SRSRA NEWSLETTER

For SRS Retiree Association Members

Ed Somers, Editor

Volume 55 August 2013

Another Successful Annual Meeting

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CHAIRMAN'S LETTER

Dear Member:

First, thanks to all of you who attended the Annual Meeting. We hope that we provided useful information to you; Ed Somers has included Gail Jernigan's excellent meeting minutes in this newsletter for those who could not attend. We were astounded at the amount of feedback we received from you -- more than at any meeting before! We will try to move on as many of your suggestions as we can. In this letter, I'll update you on the progress we've made on some of them and give you an idea of the path forward your board is pursuing.

You expressed interest in discounts. Included in this newsletter and on our website (thanks, John Church!), is information on discounts available to retirees. We will try to keep these updated and expand them as we can. Your help in identifying new ones would be especially appreciated.

We are also looking for opportunities to leverage site resources to provide discounts to retirees. For example, you will soon be able to get a SRS retiree discount for joining the Village Wellness Center in Aiken. For retirees under 65 who are still on the site health plan, this will provide several new ways to reduce your deductible and thus your out-of -pocket expenses. The site is starting to negotiate with a similar facility in Augusta, and we expect to be able to take advantage of that as well. More about these discounts will be in our next newsletter.

In response to a recent call, we found out that only about 75% of us have received reimbursements from WageWorks. If you haven't signed up, or have signed up but not applied for reimbursement, I strongly urge you to do so. Ed Somers has included a short write-up on using your stipend that we hope will be useful to you.

Signups for 2014 health benefits will begin in October for those on Medicare and the site's health plan. Procedures for those on Medicare will be slightly different this year; the site will send out a letter next month. As soon as it is ready, we will post it on the website and make you aware of all of the changes. For retirees who are still on the site health plan, there will be some changes so you will need to read your letter from the site carefully. In September, we'll be sending out a member survey asking at how the benefits changes have affected you.

Now for the future: Your board has chartered two teams to help our members and other retirees in the future. We all learned over the last year how important a role the board can and should play in communication about our benefits. Not only to each of you, but to our other stakeholders -- our communities, the site, and Congress.

John Lindsay is heading a team looking at this vital issue and finding ways to get out a consistent message in a more proactive manner.

John Veldman is heading the second team, which is developing an integrated strategy to protect and extend our benefits (both health care and pension). Our country's forefathers knew that "God helps those who help themselves." Your board learned in the recent battles over our benefits that we cannot be reactive; we must be engaged with all parties and have a coherent vision of what we want and why.. John and his team will provide us both the coherent vision and the strategy to make it real. I hope you all recognize that there is no guarantee of victory, but not trying is a sure way to lose what we have.

We sincerely appreciate your effort in taking the time to continue to renew your membership each year. If you haven't renewed this year, please do so. And ask your friends and neighbors to join us. Numbers count, especially when talking with politicians and site officials.

Finally, as a "good news" item, we have just received word that the health care stipend will stay at \$2400 per person for 2014.

Still Battling for Your Benefits,

John Plodinec, Chair SRSRA

MEETING NOTES FROM SRSRA 2013 ANNUAL MEETING

USC-Aiken Etherredge Center April 23, 2013

Chairman's Remarks

The 2013 Annual Meeting of the Savannah River Site Retirees Association (SRSRA) was held on Tuesday, April 23, 2013, at the Etherredge Center, Aiken, SC, at 1:30 p.m. with about 700 members attending. Chairman John Plodinec welcomed the members attending

John introduced special guests, including Ted Felder for Congressman Joe Wilson, Anne Watson for Representative John Barrow, Jessica Hayes for Representative Paul Broun, Jim Hussey for Senator Saxby Chamblis, and Nancy Bobbit for Senator Johnny Isakson

John thanked everyone in attendance and asked for a moment of silence for those who lost their lives at the Boston Marathon and for retirees who are gone.

John announced a few housekeeping items (location of exits and rest rooms, cell phones to remain silent, etc.) and reviewed the agenda. John thanked Judy Maddox for her hard work in organizing the telephone campaign to encourage members to attend this meeting. He then clarified a misunderstanding that some members might have. The Savannah River Site Retirees Association is not in any way connected to the Department of Energy (DOE), or any of its contractors including Savannah River Nuclear Solutions (SRNS). The SRSRA is the voice of all retirees from the Savannah River Site. The board members and others who assist the board are all volunteers.

Continuing his remarks, John said that the key word for the past year has been "change." Many changes were not as smooth as they should have been, such as the waiting on the phone for a My Medicare Advocate representative an extraordinary amount of time. He said that the board wishes to serve the retirees but that the board members need to know what the retirees' wishes are.

John told the members that the site had given retirees plenty of notice of the changes coming for retirees' insurance plans. Retirees did not get what they wanted, but past chairmen and board members worked for the best possible deal. Medicare-eligible retirees were removed from the site's health plan and given \$2400 annual stipend and a one-time \$500 payment for 2013. Retirees were assisted in choosing the best Medicare Supplement Plan and drug plan by My Medicare Advocate (MMA).

For those retirees who are not eligible for Medicare, they were removed from the site health plan and placed in a separate, but similar, plan. There is a planned phase-in of cost increases over five years (initially presented by SRNS as three years). Non-Medicare retirees who are disabled will stay on site health plan,

He further explained that the site had provided Town Hall meetings to explain the upcoming changes to retirees' insurance. Unfortunately, My Medicare Advocate did not live up to the expectations expressed at those Town Hall meetings. He assured those who are just now purchasing Medicare Supplemental Plans and drug plans that the process is much smoother than the fourth quarter of 2012. He said that the board had worked with SRNS about the process and provided information and assistance to improve the process. He thanked Kelly Sanders and her staff for the many long hours assisting retirees with the process of changing insurance plans. John stated that he was especially proud of the efforts of the board and other members to provide additional information to retirees. A special "thank you" was given to Rick Geddes (and his Medical Interface Committee of Harvey Kinder and Ed Leibfarth) and Gail Jernigan for their efforts as they put together useful information, verified it, and got it to members quickly; Ed Somers for his work on issuing newsletters; and John Church who was the key player in keeping the website updated.

In spite of all of the problems, all eligible retirees were signed up with a Medicare Supplement plan by the end of the year. John said that the Retiree Association became a prime source of information about how to survive the changes. Since the initial deluge of calls is over, MMA has begun to live up to expectations and the long waiting times for calls seem to be over.

As all Medicare-eligible retirees are trying to get reimbursed for medical expenses and premiums, he and the board know that WageWorks has fallen short with untrained staff, unanswered phones, confusing documentation, etc. He noted that too many retirees have not been reimbursed yet. Many board members have received numerous telephone calls, asking for help. Once again the Retiree Association has stepped into the breach with timely information.

He acknowledged that specialized drugs can be the most expensive and may not be covered by many drug plans. Retirees taking these types of drugs have the most difficulty and expense. John also admitted that many doctors have refused Medicare patients, and that the process relies too much on being computer savvy. He asked members to contact a board member if any have special problems so that the board members can help.

John then introduced Kelly Sanders.

SNRS – Kelly Sanders' Remarks

Kelly first addressed Medicare-eligible retirees. She told the attendees they will not have to do anything in 2013 unless they want to change in any of their insurance coverage or company. Their individual Medigap

plans, Medicare Advantage plans, prescription drug plans and dental and/or vision plans will automatically renew. Retirees will receive a communication from MMA in late August, providing enrollment dates and information about the Medicare Annual Enrollment Period (October 15 to December 7, 2013).

For those retirees who have Medicare Supplement plans, they can reduce coverage without underwriting is they stay with the same carrier. If a retiree plans to seek increasing Medigap coverage, underwriting will likely be required. If a retiree switches carriers, underwriting may be required, even if the retiree is reducing coverage. She also announced that an MMA representative will be available to assist retirees in selecting and enrolling in a different Medigap plan and will advise if any underwriting is required.

For those retirees who have a Medicare Advantage Plan, during the Medicare Annual Enrollment period, they can switch between a Medicare Advantage Plan and original Medicare A and B without underwriting, If they decide to switch from a Medicare Advantage Plan to a Medigap Plan, they may be subjected to underwriting, They may elect a new Medicare Advantage Plan during the annual enrollment period without underwriting.

Kelly explained that for prescription drug plans, retirees may switch between plans without underwriting. (If changing prescriptions this year, they may want to check the various plans.) Retirees can quickly review prescription drug plans online or call an MMA Advocate to see if there is a prescription drug plan that fits their current situation better.

She next explained the Retirement Reimbursement Accounts. If both retiree and spouse were 65 or older on January 1, 2012, the account is under retiree's name. If one was older than 65, the account holder is that person, then spouse or retiree ages into rolls into that account. Authentication requires account holder's last four numbers of that Social Security number, the two digit month and day of the account holder's birthday, and account holders' home zip code.

The 2014 stipend will be loaded January 1, 2014, (\$2,400 per individual; family max of \$4,800) into the individual Retirement Reimbursement Accounts. Any pending balances owed to retirees will be paid to retiree with new funds on January 1, 2014. MMA is working with insurance carriers to send information directly to WW. Wage Works would then automatically reimburse the retiree monthly. Retiree will be responsible to pay the carrier

Kelly then announced that an Annual Pension Funding Notice and pension funding letter have been sent to pension-eligible retirees' home address of record, announcing the March 31, 2013 valuation resulted in an 81.35% funding.

John then opened the floor for questions.

Questions and Answers from the Floor for SRNS - Kelly Sanders

Question: Is the pension plan at 80% attributed to new contributions?

Kelly Sanders' answer: No, there are new rules for calculations.

Question: With the amount of overhead at WW, could I not just get my stipend in cash to use to pay premiums and medical expenses?

Answer: No, SRNS is providing a tax-free way for retirees to collect money through a health reimbursement account. If a retiree were to collect the \$2400 as cash from the company, it would be taxed at the retiree's

highest tax rate. In addition, the purpose of the stipend is not to give money to the retiree but to provide funding for a retiree to pay premiums for insurance.

Question: My wife is working and her employer pays all insurance premiums. When she retires, the employer will no longer provide this benefit. Will she be eligible for the stipend and will she be guaranteed insurance coverage?

Answer: If your wife is covered under a group plan, she is guaranteed issue for a new plan, and she will receive the stipend.

Question: Under the "Pay my Provider" option, will I have to set this up again next year with WW?

Answer: We (SRNS) have given WW fiduciary responsibility to handle this.

Question: Both my wife and I have our own plans through SRNS. Will my wife have to have her own plan when we retire or will we have a joint plan?

Answer: Call the Service Center to determine which is best for you.

Question: What is the process for asking for an increase in the pension payout?

Answer: Write a letter to the Retirement Committee to ask for a pension increase and write your Congressmen to provide funding for the increase.

Question: Are cash payouts available for pensions? Would they fall under the same rules?

Answer: There is no lump sum benefit over \$1,000 allowed. If SRNS had to pay out everyone's entire pension at one time, there would not be enough cash in the pension to do this.

Question: My wife turns 65 in August. How do I enroll her?

Answer: Enroll in Medicare Parts A and B through Social Security and call MMA to choose a supplemental insurance plan and drug plan or Medicare Advantage plan for her. Your account will be funded a prorated additional stipend amount and a prorated portion of the \$500 for her.

Question: My wife is covered under another Medicare Supplement Plan, and I currently do not need the SRNS plan for Medigap. Could I come back to the SRNS plan and collect the stipend?

Answer: You must have Medicare Part B and purchase some plan from MMA to qualify for the stipend.

Question: There seems to be a penalty when buying a non-generic drug for the under 65 retirees. Is this true?

Answer: This is a cost shift issue. Retirees and employees pay a penalty for purchasing non-generic drugs.

Question: What happens when my Retirement Reimbursement Account balance is zero and I still have premiums to pay for the rest of the year?

Answer: In January when the next year's stipend is added to the account, you will be sent a check to cover any claims for premiums or medical care that were not paid in 2013.

Gail Jernigan asked members to complete the survey on the back of the agenda so that the board can improve the Annual Meeting.

After questions were answered, John Plodinec discussed plans for the future for the SRSRA. He said that the board is looking to the future; however, he asked members for their opinions for the direction of the SRSRA in the future.

He noted that the Affordable Care Act and the federal budget will definitely have a major impact on insurance for retirees and that it is difficult to separate the benefits (health care and pensions), as both impact the retirees' wallets. He noted that Congress has made several cuts to Medicare over the past several years. The Congressional Budget Office has said that cuts to Medicare have been over \$700 billion over 10 years. In addition, there have been cuts of approximately10% to hospitals and reductions in Medicare Advantage plans. The Payment Adjustment Board plans to further reduce payments (starting in 2015). The President has proposed further cuts in 2014 budget. And the Society of Actuaries estimates cost increases of greater than 30% (on average) with some workers are already facing these increases. He noted that the stipend will buy less in the future – a lot less without considering premium increases, assuming a retiree can find a doctor who accepts Medicare.

He commented on the federal budget by saying that Federal budgets not sustainable. Future site funding is uncertain with limited growth opportunities. The current curtailed hours and forced "vacations" may become the "new normal" at SRS. He stated that the Retiree Association should support new missions for SRS to bring additional funding to the site. Finally, he said that benefits are an attractive target for cost cutters of the federal budget.

As for the Pension Fund, he stated that it is funded over 80%, due to improvements in stock market. There is a nation-wide trend is to limit pension benefits so an increase in retirees' pension checks is unlikely in near term.

John explained that the SRSRA will continue to be the source of timely and accurate information for its members via the website and newsletters. The board will continue to listen to retirees. More than ever before, the Retiree Association will proactively pursue solutions to problems – drugs, doctors, etc. The retirees' problems are as much national issue as a local one and that the board will develop allies across the country. John noted that the retirees needed to be proactive in the areas of benefits to keep the benefits they now have. He also said that the board will use the clout of being a large organization and plans to have the association grow in membership.

Congratulations to Robert Morrisard!! You have been randomly selected to receive a \$50 gas card, courtesy of the SRS Employees' Association and the SRS Retirees' Association. You have thirty days to claim this award by contacting Neal Smith at 706-481-0970 or pnealsmith@gmail.com. Please confirm your home address when you contact Neal.

John said that he hopes to expand the amount of information available to retirees. He stated that board members can help individual retirees. He spoke of the retirees who do not have computers or computer skills and retirees who are unable to make decisions. These retirees may need additional assistance since the process is easier if a computer is used. Of all of the recent changes, the greatest fear is what is unknown. He asked that retirees with special issues to let the board know, as there may be others will the same issue.

John also commented that SRS retirees are not the first retirees to have a stipend but the SRS stipend is equal or better than other stipends across DOE sites. However, other sites may have better pensions and pension formulas. He noted that Elmer Wilhite has created a database that includes information on benefits from across the DOE Complex.

John also declared that it is important that retirees have the support of the Congressional delegation. Congressional leaders will not listen to one person, but as a group, the SRSRA has a better chance to have congressmen listen. He said that the board will keep the congressional delegation informed about issues and problems. The board will also see if there are partnerships across the nation. He further noted that Washington State has some powerful congressional representation.

John said that he hopes to see the SRSRA membership continue to grow. Larry Coleman and Kent Sullivan were recognized for their efforts to increase membership. John also noted that besides political impact the retirees have on the local community, the SRSRA has an economic impact, especially in the medical field.

As part of his closing remarks, John said that the board will work for adjustments in medical benefits package to address problems (availability of doctors, process, drugs, etc.) and eventually, push for pension adjustment. He said he hoped that the association could help retirees make their dollars go further.

John also said that the board works for the retirees but that the retirees have to tell members of the board about their issues. Under his leadership, John said he hoped to protect the benefits that retirees currently have and find ways to improve how retirees receive benefits and the benefits themselves. He said that he hopes to see membership continue to grow and asked for volunteers to assist the board or as board members.

John thanked Charlie Sessions, Art Blanchard, and Ed Leibfarth for their efforts to have a successful annual meeting. He then opened the floor for questions.

Additional Questions for SRNS - Kelly Sanders

Question: I am under 65, on disability, and currently paying \$240 per month for my insurance coverage. This expense is already a problem and with future increases in the costs for insurance, it will only get worse.

Answer: With all of the medical improvements over the past years, medical costs have increased dramatically. With the increase in the cost of paying medical costs from insurance, insurance premiums have increased. Kelly suggested that the retiree review the items available to reduce the deductible for 2014 (such as quit smoking, do a health risk assessment, have an annual physical, etc.) and use a wellness program to improve the retiree's health.

Question: I understand that to be eligible for the stipend I must buy insurance through MMA. Can MMA find a really cheap insurance plan for retirees?

Answer: You have always had good medical insurance coverage while working at SRS. Our goal (SRNS) is to ensure that you continue to have good medical insurance coverage. And, yes, you are correct. To receive the stipend, you must purchase a plan through MMA.

Question: How much stipend will I get for 2013 since I will start Medicare in July 2013.

Answer: You will receive a prorated amount of the stipend for 2013.

Question: Will there be a cost-of-living increase in the stipend?

Answer: No, there is no built in cost-of-living increase in the stipend. However, due to the work of David Zigelman and Andy Cwalina, past chairmen of the SRSRA, SRS retirees' stipend is equal to or greater than any other stipend within the DOE complex.

Question: If my spouse is older and has the account in her name, who is the account holder if she dies first?

Answer: SRNS would set up a new account for the retiree, using the remaining money from the spouse's account. Kelly also stated that SRNS can help the family with this process.

Question: SRNS now has a wellness program for employees. Why can't SRNS set up a wellness program for retirees?

Answer: The SRNS Wellness Program is a group plan so that management can monitor it. Retirees' participation in a wellness program could not be monitored since there is no group insurance coverage. However, the Association of American Retired Persons (AARP) will pay for Silver Seniors, which is similar to a wellness plan.

Congress is also looking a wellness programs for the country. The United States is 29th in the world for wellness effectiveness. Anything we can do to help our wellness will eventually help with medical costs if everyone participates.

Question: With MMA and WW being paid administrative costs for Medicare-eligible retirees, how much is being saved compared to the previous plan?

Answer: The issue is not so much about cost savings as it is about unknown liabilities versus known liabilities. In the group plan, there were unknown liabilities at SRS. By switching, SRNS knows how much the liabilities will be each year. Retirees will be able to use Medicare A and B and the known stipend amount.

Question: What is the known liability now?

Answer: Kelly could not remember.

Question: I still haven't been able to get refunded any of my premiums through WW. How can I get the information I need?

Answer: Go to the lobby now and talk to the representatives from WW.

Question: If a doctor prescribes an over-the-counter medication, can we be reimbursed for cost of that drug?

Answer: Yes, as long as the doctor has written a prescription for the over-the-counter drug.

Comment: To the congressional delegation, DOE has squandered millions of dollars. I believe that DOE employees should be forced to save federal money by using the benefits from the DOE federal employees.

John Plodinec then announced a 10-minute break.

At the resumption of the meeting, John called the meeting back to order. It was moved, seconded and passed to accept the 2012 annual meeting minutes.

Fred Cadek explained that the board is comprised of 30 board members. For continuity, the bylaws specify that 15 members are elected each year for a two-year term. For the 2013 election, there are five board members who have elected not to remain on the board for the balance of their term. Therefore, there are five board members who will be elected for a one-year term. A motion was made, seconded and passed to elect the list of nominees to the board by acclimation. Those elected were:

Congratulations to Bill Renner, II!! You have been randomly selected to receive a \$50 gas card, courtesy of the SRS Employees' Association and the SRS Retirees' Association. You have thirty days to claim this award by

WEB PAGE: http://srsretirees.org

contacting Neal Smith at 706-481-0970 or pnealsmith@gmail.com. Please confirm your home address when you contact Neal.

Incumbents:

Fred Cadek Fred Cavanaugh Larry Coleman Dave Fauth **Rick Geddes** Gail Jernigan Judy Maddox (1 year) Carole McClure Art Osborne Jack Roberts Kent Sullivan John Veldman New Board Members **Bruce** Cadotte **Bob** Croley Phil Croll (1 year) Bernice Deloach John Lindsay (1 year) Harvey Kinder (1 year) Wanda McGee Robert Rhoden (1 year)

Ellen Miller reviewed the proposed bylaw changes. She reminded the members that the proposed changes were included in the newsletter prior to the meeting. A motion was made, seconded and passed to accept all bylaw changes proposed.

John Plodinec told the group that Rick Geddes would draw names for the door prizes. The money for the door prizes was from the SRSRA and the SRS Employee Association (SRSEA). John thanked the SRSEA for the money for the gas cards provided in the past year and for the money to be given away as door prizes. He also said that board members are not eligible for door prizes from the SRSRA, but they are eligible for door prizes from the SRSEA. The winners were:

\$50 gas cards from SRSEA

Albert Reynolds Ken Cooper Bob Stokes George Moesta Sid Gambrell Jim DePalmo

\$100 gift cards from SRSEA

Delano Knight Floyd Shinsky Allen Wilson Bob Rhoden

\$100 from SRSRA

Donald Coles Ron Hunt Michael Brennan Lee Thompson Lettie Jackson

\$200 from SRSRA JB Moody

\$300 from SRSRA Fritz Wurzinger

A motion was made, seconded and passed to adjourn the meeting.

SENIOR DISCOUNTS

As Senior Citizens, we are eligible for discounts at many places. The Retiree Association is trying to assemble a list of as many as we can identify. We will be posting our list on our website. Below is a list of discounts that we have assembled from a variety of sources. The actual discounts may vary from place to place and this list may not be completely accurate. If you find a mistake in this list, please let us know and we will correct it.

To get these discounts, you must ask for it in most cases. Each retailer had their own policy; the minimum age to be eligible is listed with most of the discounts in this list. AARP has negotiated a number of discounts for its members. You must show your AARP Membership card to be eligible.

--- RESTAURANTS:

Applebee's: 15% off with Golden Apple Card (60+) Arby's: 10% off (55 +) Ben & Jerry's: 10% off (60+) Bennigan's: discount varies by location (60+) Bob's Big Boy: discount varies by location (60+) Boston Market: 10% off (65+) Burger King: 10% off (60+) Chick-Fil-A: 10% off or free small drink or coffee (55+) Chili's: 10% off (55+) CiCi's Pizza: 10% off (60+) Denny's: 10% off, 20% off for AARP members (55 +) Dunkin' Donuts: 10% off or free coffee (55+) Einstein's Bagels: 10% off baker's dozen of bagels (60+) Fuddrucker's: 10% off any senior platter (55+)

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Gatti's Pizza: 10% off (60+) Golden Corral: 10% off (60+) Hardee's: \$0.33 beverages everyday (65+) IHOP: 10% off (55+) Jack in the Box: up to 20% off (55+)KFC: free small drink with any meal (55+)Krispy Kreme: 10% off (50+) Long John Silver's: various discounts at locations (55+) McDonald's: discounts on coffee everyday (55+) Mrs. Fields: 10% off at participating locations (60+) Shoney's: 10% off Sonic: 10% off or free beverage (60+)Steak 'n Shake: 10% off every Monday & Tuesday (50+) Subway: 10% off (60+) Sweet Tomatoes: 10% off (62+) Taco Bell: 5% off; free beverages for seniors (65+)TCBY: 10% off (55+) Tea Room Cafe: 10% off (50+) Village Inn: 10% off (60+) Waffle House: 10% off every Monday (60+) Wendy's: 10% off (55 +) Whataburger: 10% off (62+) White Castle: 10% off (62+) This is for me ... if I ever see one again.

RETAIL & APPAREL :

Banana Republic: 30% off (50 +) Bealls: 20% off first Tuesday of each month (50 +)Belk's: 15% off first Tuesday of every month (55 +)Big Lots: 30% off Bon-Ton Department Stores: 15% off on senior discount days (55 +) C.J. Banks: 10% off every Wednesday (50+) Clarks : 10% off (62+) Dress Barn: 20% off (55+) Goodwill: 10% off one day a week (date varies by location) Hallmark: 10% off one day a week (date varies by location) Kmart: 40% off (Wednesdays only) (50+) Kohl's: 15% off (60+)Modell's Sporting Goods: 30% off Rite Aid: 10% off on Tuesdays & 10% off prescriptions Ross Stores: 10% off every Tuesday (55+) The Salvation Army Thrift Stores: up to 50% off (55+) Stein Mart: 20% off red dot/clearance items first Monday of every month (55 +)

GROCERY:

Albertson's: 10% off first Wednesday of each month (55 +) American Discount Stores: 10% off every Monday (50 +)

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Compare Foods Supermarket: 10% off every Wednesday (60+) DeCicco Family Markets: 5% off every Wednesday (60+) Food Lion: 6% off every Monday (60+) Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55 +) Great Valu Food Store: 5% off every Tuesday (60+) Gristedes Supermarket: 10% off every Tuesday (60+) Harris Teeter: 5% off every Tuesday (60+) Hy-Vee: 5% off one day a week (date varies by location) Kroger: 6% off on Senior Discount Days (varies by location) Morton Williams Supermarket: 5% off every Tuesday (60+) The Plant Shed: 10% off every Tuesday (50 +) Publix: 5% off every Wednesday (55 +) Rogers Marketplace: 5% off every Thursday (60+) Uncle Guiseppe's Marketplace: 15% off (62+)

TRAVEL :

Airlines:

Alaska Airlines: 50% off (65+)

American Airlines: various discounts for 50% off non-peak periods (Tuesdays - Thursdays) (62+)and up (call before booking for discount)

Continental Airlines: no initiation fee for Continental Presidents Club & special fares for select destinations Southwest Airlines: various discounts for ages 65 and up (call before booking for discount)

United Airlines: various discounts for ages 65 and up (call before booking for discount)

U.S. Airways: various discounts for ages 65 and up (call before booking for discount)

Rail:

Amtrak: 15% off (62+)

Bus:

Greyhound: 15% off (62+) Trailways Transportation System: various discounts for ages 50+

Car Rental:

Alamo Car Rental: up to 25% off for AARP members Avis: up to 25% off for AARP members Budget Rental Cars: 40% off; up to 50% off for AARP members (50+) Dollar Rent-A-Car: 10% off (50+) Enterprise Rent-A-Car: 5% off for AARP members Hertz: up to 25% off for AARP members National Rent-A-Car: up to 30% off for AARP members

Overnight Accommodations:

Holiday Inn: 20-40% off depending on location (62+) Best Western: 40% off (55+) Cambria Suites: 20%-30% off (60+) Waldorf Astoria - NYC \$5,000 off nightly rate for Presidential Suite (55 +)Clarion Motels: 20%-30% off (60+)Comfort Inn: 20%-30% off (60+)Econo Lodge: 40% off (60+)Hampton Inns & Suites: 40% off when booked 72 hours in advance Hyatt Hotels: 25%-50% off (62+)InterContinental Hotels Group: various discounts at all hotels (65+)Mainstay Suites: 10% off with Mature Traveler's Discount (50+); 20%-30% off (60+)Motel 6: Stay Free Sunday nights (60+)Myrtle Beach Resort: 30% off (55 +)Quality Inn: 40%-50% off (60+)Sleep Inn: 40% off (60+)

ACTIVITIES & ENTERTAINMENT :

AMC Theaters: up to 30% off (55 +) Bally Total Fitness: \$100 off memberships (62+) Busch Gardens Tampa, FL: \$13 off one-day tickets (50 +) Carmike Cinemas: 35% off (65+) Cinemark/Century Theaters: up to 35% off Massage Envy - NYC 20% off all "Happy Endings" (62 +) U.S. National Parks: \$10 lifetime pass; 50% off additional services including camping (62+) Regal Cinemas: 50% off Ripley's Believe it or Not: @ off one-day ticket (55 +) SeaWorld, Orlando , FL : \$3 off one-day tickets (50 +)

CELL PHONE DISCOUNTS :

AT&T: Special Senior Nation 200 Plan \$19.99/month (65+) Jitterbug: \$10/month cell phone service (50 +) Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

MISCELLANEOUS:

Great Clips: \$8 off haircuts (60+) Supercuts: \$8 off haircuts (60+)

NOW, go out there and claim your discounts - - - and remember ----

YOU must ASK for your discount ---- no ask, no discount.

WEBSITE - John Church

The website is undergoing changes to make the large amount of information more accessible.

When the website was first designed, the information was grouped into logical categories. However, in recent months, the large amount of information related to the change in healthcare benefits made that original structure unwieldy. The information was developing so rapidly, and was so important, that it wound up on the home page to be sure that readers would see the latest news.

Congratulations to Jerry D. Roberts!! You have been randomly selected to receive a \$50 gas card, courtesy of the SRS Employees' Association and the SRS Retirees' Association. You have thirty days to claim this award by contacting Neal Smith at 706-481-0970 or pnealsmith@gmail.com. Please confirm your home address when you contact Neal.

While this was workable, it was not the best way to organize the information. With that in mind, the website has been thoroughly reviewed and is being restructured to group the information in, hopefully, a more logical way. So during the next few months, bear with us as we try to make the site more useful to you, our members.

We are also adding other information that is designed to be useful to you. The most recent such addition is a "Discount" page which lists discounts available to seniors. It is in the "Useful Links" section.

NEWSLETTER MAILING_ - Ed Somers, Membership Communications

Questions and comments related to the Newsletter may be addressed to Ed Somers, Newsletter Editor, at edsomers@gforcecable.com.

A number of emails continue to be returned for incorrect addresses, recipient mailbox over quota, recipient not accepting mail from SRSRA, and several others indicating that our database needs some "tuning up". These "error messages" result in the newsletter being sent by hard copy at additional cost to the SRSRA. If you have an active email address, or have changed your address recently and are not receiving SRSRA communications by email, please contact **newsletter@srsretirees.org**. Our email program allows us to reach the vast majority of 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.

BOARD MEETING DATES, TIME AND LOCATION

The SRSRA Board of Directors meets at 2:00 p.m. in the Conference Room at Cumberland Village off Hitchcock Parkway and Route 421. Any Retiree Association member may attend Board meetings and participate, but may not vote on Board issues. If you ever plan to attend a meeting, be sure to contact a BOD member to confirm that the meeting date and time has not changed. BOD meeting dates are listed on the website but are generally on the first Tuesday each month unless impacted by a holiday or special event.

MY MEDICARE ADVOCATE / WAGEWORKS CONCERNS

We receive letters from retirees trying to get proper WageWorks reimbursement for their medical bills. Most of the problems occur when the retiree/patient lives out-of-state (i.e., no longer in the CSRA). If you have records of My Medicare Advocate or WageWorks service problems to share with SRSRA members, please **send a letter outlining your case to:**

Rick Geddes, Medical Benefits Committee SRS Retiree Association P.O. Box 5686 Aiken, SC 29804

BC/BS SERVICE CONCERNS

We receive letters from retirees trying to get proper Blue Cross/Blue Shield reimbursement for their medical bills. Most of the problems occur when the retiree/patient lives out-of-state (i.e., no longer in SC). Your first recourse should be to call Blue Cross/Blue Shield at 800-325-6596 to resolve your issue directly. If you cannot get resolution this way, You can also call Gari Howard, your BC/BS service representative, at 803- 264-5805, or toll free at 800-868-2500 ext. 45805 or email gari.howard@bcbssc.com. If you have records of BC/BS service problems to share with SRSRA members, please **send a letter outlining your case to:**

Rick Geddes, Medical Benefits Committee SRS Retiree Association P.0. Box 5686 Aiken, SC 29804

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
- WageWorks877-924-3967www.wageworks.com
- Medicare Helpline
 800-633-4227
- Medicare Web Site www.medicare.gov

♦ Blue Cross/Blue Shield of SC

800-325-6596

www.southcarolinablues.com Option 1 for Medical Option 2 for Dental Option 3 for Pre-Cert/Med Authorization

Savannah River Site Retiree Association Membership Application

I want to <u>RENEW</u> my membership in the SRSRA (and I am willing to serve on the Board of Directors)					Yes	No
I want to <u>JOIN</u> the SRSRA (and I am willing to serve on the Board of Directors)					Yes	No
My spouse is also retired from S	RS and wants t	to JOIN ti	he 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 <u>JOIN/RENEW</u> my mem (and I am willing to serve on the Board of Directors)					ship in the SR Yes	SRA No
Annual Dues:						
<u>Current Year</u>]	Next Year				
\$15 for Retiree	\$15 for Retiree					
\$0 for Retiree's Spouse (also retired fr	\$0 for Retiree's Spouse (also retired from SRS) \$0 for Retiree's Spouse (also retired from SRS)				rom SRS)	
\$5 for Retiree's Surviving Spouse \$5 for Retiree's Surviving Spouse				iving Spouse		
SRS RETIREE NAME SRS Retired or Surviving SPOUSE'S NAME ADDRESS	2					
CITY	_STATE	ZIP_	TELEPHO	DNE		
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 ADI	DRESS			
SRS RETIRED OR SURVIVOR SPOUSE:	DATE OF RETIRI	EMENT		_E-MAIL ADDI	RESS	
Return to: SRS Retiree Association P. O. Box 5686 Aiken, SC 29804 Attn: Larry Coleman, M	embership Ch	airman				