

SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 23, No. 3, July 2020

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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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Phone: (803)508-7065; e-mail: *srsretirees@srsretirees.org* WEB PAGE: http://srsretirees.org

Letter from Dave Fauth, SRSRA Chair

Fellow retirees,

I stated in the last newsletter that **a lot** had happened since our January newsletter. Well, this time I can say that **not much** has happened since the April newsletter. Hopefully, you and your families have all stayed healthy, you have completed a number of home projects that were waiting for some idle time, and you have done some planning for the "new" normal years.

We have cancelled our annual meeting. Dick Frushour and his committee spent a lot time and energy preparing for the event but it was not meant to be in 2020. Even with hope for a proven vaccine, herd immunity, and other factors, we cannot guarantee a "safe" meeting. We have every intention on conducting an annual meeting in April 2021.

We have developed a budget for our 2021 fiscal year (July1-June 30) that we will use to continue our mission to assist all retirees and protect your benefits. Foremost in that mission is the operation of our Resource Center located in the Lower Savannah Council of Government. More information on current operations and future plans are found later in this newsletter. We need to develop our plans for Medicare Rx and Advantage Plan Open Enrollment starting October 15. Over 570 retiree/spouses used the Resource Center services for Part D plan reviews in 2019.

We have spent a good amount of time this quarter on the Facebook group which now numbers over 650 members. Medicare, RightOpt, WageWorks, SRS operations, and other useful information is posted and we are always eager to add other information or answer questions on your request. We have also started to "share" retiree obituaries when they are posted in local newspapers. Our website, www.srsretirees.org, is used frequently to ask personal questions, pay membership dues or inform us of address/email/phone number changes.

Again, this is a great time to utilize that "social-distancing friendly" instrument, your telephone. Many of your retiree friends would cherish a call to catch on news and share your "staying-in-place" activities.

Look forward to seeing you all at the 2021 SRSRA annual meeting.

Sincerely,

Dave Fauth, SRSRA Chair

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Gas Card Winner

The first gas card winner for this issue is Ronald W. Johnson. 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.

Retiree Resource Center Report

Laureen Riley Feinman, Manager

Greetings and healthy wishes to all our retirees and their families from the SRSRA Retiree Resource Center. Here's the topics of interest this summer.

Retiree Resource Center Services

In the midst of these difficult and unusual times, we continue to offer as much support as possible for our retirees. The manner of that support is strongly impacted by the State of South Carolina as we are housed in their Lower Savannah Council of Governments (LSCOG) building which now has stringent capacity restrictions, and we are impacted by our crucial health concerns for our own retirees and our own volunteers in the building.

We have worked with LSCOG to increase our office time from no time after the shutdown, to half a day a week, to one day a week, then two days, and now two days for two people. No clients have been allowed into the LSCOG building for any agency at this point in time, and we have no date when that will change due to the increased incidence of COVID-19 in the state. Not only do we miss meeting with our clients, we also miss being able to conduct the monthly Age-In Training meetings that have been so popular and important for retirees and spouses turning 65. And since SRS is not conducting any onsite employee meetings for prospective retirees now, either, retirees aging in are at a serious disadvantage.

We still maintain a strong presence, and we are committed to continue adapting to retiree needs. We regularly transmit WageWorks HRA reimbursement claims that are mailed, emailed, or dropped off at our building. We also work from home conducting telephone or email discussions, particularly with people turning 65 who have critical time-sensitive decisions to make.

Since our inception nearly six years ago, we've served 3,011 clients, conducted 4,658 office visits, filed \$2.9 million in WageWorks claims, and saved over \$1.7 million reviewing Medicare Rx and Advantage Plans each fall.

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Here's how recent events have affected us:

WageWorks claims processed for the first six months of 2020 (\$346,834) are actually **8% higher than the same** period for **2019**. Although the number of 2020 office visits (138) has decreased by 49% from 2019, the total number of clients served in 2020 (483) for the same six-month period has decreased by only 7% from 2019.

We are here for you. The way to request our services is by leaving a full message on our telephone message line (803.508.7065), or in our email (srsa@LSCOG.org) or letter (2748 Wagener Road, Aiken SC 29801), so we can more easily determine who will best help you with your issue. You can mail materials or you can drop them off at the large mailbox established for that purpose in front of the LSCOG building on Wagener Road. Please keep in mind that currently we are restricted to only two days in the building, Tuesday and Wednesday.

A major priority is to be able to help retirees with their Annual Rx and Medicare Advantage plan reviews (October 15th to December 7th). If we in SC can't control the pandemic and businesses stay closed, the effect on the retirees will be tragic for some. We found 82% of the retirees needed to change their Medicare Rx plans and sometimes pharmacy network this next year in order to get the most competitive rates for their specific medications. Not being able to meet retirees in person to review their specific medications could be disastrous because many people just do not know how to use the Medicare online comparison price module and could end up incurring thousands of extra dollars in Rx expenses.

Other Current Issues

UnitedHealthCare (UHC) products are still not available to new SRS retirees because RightOpt has not yet been able to resume their ability to write UHC business. We have made a proposal to meet the temporary needs of our upcoming retirees, but it has not yet been approved by RightOpt and SRS. We will continue to work with them and advocate for the inclusion of UHC in the RightOpt options. Our retirees have shown a strong interest in including UHC options. Incidentally, if you already have a UHC plan written by RightOpt, that coverage will continue without interruption.

HealthEquity is the name for the company which acquired WageWorks. You will now see this name on their website, and on your claims correspondence and direct deposit information, and hear it in telephone conversations. At present, the **WageWorks** name is also shown for transition purposes, and their account access information has not changed.

RightOpt is a private health insurance exchange owned by **Conduent.** They have contracted with SRS to handle retiree insurance enrollments, certain stipend questions, and transactions with **HealthEquity** (WageWorks) in conjunction with the SRS Health Reimbursement Account. Conduent has contracted with a company named **GetInsured** which provides licensed insurance representatives who speak directly to our retirees about their individual needs and enroll them in the RightOpt health insurance exchange, and can answer questions about changing coverage as well.

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The SRS HSA (Health Savings Account) bank (HSA Bank) is changing their method for participants to access their HSA Bank account in the coming weeks. Certain participant expenses will be lowered or eliminated. HSA participants will be receiving information about this transition soon. This benefit refers to pre-65 retirees who elected the high deductible medical plan and the HSA option, and to retirees over 65 who may have an HSA account balance from prior years but are no longer eligible to make contributions after age 65. Questions should be referred to HSA Bank at 1-800-357-6246.

Allow yourself plenty of time – and if you use a cellphone make sure it is fully charged – if you plan to call Medicare, Social Security, the IRS and many other government agencies. A two hour wait on hold is not unusual right now. Some insurance carrier services have become available only on line and some have no option for you to speak with a representative. Be prepared and try to be patient.

Thank you all for exercising supporting practices that will reduce the COVID-19 incidence and severity. If we can't control this virus, and places stay closed, many retirees will suffer considerable financial problems in 2021 without face-to-face assistance during the open enrollment period this fall.

Laureen Riley Feinman

Gas Card Winner

The second gas card winner for this issue is Herbert Lee. 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

The third gas card winner for this issue is John Cox. 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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Benefits Contacts

- <u>SRS Benefits Service Center</u> 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) <u>service-center@srs.gov</u>
- SRSRA Retiree Resource Center: 803-508-7065 Message Line SRSRA@LSCOG.ORG
- Transamerica
 866-288-3257 <u>transamerica.com/portal/srsretire/</u>
- RightOpt (MyMedicareAdvocate/GetInsured)
 877-591-8904; <u>www.rightoptretiree.com/srs</u>
- 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 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 <u>www.ssa.gov</u> (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.

Douglas "Doug" Adkins	North Augusta	Charles Stephen "Steve" King	Aiken
Edward Leo Albenesius	Aiken	Donna Maria Enlow Lewis	Aiken
Edward Wayne Beasley	Barnwell	James Malvyn "Mal" McKibben	North Augusta
Barbara A Booker	Chester, VA	Richard F Mayock	Aiken
Robert S Botnick, MD	Augusta	Harry B Morris, Jr	Aiken
William "Bill" Boyce	New Ellenton	Charles B Pate	Harlem
Michael David Busch	Warrenville	James Purcell	North Augusta
Kenneth C "KC" Davall	Evans	Kenneth Earl "Ken" Ray	Aiken
Tina Marie DiFranco-Alexander	Aiken	Allen D Reynolds	Aiken
James Ellis Dixon,	Augusta	Sara Carey "Sally" Rosbach	Aiken
Arthur W "Art" Evans, Sr	Jackson	Lorin Ross	Aiken
David Alan Filler	Aiken	Richard E "Rick" Spencer	Howell, MI
Harold Pierre Gauthier	Aiken	John A Shuford	North Augusta
Thomas Cooper Gorrell	Aiken	Kevin N Tietze	Aiken
Patrick Dale Haywood	Grovetown	Robert Lynn Thomas	Jackson
James Earl "Jimmy" Hendrix	Augusta	Jerry Arnell Walsh	Barnwell
Ralph Eugene Howard	Beech Island	Robert Edward "Bobby" Yon	Williston
James Ludwig Linnenkohl	Deering		