



SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 24, No. 4, October 2021

Contents

Letter from Dave Fauth, SRSRA Chair	2	Retiree Resource Center Report	5
Benefits Protection Committee	3	Retiree Resource Center Metrics	7
SRSRA Membership	4	Benefits Contacts	8
Help Wanted!	4	In Memoriam: October 2021	9
		SRSRA United Way Form	10

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

SRSRA Resource Center: Phone Message Line: 803-508-7065; 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.

Letter from Dave Fauth, SRSRA Chair

Fellow Retirees,

I regret that we found it necessary to cancel the 2021 annual meeting. We should see a reduction of COVID cases next year and are planning an annual meeting on April 19, 2022. The questions that were submitted will be addressed in the January 2022 newsletter.

Protecting your benefits continue to be our top priority. We will continue to “encourage” SRS contractors to improve pension, stabilize pre-65 retiree health insurance premiums and we are very happy to announce that due to our lobbying, many of you will see a larger health insurance stipend in January.

Our Resource Center passed the 7-year mark last month and we continue to help many retirees with their RightOpt Medicare plan enrollments and Health Equities (WageWorks) claim reimbursements. When contacting the Center, please be patient and recognize that we will respond to you. We continue to operate a 5-day week with a few 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 2022 Rx plans/Medicare advantage plans through phone, email and as many face-to-face contacts as we can. Due to CDC social distancing concerns, we will have fewer time slots.

Expect a number of changes to Medicare in 2022 and be ready to react if they impact you. Medicare announcements will continue to be posted on Facebook for your 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) with your questions.

We continue to offer our monthly Medicare training seminars now in the Aiken Municipal Building (214 Park Avenue) or Lessie Price Senior and Youth Center (841 Edgefield Street NW). October 12, November 19, and December 14 are the next three classes. Please call or email us at the Resource Center (803)508-7065 or srsra@lscog.org and tell us what date you prefer. We encourage you to attend a class around 6 months before you or your spouse plan to enroll in Medicare.

You all should receive CSRA United Way pledge cards in October. I encourage you to give generously to the worthy causes that are funded through the various United Way agencies.

Finally, this is my last chair letter as the board will be selecting a new chairperson soon. Your board continues to operate the most active DOE contractor retiree association. SRSRA offers many services to you and we encourage you to make sure your SRS friends join.

Sincerely,

Dave Fauth,

Outgoing SRSRA Chair

SRSRA Newsletter October 2021

Benefits Protection Committee

John Veldman

The HRA stipend for SRS retirees was last increased in 2017. A significant improvement was also made at that time by adopting an age-based tiered approach which recognized the increasing medical expenses as retirees' age. The SRS Retirees Association Benefits Protection Committee has analyzed data since 2017, from Medicare and other credible sources, which indicate that retiree medical costs have risen sharply in the past five years. These cost increases are having a serious impact on SRS retirees living on a fixed pension and very modest Social Security COLA's.

A comprehensive cost data package was assembled and shared with SRS benefits management this summer to begin a dialogue on a potential stipend increase. After a discussion of this cost data, SRS shared a May 2021 study of HRA alternatives and costs by their consultant, Buck Associates. This study included benchmarking data for 11 DOE sites. SRSRA noted several shortcomings in the Buck study and provided a comprehensive set of comments.

SRS recently announced that they would be making adjustments in the 2022 HRA stipend for the two oldest retiree age groups:

<u>Age Range</u>	<u>Current Stipend</u>	<u>2022 Stipend</u>	<u>Increase</u>	<u>Retirees Included</u>
75 to 79	\$2,808	\$3,000	\$192 (6.8%)	1,515
80+	\$3,000	\$3,444	\$444 (14.8%)	1,134

Although the SRSRA was disappointed that the adjustment did not include the 65 – 75 year old retirees, the adjustments that were made did focus on the oldest retiree groups that have the highest costs. A constructive engagement with SRS was successful in helping those retirees that need it most.

Gas Card Winner

The first gas card winner for this issue is Burton Tiffany. 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.

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

Website: <https://srsretirees.org>

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 <https://www.srsretirees.org/membership/>.



Help Wanted!

If you have a little time each month and would like to participate on the SRS Retirees Association Board, please contact Candice Dermody at rcdeermody@aol.com or text her at 706-339-1410. We are looking for volunteers that have an interest and willingness to actively participate on the Board to support important issues such as retiree benefits and the protection of our pensions. If you are one of these people, please contact Candice by email or text.

Gas Card Winner

The second gas card winner for this issue is John N. Lindsay. 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.

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

Website: <https://srsretirees.org>

Retiree Resource Center Report

Laureen Riley Feinman, Manager

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

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

Annual Rx Plan Reviews are the Best Way to Control Rx Costs

Last year, our Retiree Resource Center performed 628 drug plan reviews and 80% of the time, the retiree needed to change his or her plan or pharmacy network the following year if they wanted to save money on their total out-of-pocket costs. We have been doing this for six years and with over 2,600 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 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.

Important! Watch for your application forms in the mail soon!

- The deadline for us to receive your application is **Saturday, October 30th**.
- **Open enrollment dates for the Retiree Resource Center are October 18th through December 6th.**
- **You can email, US mail, or leave applications in our building drop-box at 2748 Wagener Rd.**
- **Please indicate if you need an in-person office review.** We have a very limited number of in-person office appointments available due to COVID and would like to save those times for people who really need them – we serve the others by phone and email. Office appointments require bringing in proof of full vaccination and wearing a mask to protect our volunteers and their families.
- **Both forms both sides must be completed and returned for mail and phone reviews.** If you want an office review, it would be helpful to send the forms in advance but not mandatory.
- **SRSRA Members receive their applications a week earlier than non-members.**
- **We make the appointments in the order that we receive the applications from you.**
- **If you have not received your application forms by October 18th, they have been emailed to members and others can call the RRC Message line (803-508-7065), drop off a request in our Dropbox, or email us (srsra@LSCOG.org) with your full mailing address or your email address.**

- **When we reach our capacity** for the number of reviews our volunteers can do this year, we will mail back your information with instructions so you can use the [Medicare.gov](https://www.medicare.gov) website yourself.
- Please be sure to include all your ongoing prescriptions including any inhalants, injectable medicines, and prescription topical creams. **Your correct list gives the most accurate 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 MyMedicare website** comparing all plans available in your area with your specific medications and information. *If you already have a MyMedicare Username and password, please provide it. Do not change your password right now – we may have it in our records already if we reviewed your 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 plans because the network of medical providers (hospitals and doctors) allowed can change as well as their 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 plan covering different medications so you should always compare the new one.*

Do your own MyMedicare Review Online

We again have a well-illustrated large font detailed screen by screen instruction document to help you do your own Rx/Medicare Advantage review yourself online with MyMedicare. Just email or call us to send it to you.

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 for LSCOG. 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. Having to process multiple messages from the same person slows callbacks.

Please answer the phone if you have submitted your information to us for review, 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. If you have a voicemail box, be sure it's not full.

SRS Retiree Association, Inc.

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

Website: <https://srsretirees.org>

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

BEWARE OF SALES PITCHES!

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, some may be only for certain zip codes, and they may have very restrictive networks of doctors, hospitals and pharmacies you can use. Switching to Medicare Advantage Plans can work for certain situations, but you must be comfortable with the plan’s restrictions and know that changing back to a Medicare Supplement Plan with a separate Rx plan can be difficult.

Healthy vibes to you and your families,

Laureen Riley Feinman

Retiree Resource Center Metrics

Services – September 2014 to September 2021

3,397	Clients Served
4,592	Office Visits
91	Home Visits
1,188	Email Contacts
10,125	Phone Contacts
2,654	Number of Rx Plan Reviews
\$3.3 Million	Health Equity Reimbursements Transmitted from RRC
\$2.2 Million	Retiree out-of-pocket Savings from Rx Reviews

SRSRA Newsletter October 2021

SRS Retiree Association, Inc.

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

Website: <https://srsretirees.org>

Benefits Contacts

- ✚ **SRS Benefits Service Center at the Site:** (HR, payroll, and benefits questions. Currently no live answer; the SRS message line allows you to leave a message requesting 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>
Aiken office: 866-275-8271
Augusta office: 877-616-2523
(Offices are currently closed so telephone or internet access only)

Gas Card Winner

The third gas card winner for this issue is Robbie L. Bates. 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 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 or leaving a message at (803)508-7065.

Samuel Olcott "Sam" Abney, Aiken

James Newton Beatty Sr., Edgefield

Finace Bush Sr., New Ellenton

William E Busser, Aiken

Curtis "Curt" Davis, Aiken

Jimmy Riley Collins Jr, Hilda

Hugh Edward Eggerman, North Augusta

Larry Lee Gouker, Aiken

Daniel W Gunter, Aiken

Gerald Hogshead, Aiken

James Cullen Johnson, Warrentville

Allen Jay Jones, Williston

Ronald Walter Malinowski, Aiken

Betty French Meadows, Aiken

Harold Peacock, Augusta

Jack Ridgeway, Aiken

Cynthia Thompson Sizemore, New Ellenton

Shane Thomas Smith, Aiken

George Carl Waddell, Aiken

James Kelley Wren, Evans

James Vernon Wynn, New Ellenton

Janice Earline Carpenter Baynham, Aiken

Dan Ricky Burkett, Williston

Lucille Williamson Bush, Aiken

James H Carroll, Aiken

Alda Dyer Coleman, Clearwater

Walter Prescott Croft, Aiken

Kurt Allan Friedrichsen, Aiken

Ronald Keith Greer, Aiken

Geneva Stephens Hall, Jackson

Gerald Timothy Jannik, Augusta

William C "Lefty" Joiner, Jackson

Frank Loudermilk Jr., Aiken

James Hamilton Marsh, Jackson

Jennie Emmaline Glass Morrison, Jackson

Martin Jay Pechersky PhD, Aiken

Robert Eugene "Gene" Rushton, Johnston

James A "Six" Smith, Aiken

James Joseph Undertilo, Aiken

Colbie W Williams, North Augusta

Linsey Wright, North Augusta



SRSRA United Way Pledge Option

Dear SRSRA Member,

A United Way pledge form is attached which provides an opportunity for members to contribute directly to local United Way agencies of their choice versus participating in the traditional SRS United Way campaign.

United Way of Aiken County has agreed to collect these contributions from SRS retirees directly and distribute them to the local UW agencies specified by the contributor on the pledge form. **Payroll deduction is not available if your donation is through the SRSRA United Way Campaign. All other means of contributing to United Way (monthly bank draft, check, credit card, and quarterly, semi-annual, or annual billing) can be accommodated via the SRSRA Pledge Form.**

If you wish to use this option, please complete the pledge form and mail it along with your contribution by check or credit card to:

United Way of Aiken County, Inc.
235 Barnwell Avenue NW
PO Box 699
Aiken, SC 29802-0699

Please contact the SRSRA at unitedway@srsretirees.org or 803-641-9706 if you have any questions. We are in full support of the United Way and hope that you will support them through your contributions.

Sincerely,

Your SRSRA Board of Directors



SRS RETIREE ASSOCIATION PLEDGE FORM



Invest in your community...

Name: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

I would like to receive United Way newsletters by e-mail. Email address: _____

Please select your method of payment. Please note payroll deduction is not available through the Retiree Association.

Draft my bank account: \$ _____ per month (please include voided check)

(A minimum pledge of \$25 per month is required. Draft will occur on the 15th of every month unless the 15th falls on a weekend in which case the draft would take place the Friday before. The first draft will occur on January 15th and the last will occur on December 15th.)

Signature: _____

Check #: _____ for \$ _____
(Please make checks payable to United Way of Aiken County.)

Charge my credit card.
\$ _____

VISA
 MASTERCARD
 DISCOVER
 AMEX

Card #: _____

Expiration Date: _____ / _____

Signature: _____

Please bill me: \$ _____
(\$100.00 minimum pledge for direct billing)

Quarterly
 Semi-Annually
 Annually

Please select where you want your money to go.
(\$20.00 minimum pledge for designations)

United Way of Aiken County
 United Way of Allendale County (Partnered with Barnwell County)
 Bamberg County
 United Way of Bamwell County (Partnered with Allendale County)
 United Way of Colleton County
 United Way of the CSRA (Richmond, Columbia, Burke, and Lincoln Counties)
 United Way of Edgefield County
 Hampton County (Partnered with Colleton County)
 United Way of McDuffie and Warren Counties
 United Way of the Midlands (Richland, Lexington, Calhoun, Edisto, Fairfield, Newberry and Orangeburg Counties)
 United Way of Screven County
 Special Designation: _____

LEADERSHIP GIVING

A gift of \$500 or more qualifies me as a Leadership Giver with special recognition. Please list my/our name(s) as follows:

 I would like my name and address forwarded to my designated United Way.

MAIL THIS FORM TO:

United Way of Aiken County, Inc.
235 Barnwell Avenue, NW •Post Office
Box 699 •Aiken, SC 29802-0699 •Phone:
(803) 648-8331 •Fax: (803) 641-2887