



# SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 22, No. 1 Jan. 2019

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## SAVE THE DATE- Annual Meeting Notice

**SRS Retiree Association Notice of 2019 Annual Membership Meeting**

**TUESDAY, APRIL 16, USC-AIKEN ETHEREDGE CENTER**

**Registration 11 a.m. - 1:30 p.m. Meeting 1:30 p.m. – 4 p.m.**

## IMPORTANT – SRS Catastrophic Drug Plan Deadline approaching!

Don't forget to file for your SRS Catastrophic Drug Plan Benefit if you are eligible! Must be submitted by February 28<sup>th</sup> at latest. See detailed instructions in this newsletter.

## 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](http://www.srsretirees.org) web page with your current email address and we will update our records.

SRS Retiree Association, Inc.

**P. O. Box 5686, Aiken, SC 29804**

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

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

## Letter from Dave Fauth, SRSRA Chair

I would like to start out by saying how proud I am of the Resource Center and its SRSRA volunteers! We conducted another highly successful 2019 Medicare Prescription Drug Plan Review and Enrollment. This year we assisted 452 people with savings of over \$300,000. Again, almost 70% of our clients changed plans with over \$1000 savings forecasted by switching plans. Combining this year's savings with that from the previous three years, we have seen savings of over \$1.3 million. These reviews also allow our fellow retirees to afford to use the critical prescriptions that doctors recommend and not be forced to alternatives that may not be as effective and/or introduce unwanted side effects. We continue to help with Wage Work claims and this total now exceeds \$2 million. Our success rate with WageWorks is near 100%. Claims can be approved although we continue to have unexplainable "rejections". Persistence is the best remedy. Another valuable asset our Resource Center volunteers provide is our Age-into Medicare Training sessions. Last year, 257 people attended these monthly classes (second Tuesday and are informed to all the tricks and pitfalls that come with becoming a Medicare patient. Keep the phone number for the Resource Center (803) 508-7065 handy and contact us for SRS benefits assistance.

I am pleased that the contributions made to the CSRA United Way through the Retiree Association have increased again this year. Our 2018 total of \$24,779 is \$1749 more than our previous high (2017). The United Way services are critical to the health and well-being of our communities.

We have also been utilizing our Facebook page to keep everyone current on our SRSRA activities and information of value to our membership. We now have 234 SRS Retirees members in our Facebook group. This site is an inexpensive means to keep us all up-to-date on information that affects us and our families. Ask your family members or close friends to keep you abreast on our social media news. Let us know what information that you would like to see. Our website, [srsretirees.org](http://srsretirees.org), is another means to keep you all up to date. Many of you are using the "Join/renew", "Donate", and "Contact Us" options. The "Contact Us" button is an easy way to ask questions, give us updated contact information, and/or get assistance.

We are also encouraged by the number of retirees who have recently renewed their memberships. A number have renewed using the website option. We are still low based on the number of potential members. Make sure your friends and neighbors have joined. Point them to the website or have them call the Resource Center and request an application or give them the last page of this newsletter. Encourage them to join and take advantage of the services provided by the SRSRA. Remember our power as a lobbying organization is in our numbers and our united voice.

*Dave Fauth, SRSRA Chair*

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## Gas Card Winner #1

The first gas card winner for this issue is Richard A. Labelle, Richard 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.

## 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 (e-mail contact for this service)**
- **SRSRA Retiree Resource Center:**
  - **(803) 508-7065**
  - **(866) 845-1550 (toll free), then press 7**
  - **Internet: srsra@lscog.org**
- **Westinghouse Corp. Pension**                      **800-581-4222**
- **RightOpt/My Medicare Advocate**            **877-591-8904; [www.rightoptretiree.com/srs](http://www.rightoptretiree.com/srs)**
- **WageWorks**    **877-924-3967; [www.wageworks.com](http://www.wageworks.com)**
- **Medicare Helpline**                                **800-633-4227; [www.medicare.gov](http://www.medicare.gov)**
- **Prudential Life Insurance**                    **844-494-4778 (Contributory and non-contributory life insurance)**
- **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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## Annual Meeting Notice

Each year the Board of Directors of the Savannah River Site Retiree Association (SRSRA) holds an annual meeting to discuss the financial, political and overall outlook for retired Site employees. This year's meeting will be held on April 16, 2019 at the Etherredge Center on the University of South Carolina Aiken campus. Member registration will begin at 11 a.m. and the meeting will start promptly at 1:30 p.m. It is expected to conclude at about 4 p.m.

Guests invited to this year's meeting include management from the Department of Energy-SR, Savannah River Nuclear Solutions and Savannah River Remediation, politicians from South Carolina and Georgia, and various organizations who provide important services to the Site retirees. Those service organizations will set up tables and be available to provide information about their services to retirees. Their tables will be open from 11 a.m. until 1:30 p.m. to discuss various issues one-on-one. Be sure to register before the break to be eligible for door prizes.

The Etherredge Center is located on the University of South Carolina Aiken campus. The center's address is: 471 University Parkway, Aiken, SC 29801 (803-641-3327). Attendees are encouraged to carpool with one or two others because school will be in session and the four parking lots are expected to be in high demand.

Any questions about the meeting can be addressed to Dick Frushour (803-648-8126), e-mail [rsfrush@bellsouth.net](mailto:rsfrush@bellsouth.net).

## Thank You for Living United!

Many thanks to the generosity of the Retirees who contributed \$24,799 this year to the United Way - \$1749 more than last year! Thanks to all of our Retirees who support our local United Way charities.

## Gas Card Winner #2

The second gas card winner for this issue is Gardner E. Whittle. Gardner 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.

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## How to Apply for a Benefit from the SRNS/SRR Catastrophic Drug Plan

Once you spent \$5,000 in your OOP (Out-Of-Pocket) expenses through your Rx Plan in 2018, you were out of the Coverage Gap (Donut Hole) and reached the Catastrophic Level. Note that OOP expenditures for that Medicare determination of the \$5,000 limit (which determines the SRS benefit) may also have included some manufacturer brand name discount amounts, which is to your benefit. You must look at your Rx Plan's EOB (Explanation Of Benefits) to determine how your OOP calculations were made. The OOP limit in 2019 will increase to \$5,100.

### Eligibility

1. Have an Active SRNS/SRR HRA (Health Reimbursement Account) with WageWorks.
2. Be enrolled in Medicare Parts A and B.
3. Be enrolled in either a Part D Prescription Drug Plan or a Part C Medicare Advantage Plan.

### Required Documents

1. APPLICATION: RightOpt SRNS/SRR HRA Catastrophic Drug Program Funding Application with your Signature and date on it (contact Retiree Center or RightOpt for Form)
2. CLAIM DOCUMENT: Your complete final *Year-end Medicare Explanation of Benefits* (EOB) from your *Medicare Prescription Drug Plan or Medicare Advantage Insurance Company* showing all of your 2018 Rx claims.

### Benefit Amount

1. The total 2018 plan year Out-Of-Pocket Costs as shown on the EOB must indicate you are in the Plan's Catastrophic Coverage Stage. Prescription drugs not covered on your Part D or Part C Plan Formulary are not included in that amount.
2. The benefit, related to the Out-Of-Pocket Amount paid in the Catastrophic Coverage Stage Only, is defined by the HRA Plan Document, and is paid through WageWorks so it is not subject to taxation.

### Where to Send Cat Application and Medicare Plan EOB Statement

**Documents MUST be postmarked or faxed no later than February 28, 2019.**

**MAIL:** RightOpt c/o Conduent

11 Stanwix St., Suite 700

Pittsburgh PA 15222

**FAX to RightOpt** 412-281-0677

**EMAIL to RightOpt**

[SRNScatHRA@conduent.com](mailto:SRNScatHRA@conduent.com)

**If You Would Prefer to have the SRSRA Retiree Resource Center Review and Submit Your Claim to RightOpt – We will help you.**

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Call or email the SRSRA Retiree Resource Center immediately to make an appointment. Our appointments will end on Friday, February 22<sup>th</sup> at 1 PM. Voicemail: **803-508-7065** or e-mail: [SRSRA@LSCOG.ORG](mailto:SRSRA@LSCOG.ORG) You will need the same year-end Medicare insurance EOB document explained above.

## Annual Rx Plan Reviews Continue to Save SRS Retirees Money

<b>SRSRA Retiree Resource Center Rx REVIEW ANNUAL ENROLLMENTS Four Year Annual Review Comparison</b>				
	<b># Reviews</b>	<b>Average Savings Per Changed Plan</b>	<b>% Reviews with Changes Resulting in Savings</b>	<b>\$ Savings</b>
<b>2018-9</b>	<b>452</b>	<b>\$1,000</b>	<b>68%</b>	<b>\$306,360</b>
<b>2017-8</b>	<b>382</b>	<b>\$1,261</b>	<b>64%</b>	<b>\$308,522</b>
<b>2016-7</b>	<b>339</b>	<b>\$1,866</b>	<b>69%</b>	<b>\$436,479</b>
<b>2015-6</b>	<b>280</b>	<b>\$1,595</b>	<b>70%</b>	<b>\$312,684</b>
	<b>1,453</b>	<b>Four Year Totals</b>		<b>\$1,364,045</b>

When SRS outsourced our retiree medical plan in 2013, our retirees were given the responsibility to choose their own Medicare Prescription Drug plan. The good part is that they would have the ability to choose plans that could match their own specific medications and pharmacy network choices. The bad part is that each Medicare Prescription Drug Plan can and often does change their drug formularies (drugs on their plans), their co-pays, their premiums, their deductibles, and the pharmacies in their network every year. What may have been an excellent Rx plan for you in 2017 may actually be the one that results in you having to pay the most out of pocket expenses in 2019. The Rx plans use very sophisticated algorithms to maximize their profits and they modify their pricing structure accordingly each year. This is true for both the Medicare Part D Rx plans and the Medicare Part C Advantage Plans with Rx coverage.

The Retiree Resource Center has conducted 1,453 Rx reviews of these Medicare Part D and Part C in the past four years and 68% of those reviews showed that the participant needed to move to another Rx plan the

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following year to save money. Of those plans that needed to be changed this year, the average savings out of pocket for the retiree was \$1,000 although some of the retirees saved thousands of dollars. In a number of cases, the retiree had a specialty drug that the Rx plan had eliminated from their formulary the following year and which would have resulted in a tremendous expense for the retiree, a expense which would not have been covered by the SRS Catastrophic Drug Plan since only drugs on the plan's formularies are covered. Over the past four years, 63 of our retirees saved more than \$5,000 in their annual review.

Addressing one retiree concern, changing your plan does not mean you necessarily have to change your pharmacy, though you must be careful to know what pharmacies are in your plan's network to avoid major expenditures for non-network plan pharmacies.

The volunteers have made a significant difference helping fellow retirees and compiling the data showing how important it is for you to review your own plan annually. It's abundantly clear that the outsourced retiree medical structure results in a great deal of more out of pocket cost variability than the company plan and you must stay on your toes to control your own expenses.

## Retiree Resource Center Merry Metrics!

### ***Service Information*** ***September 2014 through December 2018***



<b><i>Office Visits</i></b>	<b><i>3,629</i></b>
<b><i>Home Visits</i></b>	<b><i>64</i></b>
<b><i>Clients Served</i></b>	<b><i>2,346</i></b>
<b><i># of Age-In Training (AIT) Meetings</i></b>	<b><i>47</i></b>
<b><i># Attendees at AIT Meetings</i></b>	<b><i>772</i></b>
<b><i>WageWorks Claims Filed</i></b>	<b><i>\$ 2,046,139</i></b>
<b><i>Medicare Rx Review Savings</i></b>	<b><i>\$ 1,364,045</i></b>
<b><i>Catastrophic Rx Claims Filed</i></b>	<b><i>\$ 34,372</i></b>

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## Twenty-One SRSRA Retirees Who Made the Difference

These are the 21 volunteers who made a substantial difference for their fellow retirees this year. They went through the Medicare update training, conducted hundreds of hours of office visits reading Rx bottle labels, inputting that info to Medicare.gov and explaining drug plans to retirees and their families. Nothing stopped them from accomplishing the goal of being there for all the appointments – unlisted medications, computer issues, special requests—they just kept going until the end of the annual enrollment period.

Although we don't publish metrics by individual, I do want to note a few special accomplishments. Ken Perrine conducted the most Rx reviews this year – 42 reviews which is quite a bit of work, while Don Stevenson had 41 reviews -- only one less than Ken. David Zigelman had the most OOP (out of pocket) savings at \$43,321 this season. Our all-time highest producer over the past four years is Rick Geddes with 109 reviews and \$122,131 in savings.

### **SRSRA Retiree Resource Center Rx Review Volunteer Team Fall 2018**

Ken	Perrine	Bob	Hottel
Don	Stevenson	Tom	Varallo
Sandy	Carroll	Bob	Croley
Annie	Fields	Nick	Kuehn
John	Plodinec	Allen	Blancett
Jack	Roberts	Kathy	Grant
Richard	Frushour	Marilyn	Winn
Dave	Fauth	Bruce	Cadotte
John	Veldman	Bob	Malstrom
Rick	Geddes	Maria	Malstrom
David	Zigelman		

When you see these people who have come back year after year to work at the Retiree Resource Center for Rx reviews, please remember to thank them for their dedication to others. They make our RRC not only very productive but also a pleasurable place to work.---Laureen Feinman, Manager



## In Memoriam

Larry Chester Anderson	Graniteville	Wilburn (Bill) Kelly	North Augusta
Geroyle Beasley	Aiken	Janett Kendrick	New Ellenton
Berry Patrick Black	Barnwell	Walter L. Marter	North Augusta
Thomas H Campbell		John E Martin	Jackson
Ronald Edward Cosnahan	Langley	William Mhyre	Aiken
Dr. Robert Cutting		Larry Wayne Miller	North Augusta
Carl Marion Davis	Martinez	Arthur "Nick" Niemer	North Augusta
Howard Evans	Aiken	Jeremy Owens	North Augusta
Sarah Franklin	Springfield	Peggy Hall Owens	Augusta
Hans M Geiger	Aiken	Richard Philipp	Aiken
James Thomas Goodwin Jr.	Warrenville	George H. Piper	
James Monroe Griffith	Williston	Earl Ray (Jack) Shealy	Batesburg-Leesville
Clyde E Hamrick	Barnwell	Ronnie Smolowsky	Warrenville
Ode Herzog		Mary Vinson	
Geneva Holland		Joe Nathan Walker	Aiken
Harry Hootman	Aiken		
Fred Jennings	North Augusta		
Robert A Johnson	Martinez	Albert Ray Williams	Augusta
Quinby Jowers	Williston		

If you are an immediate family member of an SRS retiree who has recently died, please notify the SRS Retiree Association by using the "Contact Us" menu on the SRSRA website at [www.srsretirees.org](http://www.srsretirees.org)



## FREE Medical Screenings For Savannah River Site Former Workers

### **What is the NSSP?**

The ***National Supplemental Screening Program (NSSP)***, managed by Oak Ridge Associated Universities (ORAU), offers free medical screenings to Department of Energy (DOE) Savannah River Site ***former workers*** who may have been exposed to hazardous substances while on the job. The legislative mandate behind the NSSP is the 1993 Defense Authorization Act (PL102-484, Sect. 3162). There is **no application required**, and you **will not be charged** for the screening!

During enrollment, you complete a health and exposure history questionnaire, which the NSSP uses to determine the individual components of your exam. The free screening typically includes a physical examination, several blood tests, a urinalysis, a test for blood in your stool, and a hearing test. Depending upon your DOE work history, the exam may also include a lung function test, a chest x-ray, and other specialized tests such as the beryllium lymphocyte proliferation test, which is used to identify beryllium sensitization. The free screening is designed to identify certain occupational and non-occupational diseases, including:

- chronic respiratory diseases
- hearing loss
- beryllium sensitization
- diabetes

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### ***Savannah River Former Worker Statistics:***

The NSSP has examined 2,437 Savannah River former workers since the program began in 2005.

- Restrictive Lung Disease – 31.7%
- Obstructive Lung Disease – 7.7%
- Asbestos-Related Disease – 14.6%
- Noise-Induced Hearing Loss – 42.8%
- Beryllium Sensitization – 2.9%

### ***To Enroll:***

Call ORAU toll-free at [1-866-812-6703](tel:1-866-812-6703) to speak to an NSSP representative!

### ***Frequently Asked:***

#### **What do I need to enroll?**

- You only need 15 - 20 minutes to spare for the enrollment phone call.

#### **Who pays for the screening?**

- NSSP screenings are paid for by the US Department of Energy. It is totally free for you to participate and your insurance will not be billed.

#### **What do you do with the results?**

- The purpose of the NSSP is to provide you with your own screening results. Your personal information is not shared with anyone else.

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### **What happens if my results indicate I may be sick?**

- It is up to you and your personal physician to pursue any necessary follow-up care – DOE does not cover additional testing or treatment.

### **How often can I be screened?**

- You are eligible for a re-screening every three years.

## **QUESTIONS?**

**Contact ORAU Toll-Free: 1-866-812-6703**

We are open 7 am - 4:30 pm (MST) Mon - Thurs, and 7 am - 3:30 pm on Fridays.

Former SRS *construction* workers seeking medical screening should contact the Building Trades National Medical Screening Program (another subset of the DOE Former Worker Medical Screening Program) at 1-800-866-9663 or visit their website at [www.btmed.org](http://www.btmed.org)

## **Gas Card Winner #3**

The third gas card winner for this issue is Melvin L. Derrick. Melvin 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.

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## Telephone Scams that Target Senior Citizens

It's a New Year, but the telephone scam artists are still out there trying to defraud people, especially Senior Citizens. Some of the scams out there are:

- A telephone call from someone “representing” Microsoft Windows telling you that your computer has become infected by a virus and offering to remove the virus if you would only turn over control of your computer to them. Remember, when you worked at SRS, the person asking you to do this was the Computer Help Desk (reliable). When you are asked to do this for your home computer you are probably dealing with a less than honest person and should never do this.
- A telephone call from someone “representing” Microsoft telling you that your license for Windows has expired and that unless you renewed the license immediately your computer would become useless. Hang up immediately.
- A telephone call from someone “representing” DirecTv offering a significantly reduced subscription rate. To get the rate, all you have to do is buy a \$300 VISA gift card, call them back at an 800 number (yes, someone does answer “DirecTv Customer Service) and give them the numbers on the gift card. No such promotion exists and you will be out \$300.
- A telephone call with a recording saying the IRS is pursuing criminal action against you for non-payment of taxes. The recording goes on to say that the window of opportunity to prevent this from taking place is very short and you can make payment arrangements by calling an 800 number. Once again, fraud; the IRS does not communicate with taxpayers by telephone.
- A telephone call from someone saying he/she is a grandchild or close relative who has been involved in a terrible incident overseas and have lost all credit cards and cash. They are looking for you to send them money to get back home. Some are so good, they even know the name of your grandchild.

The bottom line, never give personal information or money to someone you do not know and trust.

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## Savannah River Site Retiree Association Membership\* Form

*\* Members of this SRSRA Corporation shall be limited to persons (excluding employees of the U.S. Department of Energy) who have been employed at or in direct association with the Savannah River Site (or the Savannah River Plant/Savannah River Laboratory as it was previously known) for at least five years and who have since retired from any such employment, as well as their spouses. However, the primary focus of the SRSRA Corporation shall be to provide service to participants in the Westinghouse Savannah River Company-Sichem Savannah River Incorporated retirement plan or in the successor plan, currently called the "Savannah River Nuclear Solutions, LLC Multiple Employer Pension Plan".*

### Annual Dues

Annual dues for the Association are \$25/year for a retiree (there is no charge for retirees who are spouses of members). For surviving spouses of retirees, annual dues are \$5. Dues may be paid up to 3 years (current plus 2 future years)

\_\_\_\_\_ As a retiree, I want to **JOIN/RENEW** my membership in the  
SRSRA (\$25). Retirement date from SRS: \_\_\_\_\_

\_\_\_\_\_ I am the **SPOUSE** of a member and also an SRS retiree and I want to **JOIN** the  
SRSRA (no charge). Retirement date from SRS: \_\_\_\_\_

\_\_\_\_\_ I am the **SURVIVING SPOUSE** of an SRS retiree  
and want to **JOIN/RENEW** my membership in the SRSRA (\$5).

\_\_\_\_\_ I am willing to **SERVE** on the SRSRA Board of Directors.

\_\_\_\_\_ I am interested in **VOLUNTEERING** at the SRSRA Retiree Resource Center.

\_\_\_\_\_ In addition to my dues, I want to make **AN ADDITIONAL GIFT** to the SRSRA  
Resource Center \_\_\_ or the SRS Heritage Foundation \_\_\_ (latter is tax deductible):

\_\_\_ \$25 \_\_\_ \$10 \_\_\_ \$15 \_\_\_ Other amount \$ \_\_\_\_\_

*The Resource Center is staffed by volunteers, but your dues do not cover all of its costs.*

Member's Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

Email address: \_\_\_\_\_

*Providing your e-mail address allows SRSRA to send important communications to you electronically.*

Mail this form (and your check) to:  
**SRS Retiree Association**  
**P. O. Box 5686**  
**Aiken, SC 29804**  
**Attention: Membership Chair**