



SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 24, No. 2, April 2021

Contents

Letter from Dave Fauth, SRSRA Chair	2	Retiree Resource Center Report	5
Aging Into Medicare Training.....	3	Benefits Contacts	8
Board of Directors Update	4	In Memoriam: March 2021	9
SRSRA Annual Meeting	4		

SRSRA Contact Information:

SRS Retiree Association, Inc. P. O. Box 5686, Aiken, SC 29804

Phone: 803-508-7065; e-mail: srsretirees@srsretirees.org

SRSRA Resource Center: phone 803-508-7065 Message Line; email SRSRA@LSCOG.ORG



Web Page: <http://srsretirees.org>



Like us on Facebook: SRS Retirees

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.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

Letter from Dave Fauth, SRSRA Chair

Fellow retirees:

I hope you will all circle September 14 on your calendar and plan to attend our annual meeting. This meeting gives everyone a great opportunity to catch up with friends and co-workers and to also hear the latest news about our benefits. DOE and site contractors will be there to give short overviews of their operational plans and talk to you. Other organizations that administer our benefits should also be there. We expect most of our Congressional delegates to be represented also. This all depends on a high percentage of people being vaccinated and a resulting herd immunity.

Despite COVID, it has been a good year for the Association. We have many new members. A number of you have used our Pay Pal option to pay membership dues with credit card. Contributions to the Resource Center and SRS Heritage Foundation have increased. Donations directed to the United Way were quite high. Resource Center achievements for the last 12 months include:

- Over 2200 Client contacts for 1238 clients
- Filing WageWorks claims that reimbursed our folks: \$260,715
- Over \$499,704 savings for the 628 retirees/spouses that had their prescriptions reviewed (80% changed plans)
- Conducted 12 Medicare Age-In Training sessions at the Aiken City Municipal Building and the Lessie Price Senior and Youth Center

Many of you have indicated an interest in helping at the Resource Center and we hope to be able to use your time and efforts in the near future. We are currently limited to just a few people at our Lower Savannah River Council of Government Resource Center offices due to the state COVID rules but hope to be in “normal” mode by the fall. We know that many of you need “face-to-face” assistance with your benefits.

Our Facebook group, SRS Retirees, now has 1050 members. Consider joining if you are Facebook active. The SRSRA website, www.SRSRetirees.org, is an easy way to contact your Board and get assistance.

Sincerely,

Dave Fauth

SRS Retiree Association, Inc.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

Aging Into Medicare Training

The Retiree Association conducts Aging Into Medicare Training on a regular basis to assist retirees and their spouses with the many decisions they must make as they approach signing up for Medicare. These three-hour sessions review important considerations and requirements for successful transition from the Site's medical benefit plan to the post-65 Medicare-based Retiree plan. This training describes how your medical benefits will change, your options within Medicare, and the timing and process to enroll in Medicare and Medicare supplements using RightOpt, the contractor hired by SRS to assist retirees, and how to initiate the SRS stipend (a tax free payment from SRS that helps reimburse retirees Medicare and medical copay costs). The training includes a discussion of RightOpt enrollment procedures and options, benefit coordination issues with Tricare, PEBA and other medical plans, and how to use WageWorks to be reimbursed for out-of-pocket medical expenses. The sessions provide the sequence of events and the actions the Retiree must take to successfully transition into the post-65 Retiree Medical Plan.

We recommend scheduling your training 3-4 months before you (or your spouse) turn 65. Certain decisions you will make will be irrevocable, or at best, very difficult to change, and you will need the time to make decisions that fit your specific situation.

You can enroll in the monthly session by calling or emailing the Retiree Resource Center. Retirees are encouraged to bring spouses or friends along, and the facility is handicapped accessible. Your family is always welcome. A recent Aging Into Medicare Training class is shown below.



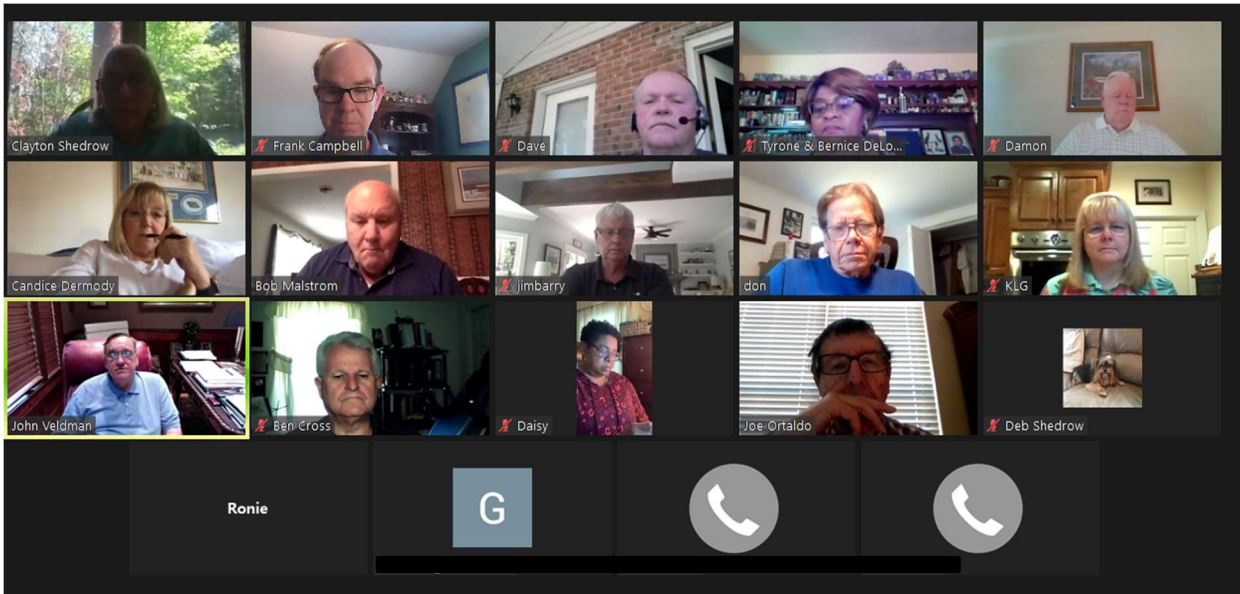
SRS Retiree Association, Inc.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

Board of Directors Update

Your SRSRA Board of Directors has continued to meet throughout 2020 and 2021 despite the difficulties brought on by the pandemic. Almost all of the monthly Board meetings are being held online as the Board continues to advocate for SRS Retirees, assist them with important Medicare and Wage Works issues through the Retiree Resource Center, and work to maintain retiree pension and medical benefits.



April 6 2021 SRSRA Board of Directors Meeting.

SRSRA Annual Meeting

Save the date! The Board of Directors has tentatively scheduled September 14 as the date for the 2021 Annual Meeting of the SRS Retiree Association. It will be held at the USCA Etheridge Center. Plan to attend to see old friends, hear the latest on what is going on at the site, and get questions answered about your retiree benefits.

Gas Card Winner

The first gas card winner for this issue is Janice E. Daniels. 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.

SRS Retiree Association, Inc.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

Retiree Resource Center Report

Lauren Riley Feinman, Manager

Message Line: 803-508-7065 Email: srsretirees@srsretirees.org Web Page: <http://srsretirees.org>

Street Address and Mail Dropbox: LSCOG Building, 2748 Wagener Road, Aiken SC 29801

Retiree Resource Center Metrics Since Inception

September 2014 - December 31, 2020

4,657 Office Visits at Retiree Center

3,290 Clients Served

9,710 Phone Contacts

1,129 Email Contacts

\$3.1 Million HealthEquity/WageWorks Claims transmitted by RRC

2,654 Number of Medicare Rx Plan Reviews conducted over six Years

\$2.3 Million Projected Retiree out-of-pocket savings from Reviews over six years

SRSRA Retiree Resource Center Rx REVIEW ANNUAL ENROLLMENTS				
<i>Six Year Annual Review Comparison – Retiree Out-of-Pocket Savings</i>				
	# Reviews	Average Savings Per Changed Plan	% Reviews with Changes Resulting in Savings	\$ Savings
2020-21	628	\$999	80%	\$499,704
2019-20	573	\$839	82%	\$389,428
2018-19	452	\$1,000	68%	\$306,360
2017-18	382	\$1,261	64%	\$308,522
2016-17	339	\$1,866	69%	\$436,479
2015-16	280	\$1,595	70%	\$312,684
	2,654	Six Year Totals		\$2,253,177

SRS Retiree Association, Inc.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

Benefit Updates

Your Life Insurance rates for the SRS Retiree Contributory Life Insurance Plan have increased because the SRS group plans have now been split between Active Employees and Retired Employees. This practice is common as companies try to capture and assign costs and related contributions to specific groups. The loss ratio of the Retiree group is higher since that population is older, so the rates have increased as many of you with this supplemental optional coverage have seen. The good news is that the rates are fixed for the next four years.

The Non-Contributory Life Insurance is Company paid so those rates don't affect you. Both of the Contributory and Non-Contributory plans have declining benefits based on an age schedule and you would be wise to be aware of the benefit amount changes for your financial planning purposes. You can call or enroll with Prudential online and maintain your account, or you can ask us to help you do that. Remember to keep both your primary and secondary beneficiaries updated.

Prudential Retiree Life Insurance Mailings Continue

Your premiums for the SRS Retiree Contributory Life Insurance Plan have increased because the SRS group plan has now been split between Active Employees and Retired Employees. This practice is common as companies try to capture and assign costs related to specific groups. The loss ratio of the Retiree group is higher since that population is older, so the rates have increased as many of you have seen. The good news is that the contributory rates are fixed for the next four years. The Non-Contributory Life Insurance is 100% paid by SRS so there is no financial impact to you for maintaining this coverage.

If you buy a new whole life policy offered by Prudential, you will still have the company-paid non-contributory insurance. You can maintain the contributory insurance as long as you continue to have premiums withheld from your pension. The percent of benefit schedule decrease by age has not changed for either life insurance type which is good.

Both of these plans have declining benefits based on an age attained schedule, and you would be wise to be aware of your benefit amount changes for financial planning purposes. You can call or enroll with Prudential online and maintain your account, or you can ask us to help you do that. Remember to keep your primary and secondary beneficiaries updated.

You will continue to receive mailings from Prudential to offer you additional insurance to replace what you lose with the declining benefit amounts for both the Contributory and Non-Contributory Plans. The new policies will be whole life policies which have a cash surrender value, unlike your existing term life policies, so funds can be accessed before death but rates are higher. Please call Prudential (844-494-4778 with Company Control Number/Access Code 51945) with all your questions.

SRS Retiree Association, Inc.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

Planning to Resume In-Person Client Office Meetings with You and Your Family

We are working with LSCOG to plan for opening the building to client office visits as soon as possible because we know the need is definitely there. Our first goal is to make sure our volunteers, clients and staff are protected from COVID exposure. The safest and quickest way for us to begin opening is to require all volunteers and clients to be vaccinated. All retiree volunteers in our office have provided their completed vaccine certificates. Our retiree clients, and anyone who accompanies them into the office visit, will need to also have their vaccine certificates. At a later point, that won't be necessary, but for now, the vaccinated people will be the ones to be allowed back first for Retiree Resource Center office visits. Our volunteers and staff are also all wearing masks, handwashing often, and social distancing. We will advise you as soon as we have clearance to open.

If you are not vaccinated, please be assured that we will be continuing to offer Retiree Resource Center services by mail and telephone. Thanks for your cooperation. All of us want to see you again as soon as possible. It's not the same without you in person!

In the meantime, how about some free training on how to file your own WageWorks/HealthEquity claims? We are considering small group training, similar to the Age-In Training classes, at the Aiken Municipal Center or USC, with masks, and social distancing. Bring your documents and we'll show you how to file them. Be sure to let us know if you are interested.

Gas Card Winner














The second gas card winner for this issue is Ted M. Stringfield. 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.

SRS Retiree Association, Inc.

Phone: (803)508-7065; e-mail: srsretirees@srsretirees.org

<https://srsretirees.org>

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 SRSRA@LSCOG.ORG
-  **Transamerica Pension and 401K:** 866-288-3257 www.transamerica.com/portal/srsretire/
-  **RightOpt** (MyMedicareAdvocate/GetInsured) 877-591-8904 www.rightoptretiree.com/srs
-  **HealthEquity** (WageWorks) 877-924-3967 www.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:** 866-322-2864 <https://my.viabenefits.com/>
-  **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 <http://www.ssa.gov>
(Offices are currently closed so telephone or internet access only)

Gas Card Winner

The third gas card winner for this issue is Mark T. Hubbard. 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.

In Memoriam: March 2021

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

Hitt Watkins Arnold III, Beaufort

Howell Boatwright, Aiken

Evelyn Callis, Aiken

William Edward Corbett, Gloverville

Thomas J Cupstid, North Augusta

Glenda Carol Dotson, Martin

Maynor Dykes, North Augusta

Harold Hodgens, Augusta

Paul Martin Hyman, Aiken

John Franklin Jordan, Aiken

Jewell "Donny" McIver, Jackson

Vending Nolte, Williston

Bobby G Pitts, Williston

Arlene Bullfinch Ray, Aiken

Joseph Howard Robinson Jr, Aiken

Mary C Saunders, Aiken

Bernice Zook Sipe, Aiken

Mary Ruth Tatum, Aiken

Daniel Lane Burnett, Graniteville

Charles Brightharp, Trenton

Willard V Connally, Augusta

James Floyd Creech, Barnwell

Tony Curtis, Augusta

Jerry D Dudley, Aiken

Barney A Hicks, Modoc/Jackson

Charles David Hopkins, Augusta

Joseph "JoJo" Jackson, Graniteville

Kenneth Leopard, Beech Island

D. Zane Nelson, Aiken

Karl A Overcash, Jackson

James A Purcell, North Augusta

Thomas Earl Richards, Aiken

Nathan Robert Salley, Salley

Geraldine Self, Beech Island

John A Stone, Augusta

Alfred L West, Augusta