. It was going to require \$122M to make it whole. That is in addition to the \$155M contribution we already make (Total \$277M). We don't have that money. We are budgeting to the ERISA minimum. Not going to say it's impossible, but would be difficult to accomplish. We have probably paid \$12-\$15M in penalties when we dipped below 80% - out of SRS overhead account. It's not a good thing to be below 80% and we are doing our best to get it above. We have looked at way funds were invested. It's been a volatile stock market, with major losses in last 15 years. Having a diverse portfolio, we are more stable in return on investments. We would love for it to be better. Until things pick up, an increase is not likely. Chart on back of the handout is for the defined benefit plan. For SRR and SRNS – fiduciary requirements will always be with the management and operations contractor (presently, SRNS).*

*Q: On the chart, what is reason for decrease from 2021 to 2022?*

*A: That is when we reach 100% funding. Under the law, we are required to have a plan.*

*Q: Will 100% funding be achievable?*

*A: This is a forecast and under law we are required to get there and it is our plan to do that. However, as a forecast, there was an artificial discount rate set for 7 years. After that time, it will either continue or be reset.*

*Q: Part of this partnering is what can we do to help DOE?*

**A:** We can't encourage your engagement or lobbying with congressionals. But at the same time DOE is committed to work with you. If you have an issue, speak up –tell us where you have concerns. We want to address them. We care. We live in the community that we work in. We go out and we see you. It's not an 'us' versus 'them.' Some things are hard to change quickly. We also get frustrated as well. It takes time.

Dave Moody, DOE-SR Manager: SRS gets about \$1.2B in the Site budget annually; this may go up to \$1.3B or down to \$1.1B. When you look at employee/retiree medical benefits, that's 20% of the overall Site budget. To the extent we can bring in new missions and increase that number/budget, grow and have a future –it benefits you retirees too, lessening the percentage so we have more money to work with you on some of these issues. I believe you (retirees) are some of best advocates we could possibly have. You know what we have done, you did it. You are our most informed advocates. Yes, do keep in-tune with opportunities for growth. As we grow, you will also have more opportunities. The other thing you can do is don't let the issues with the reimbursements and retiree medical fester –please communicate them –to your SRSRA Board members and then to Resource Center once it's staffed. We are not going to have all the answers. But the contractors (oversight committee) have some of the best, most dedicated individuals that want to help and improve things. As you think of ideas that give you more flexibility, communicate those. We are going to stay engaged.

Comment, John Veldman, SRSRA Board: I look around and see a lot of people I worked with at SRS that are trying to work with retirees, assist us. As we collectively look at some of those issues, consider making them a priority in award fee and reward these good folks for digging in and getting the Resource Center. Not trying to manage contract for DOE. The attention follows the money.

Dave Moody, DOE-SR Manager: For SRR and SRNS, I'm the Fee Determining Official. That is why I'm at these quarterly meetings. The hard work is not lost on me. But we can look at how to factor this in.

*Q: Would you be willing to providing feedback on the things that you are working on?*

**A:** Dave Hepner, DOE-SR: Yes, we will be posting the minutes from this meeting, along with actions to take. We will also start posting the meetings from our quarterly meetings - on both the [srs.gov](http://srs.gov) and SRSRA websites. We want you to leave here knowing we heard you and we are also concerned. We care and we are here for you. We can't make it a perfect world but we are going to try where we can. Thank you all for coming.

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

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

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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.

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

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## BENEFITS CONTACTS

**SRS 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

[www.southcarolinablues.com](http://www.southcarolinablues.com)

Option 1 for Medical

Option 2 for Dental

Option 3 for Pre-Cert/Med Authorization

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

**Please e-mail Fred Cadek, Nomination Chairman, at [ffcadek@gforcecable.com](mailto:ffcadek@gforcecable.com)**

## 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

\_\_\_\_\_ \$15 for Retiree

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

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

#### Next Year

\_\_\_\_\_ \$15 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\* \_\_\_\_\_

\* Members of this SRSRA Corporation shall be participants in the Westinghouse Savannah River Company-Bechtel Savannah River Incorporated retirement plan or in the successor plan, currently called the "Savannah River Nuclear Solutions, LLC Multiple Employer Pension Plan."

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: Larry Coleman, Membership Chairman**