



# SRSRA NEWSLETTER

For SRS Retiree Association Members      Frank Campbell, Editor      Volume 25, No. 1, January 2022

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## SRSRA Contact Information:

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

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

SRSRA Resource Center: Phone Message Line: 803-508-7065; email [SRSRA@LSCOG.ORG](mailto: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](http://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.

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## SRSRA Membership

Do you have a friend or relative who retired from SRS but has not joined the Retiree Association? Anyone who has 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 has since retired from that employment and their spouses are eligible.

All spouses of retiree members, whether SRS retirees themselves or not, are now eligible for membership in the SRSRA.

Annual dues for the Association are \$25. There is no charge for retirees who are spouses of members whether or not they are also SRS retirees. For surviving spouses of retirees, annual dues are \$5. Dues may be paid up to 3 years (current plus 2 future years). To join, go to fill out the membership form at the end of this newsletter or go to <https://www.srsretirees.org/membership/>.

## SRSRA Board of Directors News

Dave Fauth, SRSRA Board of Directors chairperson for several years, has taken a well-deserved break from board membership. The Board wants to thank Dave for his years of dedicated service to our SRS retirees and to the SRS Retiree Association.

The Board is still planning the 2022 Annual Meeting at the USCA Etheridge Center on April 19, 2022. This is still subject to change as we continue to monitor the Covid situation and public health advisories. Watch the Facebook page and the web page for up-to-date announcements.

## Gas Card Winner

The first gas card winner for this issue is William T. Li. 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.

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## SRSRA Retiree Resource Center Report

**Laureen Riley Feinman, Manager**

**January 2022**

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### ***Our Volunteers Keep on Working!***

### **Substantial Accomplishments with Retirees' Repeated Appreciation**

***We continue to serve our retirees remotely and in person, and we've served 712 clients including 158 office visits, in the past three months alone. The volunteers have been exceptionally generous with their time and expertise.*** We have a very limited number of in-person office appointments available due to COVID, and we would like to save those times for people who really need them – we continue to serve the others by phone, materials drop-off, and email. Office appointments right now require bringing in proof of full vaccination and wearing a mask to protect our volunteers and their families. Our office volunteers are all fully vaccinated and wear masks. We all hope 2022 will bring healthier times.

### ***SRSRA Retiree Resource Center Metrics Since Inception September 2014 – December 2021***

4,846 Office Visits at SRSRA Retiree Resource Center

3,547 Clients Served

10,916 Phone Contacts

1,432 Email Contacts

\$3.3 Million *HealthEquity/WageWorks* Claims transmitted by RRC

3,154 Number of Medicare Rx Plan Reviews conducted over Six Years

### ***IMPORTANT! Deadline for Your 2021 SRS Catastrophic Drug Claim February 28, 2022***

The SRS Application Form with instructions were mailed out by SRS and RightOpt in December. That information is also attached to this newsletter. Alternatively, it's available by calling or emailing the SRS Benefits Service Center or the SRSRA Retiree Resource Center or RightOpt.

Here's an excerpt from the SRS instructions to help you determine if you are eligible for the benefit. Your Prescription Drug or Medicare Advantage Plan's 2021 EOB (Explanation of Benefits) will indicate if you have reached the Catastrophic Coverage Level. For 2021 this generally means you have more than \$6,550 in eligible out of pocket Medicare prescription drug costs.

We will help you submit your claim if you want assistance – just don't wait until the last minute!

## SRNS/BSRA/SRR HRA Catastrophic Drug Program Application for Funding for 2021 Plan Year

### Part A. Instructions

- Complete Sections B and C.
- You must have an active Health Reimbursement Account (HRA), be enrolled in Medicare Parts A and B, and be enrolled in a Part D Prescription Drug Plan to be eligible for this program. Enrollment in a Medicare Advantage Prescription Drug Plan also makes you eligible for additional HRA funding under the Catastrophic Drug Program.
- For this claim to be valid, you must submit the **final year-end** Medicare Explanation of Benefits (EOB) from your Part D Prescription Drug Plan insurance company or Medicare Advantage Prescription Drug Plan for the 2021 calendar year, showing your out-of-pocket catastrophic expenses for the year, with this application.
- **This application and accompanying EOB must be postmarked/faxed/mailed on or after January 1, 2022, and no later than February 28, 2022, to be eligible.**
- Mail, fax or email the completed form and final year-end EOB to the address/number listed below.

### **How do I get an application, instructions, or answers to questions about this SRS Catastrophic Drug Retiree Benefit?**

<b>RightOpt</b>	<a href="mailto:SRNSCatHRA@buck.com">SRNSCatHRA@buck.com</a>	<b>877-591-8904</b>
<b>SRS Benefits Center</b>	<a href="mailto:service-center@srs.gov">service-center@srs.gov</a>	<b>803-725-7772 or 800-368-7333</b>
<b>SRSRA Retiree Resource Ctr</b>	<a href="mailto:SRSRA@LSCOG.org">SRSRA@LSCOG.org</a>	<b>803-508-7065</b>

## Gas Card Winner

The second gas card winner for this issue is Ronald Berube. 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.

## **What is the *fastest, easiest, and most reliable* way to be reimbursed for medical claims from the SRS Retiree Medical HRA Plan administered by HealthEquity (formerly WageWorks)?**

### **1. Use APR (Automatic Premium Reimbursement).**

- You pay your premiums to the insurance carriers in this program automatically each month from your bank account or credit card. You never worry about forgetting to mail a check or the check being lost. Best protection for avoiding insurance cancellation.
- When your insurance carrier confirms your payment, *RightOpt* notifies *HealthEquity*, and they reimburse you promptly and automatically each month.
- Set up Automatic Direct Deposit for your reimbursement payments because (1) payments are processed much quicker than *HealthEquity* check mailing the check to you (2) Checks are not lost. Uncashed checks can sometimes become unrecoverable.

Eligible Insurers for APR (Automatic Premium Reimbursement) in 2022:

AARP (Medigap plan); Aetna (Medigap & Medicare Advantage plans); Blue Cross of SC (Medigap plans); CIGNA (Medigap & Rx plans); CVS Caremark/SilverScript (Rx plans); Humana (Medigap, Medicare Advantage & Rx plans); Independence Blue Cross (Medigap, Medicare Advantage & Rx plans); UnitedHealthCare (Medigap, Medicare Advantage & Rx plans); and WellCare (Medicare Advantage and Rx plans)

### **2. Use Direct Deposit**

In the seven years we have been helping retirees file more than \$3.2 million in claims, we have never had a retiree report a direct deposit security issue with HealthEquity or WageWorks.

## **Again this year, Retirees Continue to Recognize that Annual Rx Plan Reviews are the Best Way to Control Rx Costs**

This year our Retiree Resource Center volunteers completed over 500 reviews mostly by mail, phone, and internet, and some office face-to-face reviews. Final statistics are not yet available. The analysis should be ready in early February.

We have been doing these reviews for six years now, and with well over 3,000 reviews we see the same pattern. Most drug plans change every year to increase their profitability in each zip coded area. The retiree keeps the current plan thinking it is staying the same while actually, their total out-of-pocket costs are rising considerably due to changes in (1) premiums (2) deductibles (3) drugs covered and not covered in plans' formularies (4) drug tier pricing, and (5) specific pharmacies moving in and out of the plan network, or to different levels within the network.

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Also, very important to remember – If you have specific medications that are very expensive, and your new plan does not cover them in their plan formulary, or you purchase drugs outside of your new plan (like thru GoodRx, or your supermarket Rx plan) their cost is not counted towards the threshold for the Medicare Catastrophic Level so that expense is not eligible for any SRS Catastrophic Drug Plan benefit reimbursement to you.

### **Special Notice to SRS Retirees Under the DuPont Plans for DuPont's Pension and Retiree Benefit Obligations (Life and Medical) administered by Corteva Agriscience**

- DuPont discontinued their retiree life insurance for all current and future retirees effective January 1, 2022.
- Do you want to continue your life insurance benefit? You must enroll with the DuPont/Corteva designated insurer (Securian) **by January 31, 2022**. This applies to both your former company paid life insurance coverage and any extra retiree paid coverage. Very strict deadline so try to apply by Thursday or Friday of the previous week.
- Your premium will most likely be higher for any former optional retiree paid coverage you may have had because these will be individual policies. NOTE: Securian waives medical underwriting if you apply in time.
- Look at the Securian Web Site to see the information you will need for your application like the amount of your coverage before it ended, and certain dates.
- Securian Website: <https://web1.lifebenefits.com/svcs/ssl/coverageContinuation/home.do>
- Securian reps dedicated to Corteva/DuPont retirees: 833-869-5202
- Your Policy Number and Access Key Word were in the letter you were sent by Corteva or you can call Securian or Corteva for the information. Best to call Securian as you will probably have to speak with them anyway for the form.
- Corteva DuPont Life Insurance phone number: 800-775-5955

### **Medicare Advantage Open Enrollment Period: Jan 1<sup>st</sup> to March 31<sup>st</sup>**

- You will continue to be bombarded with sales information encouraging you to enroll in a Medicare Advantage Plan or change your existing Medicare Advantage Plan. When you hear on TV or read “*no premium, no co-pays, no deductibles, and covers hearing aids glasses, rides*” be very careful because some of those plan features are available only to verifiable lower income participants, or only for certain zip codes or certain states. Sometimes Georgia and South Carolina are not included territories.
- Medicare Advantage Plans can change the hospitals and doctors in their networks leaving the responsibility to you to verify your services are in network. They are generally more restrictive than Medigap plans and can have more surprise billing problems. You must take the time to ensure you completely understand whether the plan matches your specific medical concerns and projected expenses, and that you use the medical plan correctly.

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- The first year you are enrolled in a Medicare Advantage Plan you can switch back to Original Medicare and Plan D Rx and usually have guaranteed access to a Medigap plan. After that, insurance companies can use medical underwriting requirements and pricing.
- You can check with RightOpt for some of the plans. Many of their reps are familiar with the SRS stipend and HRA and they can advise you of prospective pitfalls in your area.

## **Communicating with Us at the SRSRA Resource Center**

**TELEPHONE** 803-508-7065 *Message Line*

**EMAIL** [SRSRA@LSCOG.ORG](mailto:SRSRA@LSCOG.ORG)

You are welcome to email us and submit scanned documents for our review. Be sure to include your full name, address and phone so we can identify you.

### **DROP OFF MAILBOX FOR MATERIALS at 2748 Wagener Rd, LSCOG Building, Aiken SC**

We have a large secure DROP OFF MAILBOX in front of our office building which is checked frequently. You can drop your paperwork into this box 24 hours a day. Please address the envelope to the SRSRA Retiree Resource Center and be sure your name is included.

### **US POSTAL SERVICE**

SRSRA Retiree Resource Center, LSCOG Building, 2748 Wagener Road, Aiken SC 29801

## **Monthly Age-In Training for Retirees Newly Eligible for Medicare**

Our volunteers conduct a very popular three-hour course reviewing critical Medicare and SRS Stipend information for retirees and spouses aging into Medicare at age 65. The sessions are currently held at the Lessie Price Senior and Youth Center, 841 Edgefield Avenue, in Aiken. Please call or email the Retiree Resource Center to register, or with any questions. The next meetings are Tuesday February 8<sup>th</sup> and Friday March 11<sup>th</sup>. Bringing a spouse or friend is helpful. Remember the spaces are limited during these times. We look forward to seeing you and helping you successfully navigate this important part of the retirement process.

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## **Other Benefit Contact Information**

- ✚ **SRS Benefits Service Center at the Site:** HR, payroll and benefits questions. Currently no live answer; the SRS Message Line will take your information for a return call.  
803-725-7772 (local area SC and GA) 800-368-7333 (toll free) [service-center@srs.gov](mailto:service-center@srs.gov)
- ✚ **SRSRA Retiree Resource Center:** 803-508-7065 Message Line [srsra@Lscog.org](mailto:srsra@Lscog.org)
- ✚ **Transamerica Pension and 401K:** 866-288-3257 [www.transamerica.com/portal/srsretiree/](http://www.transamerica.com/portal/srsretiree/)
- ✚ **RightOpt (MyMedicareAdvocate/GetInsured)** 877-591-8904 [www.rightoptretiree.com/srs](http://www.rightoptretiree.com/srs)
- ✚ **HealthEquity (WageWorks)** 877-924-3967: [www.participant.wageworks.com](http://www.participant.wageworks.com)
- ✚ **Medicare Helpline** 800-633-422: [www.medicare.gov](http://www.medicare.gov)
- ✚ **Prudential Life Insurance** 844-494-4778: (Company Control Number/Access Code = 51945)  
[www.prudential.com/mybenefits](http://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> Aiken: 866-275-8271 Augusta: 877-616-2523  
(Offices are currently closed so telephone or internet access only *except for limited critical situations as determined by calling the Social Security telephone number where they can make an appointment if they deem it is a critical situation.*)

## Gas Card Winner

The third gas card winner for this issue is Joseph K. Santos. 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: October - December 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 loved one included, please send us their name via our website, email at [srsra@lscog.org](mailto:srsra@lscog.org) or leaving a message at (803)508-7065.

James A Babb, Barnwell

Alvin Larry Baughman, North Augusta

Wallis Cone Bland Sr, Aiken

Linda Vandenburg Burkhalter, Augusta

Terrel Jefferson Clark, Aiken

Naomi Hyler Collie, Aiken

Albert Martin Collins, Barnwell

Richard Emanuel Curry, Augusta

Betty Beatty Counts, Aiken

Matthew Scott Dent, Aiken

William Faucett, North Augusta

Milford "MT" Foreman, Aiken

Grover Gossett Jr, Aiken

Joseph "Freddie" Gunnells Jr, Olar

Henry Allen Gunter, Aiken

James A "Jimmy" Hill, Beech Island

Tommy Andrews Houston, Aiken

Billy Warren Hyde, Aiken

Donald Lee Huff, Windsor

William R Jacobsen, North Augusta

Claude Lee Jenkins, Aiken

Claude Jackson Key, Aiken

William Lewis Jones, Blackville

Woodrow L Lupton, Aiken

John Quincy Kinard Jr, Salley

Sharon Elaine McGuire, Aiken

Gary L Moore, New Ellenton

Donald Edward Murphee, North Augusta

Billie Jean Addie Nobles, Graniteville

Elmer Rish, Wagener

John Frederick Rosbach Sr, Aiken

Alice Marie Smith, Aiken

Steven Roger Smith, Windsor

Manuel A Soto, Aiken

Billy Edward Thompson, Soperton SC

Nancy Louise Simmons Walters, Aiken

James Allen Williams, Barnwell

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## Savannah River Site Retiree Association (SRSRA) Membership Form

### Membership

All persons who were employed at SRS (or SRP/SRL as previously named) for at least five years (excluding DOE employees) and who have since retired from any such employment, and their spouses, may become members in the SRSRA.

### Membership Dues

\$25/year for a retiree (individual or family membership)

\$5/year for a surviving spouse of a retiree

### **Please fill out a separate form for spouse information.**

\_\_\_\_\_ I want to join or renew my membership.

\_\_\_\_\_ Retiree (\$25); retirement date \_\_\_\_\_

\_\_\_\_\_ Retiree and spouse of member (\$0); retirement date \_\_\_\_\_

\_\_\_\_\_ Non-retiree spouse of member (\$0)

\_\_\_\_\_ Surviving spouse (\$5)

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

\_\_\_\_\_ I am interested in volunteering at the SRSRA Resource Center.

\_\_\_\_\_ In addition to dues, I am donating to the

\_\_\_\_\_ SRSRA Resource Center in the amount of \$ \_\_\_\_\_.

\_\_\_\_\_ SRS Heritage Foundation in the amount of \$ \_\_\_\_\_.

Name: \_\_\_\_\_

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

Phone (cell preferred): \_\_\_\_\_

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

### **Mail this form and your check to**

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

**Attention: Membership Chair**

Visit us online at [www.srsretirees.org](http://www.srsretirees.org) to learn more about us or join/renew online.