



SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 23, No. 2, April 2020

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SRS Retiree Association Annual Meeting - Postponed

SRSRA Contact Information:

Web page – SRSretirees.org

Facebook – SRS Retirees

SRSRA Resource Center – phone 803-508-7065 Message Line or email SRSRA@LSCOG.ORG

About this newsletter

The SRSRA Newsletter is published four times a year – January, April, July, and October. The Newsletter is sent to all dues paying SRSRA members. If we have your email address on file, you receive it first since the email version is much quicker to send than the printed version. If you are getting the printed version and would like to get the email version instead, please send us a note through the www.srsretirees.org web page with your current email address and we will update our records. Also, receiving it by email reduces our costs of printing and distributing this newsletter. If you are receiving the printed version, please consider contacting us and switching to an email subscription.

SRS Retiree Association, Inc.

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WEB PAGE: <http://srsretirees.org>

Letter from Dave Fauth, SRSRA Chair

Fellow retirees,

A lot has happened since our last newsletter. Little did we know that this decade would create as many challenges that it already has. For me, I was looking forward to a quiet 2020. My hectic 2019 consisted of a high school basketball state championship officiating, 50-year high school reunion and several successful surgeries, BUT, now we have Corona Virus-19 and Social Distancing.

We have indefinitely postponed our annual meeting. Dick Frushour and his committee had spent a lot of time and energy preparing for the event with some major changes to the business meeting. We are still soliciting your questions and work with site personnel to get answers to your questions. My hope is to provide you with a summary in our next newsletter that should be issued before we can reschedule an annual meeting. **The meeting is not cancelled; it is postponed until it is safe to schedule.**

Your resource center continues its operations and we are working with our landlord, the Lower Savannah Council of Government, to provide you a resource as you wrestle with your hard-earned benefits. We cannot offer face-to-face appointments but we can provide most of our services to you by phone and/or email. If you provide us with enough information, we can file your claims or assist you in getting resolution/reimbursement. We are evaluating how we can best utilize our trained volunteers to help you.

The recent company reorganization for Right Opt and WageWorks has resulted in frustration for many. We have been working with the companies and SRNS Benefits to get resolutions and improvements. **Don't give up on getting your reimbursements** and let us know about your problems. Contact the Resource Center directly (803-508-7065 or SRSRA@LSCOG.ORG) for assistance dealing with Medicare initial enrollments, Medicare plans, WW claims, life insurance, Age-In-Training, and passwords in our database. Use our website (www.srsretirees.org) or FaceBook:SRS Retirees for questions dealing with membership, newsletters, general problems, and observations. We have over 500 people in our Facebook group and I know group members share information with other retirees to make FaceBook a valuable tool to quickly spread important information.

Finally, this is a great time to utilize that "social-distancing friendly" instrument, the telephone. Many of your retiree friends would cherish a call to catch on news, share "staying-in-place" activities, and making plans for the post-quarantine era.

Look forward to seeing you all at the **rescheduled** SRSRA annual meeting.

Sincerely,

Dave Fauth, SRSRA Chair

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Gas Card Winner

The first gas card winner for this issue is Michael Duane Sandifer. This lucky SRSRA member has won a \$50 gas card courtesy of the SRSEA and SRSRA. Call Bob Hottel at 803-648-7721 within 30 days to claim your gas card! Please verify your home address when you contact Bob.

SRSRA Annual Meeting

Due to the current coronavirus pandemic, the Etherredge Center at University of South Carolina Aiken (USCA) has cancelled all events for April 2020. The SRS Retiree Association is postponing the April 21 Annual Meeting. The SRSRA Board of Directors is disappointed to have come to this decision, but the safety and health of our members is paramount. The SRSRA Board will continue to closely monitor the situation over the coming months in hopes of being able to reschedule. Since the SRSRA membership is largely older, we must be very conservative as we consider rescheduling. If you have submitted questions to be considered at the Annual Meeting, those questions will be retained in hopes of rescheduling. Thank you for your continued support and stay healthy.

Benefits Protection Committee

SRSRA continues to advocate for a long overdue pension adjustment for retirees. On Jan. 16, 2020, SRSRA received a letter from Mr. Stuart MacVean, President and CEO of SRNS, responding to our March 18, 2019, formal request for a pension plan amendment for an adjustment based on the proposal SRSRA has been advocating. Mr. MacVean notes that the SRNS Benefits Administration team has analyzed the request and worked with the Savings and Pension Administration Committee who forwarded a letter to the Dept. of Energy (DOE).

In this letter, the Savings and Pension Administration Committee indicated that they would not object to receiving direction from DOE to implement a Cost of Living Adjustment for retirees subject to receiving full funding for any increased liability the Plan would have to recognize as a result of such an amendment. SRNS noted that the latest actuarial analysis placed the full funding liability at \$93M, based on the assumption of retirement before 1/1/2015 and a base increase of \$35. The estimated value is subject to change based on the ultimate amendment and direction received from DOE.

Mr. MacVean also noted in this letter that DOE responded to the SRSRA request by stating that it is not in the President's Fiscal 2020 Budget, but the Department will consider the relative priority of this request, balanced against its obligations to execute the environmental cleanup and national security missions, as future year budget requests are developed.

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Based on this guidance, SRSRA submitted a letter to Mr. MacVean on Feb. 6, 2020, noting that since the DOE stated that they would consider our pension adjustment request in future budget cycles, we would like to request that he include \$93M for the pension adjustment in their FY2022 budget request.

On March 5, 2020, SRSRA received a letter from Mr. MacVean stating that he had forwarded our request for a \$93M pension adjustment for inclusion in the FY2022 budget request to DOE. DOE-SR submits its request as part of the consolidated Department's budget request for incorporation into the President's budget request to Congress. The FY2022 budget request remains embargoed until released next February, however SRNS has assurances that the SRSRA budget request was considered for inclusion in FY2022.

As you can see by all these activities, SRSRA continues to work hard and strongly advocate for a much-needed pension adjustment.

The financial impacts of the Corona virus have made it virtually impossible to receive a pension amendment in the near future. The recent decline in the securities markets will result in a decline in the value of our pension fund's assets, and therefore its funding percentage versus liabilities. Since before this pension funding reduction, we were only at 80% funded, the ability to fund a pension adjustment soon is frankly unlikely.

Gas Card Winner

The second gas card winner for this issue is Ted S. DeHart. This lucky SRSRA member has won a \$50 gas card courtesy of the SRSEA and SRSRA. Call Bob Hottel at 803-648-7721 within 30 days to claim your gas card! Please verify your home address when you contact Bob.

Gas Card Winner

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Retiree Resource Center Report

Lauren Riley Feinman, Manager

Service Changes during Pandemic

We are now offering telephone support services during the pandemic period. The LSCOG building does not allow face-to-face meetings right now so we cannot see you in person until the government allows us to begin again. This means our monthly Age-In-Training Meetings have also been temporarily suspended. We are, however, transitioning to a telephone support mode and our volunteers will do our best to meet your needs in the interim.

Call our Retiree Resource Center Message Line (803-508-7065) and leave your full name, telephone or email, and give us as much info as you can on why you are calling. We will assign your call to a volunteer who specializes in the area you need, and we will return your call, usually within 72 hours or less. It's important that you answer your telephone after you make a request because the volunteers will be calling from their personal phones and you will not recognize the calling number. We have already had people who do not answer, and do not have voicemail, or do not have voicemail mailboxes set up, or their voicemail mailboxes are full. We can't help you if you do not answer the phone or respond to our email, and we do want to help you.

If you will be enrolling in Medicare, it is important that you call us promptly, preferably two months before your enrollment month. We can discuss how the process works including your questions regarding plan selection considerations, RightOpt enrollments, SRNS stipend allocations and WageWorks claims reimbursements.

Electronic Transmissions

Set up automatic insurance premium payment from your bank, and direct deposit of WageWorks Reimbursements to your bank. If you get sick, you won't have to worry about making important payments and misplacing reimbursement checks.

Considerations for Estate Planning

Make sure your Prudential Life Insurance Beneficiary is current and that you have named contingent beneficiaries just in case- you would want to make the decision yourself for such an important matter. The Insurance Policy states: If there is a Beneficiary for the insurance under a Coverage, it is payable to that Beneficiary. Any amount of insurance for which there is **no** Beneficiary at your death will be payable to the **first** of the following: your (a) surviving spouse; (b) surviving children in equal shares; (c) surviving parents in equal shares; (d) surviving siblings in equal shares; (e) estate.

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Do not leave large amounts in your WageWorks Account. That money does not belong to you like a 401k Plan. Remember that if your spouse is under 65, or you do not have a spouse, any amounts still unclaimed by your estate six months after your death will be forfeited to the Employer. If your spouse is over 65 and covered by the HRA, the spouse will continue receiving the spouse stipend and may seek reimbursements for all amounts in the account. Upon the subsequent death of the spouse, any amounts not claimed by the spouse's estate six months after the date of death will be forfeited to the Employer.

Long Term Care Premiums are Eligible for Reimbursement under the SRNS HRA

Long Term Care premiums are eligible for reimbursement per WageWorks. WageWorks has advised us that you need to use the reimbursement category "**Long Term Care Services**" in order to get your claim approved as there is no category for "Long Term Care Premiums". You can contact us if your claim is rejected. Additional details about this covered expense are available in IRS Publication 502 Page 11.

Local Social Security Offices handling Medicare are Closed Now

Social Security has closed all 1,200 of its offices across the country. You will need to contact them by phone (800.772.1213) and you should block out an hour to wait on hold. Or you can go online at SSA.gov which is a comprehensive website and which has a page for you to enroll in Medicare, a necessity before you buy Medicare Supplement or Medicare Advantage Plan insurance. This is another reason why you want to start your enrollment promptly.

Catastrophic Drug Funding for 2019 Plan Year

Retirees and their spouses who have submitted a 2019 plan year claim to RightOpt under the SRS Catastrophic Drug Plan should see the funded allocation amount posted now to their WageWorks account and labeled as **CAT Drug**. This Cat Drug funding allocation is like the Annual Stipend Allocation, and you can use it to pay any type of approved reimbursements. If you currently have a zero balance in your WW account, and have claims already approved but not yet paid, those claims will be automatically paid out up to the amount of the Cat Drug benefit allocation. Otherwise you can file a claim for the amount of the Cat Drug allocation, and you will receive that reimbursement.

RightOpt Stops Writing New United Health Care/AARP Policies for Now

UHC/AARP (United Health Care) Policies. RightOpt has stopped writing new UHC policies as of the beginning of this month. This change does not affect the continuance of existing UHC/AARP policies written by RightOpt, and any established WageWorks Automatic Premium Reimbursements (APR) for those existing policies will continue as is. UHC has a significant share of the US insurance market with a variety of both Medicare Supplement and Medicare Advantage Plans, and has been very popular with

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our retirees. Their community rated policies have attracted people because their premium rates do not increase by age, their name recognition is solid, and their service generally very good. RightOpt has acknowledged that UHC is experiencing no financial or service issues, and that this is solely a business decision. We are strongly encouraging SRNS in their efforts to see UHC reinstated as an option for our retirees, and SRNS has agreed with us and has made that objective very clear to RightOpt.

Benefits Contacts

- **SRS Benefits Service Center** at the site: (HR, payroll questions. Currently no live answer; the message encourages online contact but allows you to leave a message for a return call.)
- **803-725-7772 (local area SC and GA) 800-368-7333 (toll free) service-center@srs.gov**
- **SRSRA Retiree Resource Center: 803-508-7065 Message Line EMAIL: SRSRA@LSCOG.ORG**
- **Transamerica 866-288-3257 transamerica.com/portal/srsretire/**
- **RightOpt (MyMedicareAdvocate/GetInsured) 877-591-8904; www.rightoptretiree.com/srs**
- **WageWorks 877-924-3967; participant.wageworks.com**
- **Medicare Helpline 800-633-4227; www.medicare.gov**
- **Prudential Life Insurance 844-494-4778 (Company Control Number/Access Code = 51945) www.prudential.com/mybenefits**
- **Blue Cross/Blue Shield of SC 800-325-6596; <http://www.southcarolinablues.com>**
 - **Option 1 for Medical, Option 2 for Dental, Option 3 for Pre-Cert/Med Authorization**
- **DuPont Retirees life insurance: 800.775.5955**
- **DuPont Retiree Medical with Via: <https://my.viabenefits.com/> 866-322-2864**
- **Corteva Agriscience for other DuPont Benefits: 800-775-5955**
- **DuPont Retirees Contact Information for other benefits: <http://www.retiree.dupont.com/our-company/retirees/contact-us.html>**
- **Social Security 800-772-1213 ssa.gov (Offices are currently closed so telephone or internet access only)**

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In Memoriam

Note: SRSRA Board members obtain these names from local newspapers. This information cannot be obtained from site contractors. If you would like your deceased love one included, please send us their name via our website, email at SRSRA@LSCOG.ORG or leaving a message at 803-508-7065.

Edward Albenesius, Aiken

Fred O'Neil Gregory, Belvedere

Dan Thompson Bates, Williston

William L Harris, North Augusta

Eugene Bragg, Aiken

Tracy Howard Hite, Aiken

Lloyd Russell Busbee Sr., Aiken

Tina Gleaton Madura, Williston

Louis H Cook Jr., Augusta

Betty Williamson McPherson, Aiken

Lowell Lee Mills, New Ellenton

George W Counts, Aiken

Harry Morris Jr. Aiken

Jack Randolph Durden, Aiken

Robert Pedde, Aiken

Richard "Ricky" Flanders, Graniteville

Robert Lee Richardson Sr., Barnwell

Samuel W Ford, Aiken

Donald Gene Robinson, Aiken

Henry H Franks, Warrentonville

Betty Hayes Seigler, Aiken

Susan Annette Gentilucci, Aiken

William Richard Wilmarth, Martinez