

# SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 23, No. 4, Oct. 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 <a href="mailto:SRSRA@LSCOG.ORG">SRSRA@LSCOG.ORG</a>

### 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 <a href="https://www.srsretirees.org">www.srsretirees.org</a> 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.

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

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

# Letter from Dave Fauth, SRSRA Chair

Fellow retirees, I hope you have navigated through the maze called "2020". We continue to get more and more life challenges. Your SRSRA board is trying to plan to meet these challenges. Protecting your benefits is our top priority. We will continue to "encourage" SRS contractors to improve the pension and the medical stipend and stabilize pre-65 retiree health insurance premiums.

Our Resource Center passed the 6-year mark last month and we continue to help many retirees with their RightOpt Medicare plan enrollments and Health Equities (WageWorks) claim submittals. When contacting the Center, please be patient and recognize that we will respond to you. We are currently limited to 3 days a week with no face-to-face appointments due to Lower Savannah Council of Government COVID restrictions. During Medicare Open Enrollment (October 15-December 7), we still hope to help hundreds of you with the selection of your 2021 Rx plans/Medicare advantage plans through phone and email contact. All our 65+ age members should have received a mailing explaining the process to get prescription drug plan review assistance. Expect a number of changes to Medicare in 2021 and be ready to react if they impact you. Medicare announcements have been Facebook-posted for education. We will do our best to inform you of relevant changes but recognize that Medicare choices impact us all differently even if we live in the same house. Read all the Medicare information you can and contact us (website, email, or phone).

I am excited to announce that we restarted our Medicare training seminars now in the Aiken Municipal Building (214 Park Avenue). Three sessions were conducted in September and classes will be held on October 13 and 27. We are limited to 15 per class due to COVID. More sessions are planned. Please call the Resource Center message line at (803)508-7065 and tell us what date you prefer.

You all should receive CSRA United Way pledge cards. I encourage you to give generously to the worthy causes that are funded through the various United Way agencies. A United Way pledge card is included in this newsletter. Giving through the SRSRA increases our visibility in the community and impacts our influences with key leaders.

Finally, your board is thrilled to provide assistance to you all through the association programs but we need your help. Please consider volunteering your time, by serving on the board, helping on one of our committees, or assisting at the Resource Center. The Association has the structure in place to help our retirees, but we need your help so we can help you and protect your benefits.

Circle April 20, 2021 on your calendar-----2021 SRSRA Annual Meeting

Sincerely,

Dave Fauth, SRSRA Chair

Phone: 803-508-7065 Message Line; e-mail: <a href="mailto:srsretirees@srsretirees.org">srsretirees@srsretirees.org</a>

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# United Way Pledge Drive Underway

SRSRA has again mailed solicitations for gifts to the United Way this year. Members living in Georgia and South Carolina should have received solicitation letters directly from SRSRA last month to support their local United Way campaign. If you have not yet contributed, there is still time. You can fill out the form below and mail it in with your contribution or your pledge.

Aiken County, Inc. Way	Invest in your co	mmunity	Aiken County, Inc. Way
Name:			
Address:	City:	State:	Zip:
I would like to receive United Way ne	wsletters by e-mail. Email address:		
Please select your method of payment.	Please note payroll deduction is not a	vailable through the Retiree Ass	ociation.
□ Draft my bank account: S voided check)	per mouth (please include		
(A minimum pledge of \$25 per month is re every month unless the 15th falls on a wee	kend in which case the draft would take	Please select where you	want your money to go.
place the Friday before. The first draft will occur on December 15th.)	occur on January 15th and the last will	(\$20.00 minimum pla	dge for designations)
Signature:		☐ United Way of Alken County	
□ Check #:for		☐ United Way of Allendale County	(Partnered with Barnwell County)
\$		☐ Bamberg County	
(Please make checks payable to United Wa	ny of Aiken County.)	☐ United Way of Barnwell County (	(Purtnered with Allendale County)
☐ Charge my credit card.		United Way of Colleton County	
\$			ond, Columbia, Burke, and Lincoln Counties)
□ VISA □ MASTERCARD		_	one, common, banke, and Lincoln country
□ DISCOVER □ AMEX		☐ United Way of Edgefield County	
Card #:		☐ Hampton County (Partnered with	
Expiration Date:/_	-	☐ United Way of McDuffle and Wa	rres Counties
Signature:  Please bill me: \$		☐ United Way of the Midlands (Rid Newberry and Orangeburg Counties)	hland, Lexington, Calhoun, Edisto, Fairfield,
(\$100.00 minimum pledge for direct billing	e)	☐ United Way of Screven County	
Quarterly Semi-Annually Annually		Special Designation:	
LEADERSHIP GIVING		MAIL THIS	FORM TO:
A gift of \$500 or more qualifies me as a Leadership Giver with special	United Way of A	iken County, Inc.	
recognition. Please list my/our name(s) as follows:  □ I would like my name and address forwarded to my designated United		235 Barnwell Avenue, NW •Post Office Box 699 •Aiken, SC 29802-0699 •Phone: (803) 648-8331 •Fax: (803) 641-2887	
Way.	,	(803) 648-8331 •F	ax: (805) 641-2887

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# Retiree Resource Center Report

Laureen Riley Feinman, Manager

Following up on our USPS mailing to all SRSRA Retiree Resource Center clients sent two weeks ago when we mailed Rx and Medicare Advantage Review directions and applications for us to review them for you by mail...

# Annual Plan Reviews are the Most Effective Way to Control Rx Costs

Last year, our Retiree Resource Center performed 573 drug plan reviews and 82% of the time, the retiree needed to change his or her plan or pharmacy the following year if they wanted to save money on their total out-of-pocket costs. We have been doing this for five years and with over 2,000 reviews we see the same pattern. The drug plan changes the following year and the retiree keeps the current plan thinking it is staying the same while actually, their total out-of-pocket costs are skyrocketing due to changes in (1) premiums (2) deductibles (3) drugs covered in plans' formularies (4) drug tier pricing and (5) pharmacies in their network with more competitive pricing.

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

# Important! Time Is Running Out!

- 1. The deadline for us to receive your application is extended to Wednesday, October 14th
- 2. Depending upon the response, we may not be able to accommodate all Review Requests this year.

When we have reached our capacity for the number of reviews our volunteers can do this year, we will mail back your information with paper instructions for those of you without email addresses so you can use the <a href="Medicare.gov">Medicare.gov</a> website yourself or with a child or friend, or call other places provided. For those of you who receive the newsletter electronically, the directions on how to do the <a href="MyMedicare">MyMedicare</a> enrollment yourself are attached with the newsletter email. We have already received several hundred applications so please send yours in now if you are interested. We have a limited number of volunteers able to do mail reviews, and limited access to the office given the COVID, and our volunteers are really doing the best we can given these restrictions. They give very generously of their time.

- 3. We do the reviews in the order that we receive the applications from you.
- 4. All three forms must be completed and returned.
- 5. You can obtain the Rx/Medicare Advantage Review application forms by calling the RRC Message line (803-508-7065) or emailing us (<a href="mailto:srsra@LSCOG.org">srsra@LSCOG.org</a>) with your full mailing address or your email address and we'll email or US mail the application to you.

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

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- You can email, regular mail, or leave applications in our building drop-box. We cannot begin the enrollment process until 2021 Medicare opens on October 15<sup>th</sup>. Enrollment ends December 7<sup>th</sup>.
- Please be sure to include <u>all</u> your ongoing prescriptions including any inhalants, injectable medicines, and prescription topical creams. *Your correct list gives the best projected cost.*
- A counselor from our offices will contact you to discuss your options. If you want to change plans for lower
  costs or to use a specific pharmacy, the counselor will enroll you with your permission and will then send you
  written confirmation documents.
- Your projected total cost is done on the <u>MyMedicare</u> website comparing all plans available in your area with your specific medications and information. *If you already have a <u>MyMedicare</u> Username and password, please provide it. Do not change your password right now we may have it in our records already if we reviewed you plan last year. We will be verifying your MyMedicare account works before we begin the review.*
- If you are enrolled in a Medicare Advantage Plan, you want to compare because the network of medical providers (hospitals and doctors) can change as well as formularies, prices, premiums, deductibles, copays, specialist approval process, plan maximums, and out of network penalties.
- Every year some plans are discontinued. You may be automatically mapped into a more expensive alternative covering different medications so you should always compare the new one.

# Do your own MyMedicare Review Online with our MyMedicare Directions

We now have a well-documented, large font, detailed screen by screen twenty-page instruction procedure to help you do your own Rx/Medicare Advantage review yourself online with MyMedicare. Members who receive this newsletter were sent a copy as an attachment to the same email where you received this newsletter. Everyone else can view it and download it from our SRS Retirees Facebook page. Try it out!

# Communicating with Us

#### TELEPHONE Important! 803-508-7065 Message Line

Retiree Resource Center Telephone Message Line Number 803-508-7065 Please be sure to use our message line number whenever you call us. Don't use the call back feature if you have missed our call because it takes you to a general number with problematic access. Because of the high volume of calls during open enrollment, and our limited time in the building due to COVID, and the fairness of the call back process, the line captures the messages and our volunteers call them back in the order they were received. Multiple messages from the same person slows callbacks. Thank you for your understanding.

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

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<u>Please answer the phone if you have submitted your information to us for review</u>, even if you do not recognize the telephone number. Your call will probably be coming from a volunteer working at home during these COVID times, and you will not recognize their phone number. An increasing number of people did not answer their phones last year, probably due to the bad robocall epidemic, requiring us to call repeatedly. This can add unnecessary time and frustration. If you have a voicemail, be sure it's not full.

#### EMAIL Important! 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. Email is the easiest and quickest way for us to contact you and send your plan options.

#### 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 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

BE VERY CAREFUL OF SALES PITCHES FOR MEDICARE ADVANTAGE PLANS AND Rx PLANS THAT LOOK TOO GOOD TO BE TRUE. THEY PROBABLY ARE TOO GOOD TO BE TRUE.

"No premiums, No Co-pays, No Deductibles" "Covers hearing aids, glasses, dentists, rides to the doctor, meals"

These plan features are offered in Plans limited to people eligible for Medicaid which is a program for people with verifiable low income, low assets, and/or who are determined to be disabled. Other plans may be available only in certain areas, or limited in other ways. Many plans have rigid restrictions which you want to be sure are acceptable to you before you enroll.

I wish I could tell you reviewing your plans annually is very easy, and that it won't really make much of a difference to you if you don't do it, but unfortunately, that's just not true. But I can tell you we have very committed volunteers who will help you as much as they are able given their own responsibilities for their own families and friends. Many give hundreds of hours during annual enrollment. The earlier you approach us, the easier it will be to help you this year.

Healthy vibes to you and your families,

Laureen Feinman

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# Special note to retirees with Medicare Advantage Plans

RightOpt no longer writes new UHC (United Healthcare) plans. Last year's UHC's Medicare Advantage plan was one of the most comprehensive plans, and it offered certain coverage for out of network providers. The new UHC plan is not available yet, but if you have a Medicare Advantage Plan and would be comparing 2021 plans, you may wish to include the UHC Medicare Advantage PPO Plan in your review.

### SRSRA Retiree Resource Center Metrics

# **Services Since Inception**

September 2014 to September 2020

4,658	Office Visits at Retiree Center	
3,108	Clients Served	
86	Home Visits	
8,786	Phone Contacts	
710	Email Contacts	
66	Number of Monthly Aging Into Medicare Meetings	
1,128	Number of Clients who've attended Aging in Meetings	
\$ 2.9 Million	WageWorks Claims Reimbursement transmitted from RRC	
Prescription Drug and Medicare Advantage Plan Reviews 2015 • 2019		
2,027	Number of Plan Reviews conducted at RRC over five years	
\$1.8 Million	Projected Retiree Out-of-Pocket Savings from Reviews and Plan Changes using the Medicare.gov model with Client Specific Meds, Pharmacies, and Plans	

# Gas Card Winner

The first gas card winner for this issue is Eric C. Randall. 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.

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

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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; www.rightoptretiree.com/srs

WageWorks 877-924-3967; participant.wageworks.com

• Medicare Helpline 800-633-4227; <u>www.medicare.gov</u>

Prudential Life Insurance 844-494-4778; (Company Control Number/Access Code = 51945) <a href="www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>

• 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; <a href="https://my.viabenefits.com/">https://my.viabenefits.com/</a>

Corteva Agriscience for other DuPont Benefits: 800-775-5955

 DuPont Retirees Contact Information for other benefits: <u>http://www.retiree.dupont.com/our-company/retirees/contact-us.html</u>

Social Security
 800-772-1213 <u>www.ssa.gov</u>
 (Offices are currently closed so telephone or internet access only)

# Gas Card Winner

The second gas card winner for this issue is Benjamin F. Fanning III. 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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# "Assault on L"

SRS Retiree, L. Robert Jones, has written a novel about a group of mercenaries taking over the L Reactor building in the late 1980s. The book, called "Assault on L", is available on Amazon in paperback or Kindle formats.

From the description on Amazon:

"In the late 1980's a group of mercenaries take over the L Reactor building at the Savannah River Site in South Carolina. Their demand for enough plutonium to make a nuclear weapon is only slightly less horrific than their threat to cause a nuclear reactor meltdown, contaminating a large area of the United States. The U. S. Department of Energy is faced with a very difficult decision. Will there be a winner in this high stakes game of poker, or is everyone holding a losing hand? The locations and facilities described in this story did exist and were operated for over three decades to support the United States nuclear weapons stockpile as a deterrent during the cold war. While entirely fictional, the events in this story illustrate the possibility that the risk to the public of operating these facilities may have been greater than was realized at the time."

# SRS Heritage Museum

Good news! The SRS Museum is adding new visitor hours. Starting October 1, they are now open 10 AM to 2 PM Wednesday to Friday and 10 AM to 4 PM on Saturdays. For more information, go to <a href="https://www.srsheritagemuseum.org">www.srsheritagemuseum.org</a>.

### Gas Card Winner

The third gas card winner for this issue is Guy W. Hembree, Jr. 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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### In Memoriam December 2020

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.

Scotty Bolt, Aiken James Michael "Jimmy" Brant, Olar

Michael Kenneth Carlson, North Augusta

Carl William Chandler Jr, Trenton

Elizabeth Porter Coats, New Ellenton William "Bill Cobbs Jr, Aiken

Wayne Franklin, DeWeese, Marietta, GA

Robert S Dorsett, Greenville, SC

James Harold Faucett, Aiken Dr. Robert Lancaster "Bob" Folger, North Augusta

James "Jimmy Joe" Foreman Sr, North Augusta Rev. Gustave Frazer Jr., Clarks Hill

George Edward Gilmer, Aiken Talmadge "Tad" Hoyt Goodwin Jr, Swansea

James W Hammett, III, Aiken Jewell Amelia Zissett Hutto, Williston

Fred O Holmes, Aiken Arthur "Art" Hughes, Aiken

Edwin Randolph Kendrick, Shelby, NC Celia Baxley Langford, New Ellenton

William A "Jim" Lancaster, Warrenville Donna Maria Enlow Lewis, Aiken

Steven Yukio Okawa, Isle of Palms Harry Hastings Owens Jr, New Ellenton

Al Parrott Sr, North Augusta

Julia "Judy" Simmons Powell, Aiken

Henry Harrison "Hank" Rowland, New Ellenton Richard E "Rick" Spencer, Howell, MI

William Reid "Bill" Waltz, Charlotte Max Oren Whitaker, North Augusta

Delinda Loretta Williams, North Augusta