



SRSRA NEWSLETTER

For SRS Retiree Association Members

Frank Campbell, Editor

Volume 21, No. 3, Sept 2018

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About this newsletter

The SRSRA Newsletter is published four times a year – January, April, July, and September. 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.

P. O. Box 5686, Aiken, SC 29804

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

WEB PAGE: www.srsretirees.org

Letter From Dave Fauth, SRSRA Chair

The 2019 United Way Campaign is under way. The SRSRA offers retirees the opportunity to contribute directly to the United Way through the Association. This is another way to emphasize the positive impact that SRS retirees have on our communities. You should have received a mailing with more information if you live in South Carolina or Georgia. We are also working with the United Way of Aiken County to identify areas where our organization can better serve the needs of the CSRA. Please consider our many blessings and share with those less fortunate. If you know of ways the SRSRA can group together to volunteer, please contact us so we can publicize these opportunities.

Our pre-65 retirees will soon be receiving the 2019 Blue Cross-Blue Shield (BC-BS) medical insurance information/enrollment package. Since 2011, retiree premiums have been higher than the premium rates that active employees pay because the rates are determined by the actual costs that the site and BC-BS incur in subsidizing member costs. The site placed active employees in one bucket and pre-65 retirees in another. The premium rates then are determined based on the projected medical costs for each group. Since the average active employee is younger and “probably” healthier than the average pre-65 retiree, their calculated premium is lower. Over this time period, each member (active employees and retirees) has also picked up a slightly higher percentage of their medical costs.

On a more positive side, our Resource Center and volunteers have begun extensive planning for the 2019 Medicare open enrollment period that starts on Oct. 15 running through Dec. 7. Over the last three years, the Resource Center helped retirees and family members save over \$1.1 million by reviewing the many available prescription drug plans and switching to less expensive alternatives. Every person with a Medicare Part D Drug Plan should shop for their best deal on a 2019 drug plan during the open enrollment period. Failure to do this can cost you a lot of money. We have found that the savings for those that change plans is around \$1000. Look for a mailing from the resource center in late September or early October with current information. The Resource Center can assist you with this review process. Please call or e-mail for an early appointment, since open enrollment is our busiest season. You should receive a separate mailing. Assistance can be provided using our mail, e-mail, phone, or in-office services.

I would like to thank Bob Malstrom and our board members for their efforts in increasing our membership but I am also encouraging all of you to spread the word. I run into too many retirees and surviving spouses who are unfamiliar with the association and its benefits. It is easier than ever to join. See the last page and it is also available at our website (www.srsretirees.org) where you can sign up via credit card.

Dave Fauth SRSRA Chair

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United Way Annual Solicitation Mailed

SRSRA has again mailed solicitations for gifts to the United Way. If you live close to SRS, you should have received it by now. A copy of the pledge form is in this newsletter. We get good publicity from the local media for our generous contribution.

It is your choice, when deciding about giving to the United Way, whether to make that donation individually, through SRS, through the SRS Retiree Association, or through some other arrangement.

If you decide to contribute by check, make the check payable to the United Way of Aiken County; the United Way of Aiken County will forward your contribution to the United Way that you designate on the enclosed form.

We hope you will join with your fellow retirees in giving through the association.

Benefits Protection Committee Report

Pension

Over a year and a half ago, SRSRA provided Rep. Wilson with a draft scope of work for a Congressional Research Service (CRS) study of DOE pensions. This was an effort to get an independent assessment of the DOE defined benefit pension situation across the nation. Although CRS was not able to complete the study, DOE recently issued Rep. Wilson a comprehensive report on DOE contractor pensions. This report included answers to numerous questions asked in the CRS study scope, and a series of Exhibits containing data on DOE defined benefit pensions across the country.

SRSRA has analyzed the DOE study, and has prepared a response to the DOE study for Rep. Wilson. The SRSRA letter includes a distillation of the DOE data tables that clearly shows that SRS pensions are at the bottom of the list of DOE pensions. The letter also includes five major findings and several key proposed actions to improve or remediate the situation. The Benefits Protection Committee is currently meeting with the DOE-SR manager, Contractor executives, and elected representatives and their staffs to discuss the SRSRA response. Required DOE contributions to the SRS pension fund in the next several years will become very high and would

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significantly impact Site missions. Legislative funding action is required and SRSRA wants to make sure that a much needed pension adjustment is part of this legislative infusion of funds.

Pre-65 Medical Benefits

SRSRA has requested an update from SRNS on the pre-65 medical program. This update will include 2019 rates and the current status of the plan versus cost sharing objectives. This should be available shortly.

Post-65 Medical Stipend

SRSRA has started compiling medical cost increase data, and has begun sharing this data with SRNS, SRR, and DOE-SR. Further data will be developed and the adequacy of the stipend will be evaluated.

Retiree Resource Center Information

Laureen Riley Feinman, Manager

Very Important: Don't Leave Your Money on the Table!

Your biggest medical savings opportunity each year is reviewing your Prescription Drug Plan or Medicare Advantage Plan during the Medicare Annual Enrollment Period of October 15th to December 7th.

Your SRSRA Retiree Resource Center has reviewed 1,005 individual retiree Rx plans during the past three years annual enrollment periods. Retirees chose to change their plans 673 times -- 67% of the time -- for savings ranging from hundreds to thousands of dollars. We keep detailed records of each review and the savings to retirees by the Retiree Resource Center reviews has totaled **over one million dollars** (\$1,058,120). Don't miss out on your chance!

Your Part D Rx Plan insurer (or Medicare Advantage Plan insurer) has the right each year to change the pharmacies who are in their discounted network, prices of each drug, tier level for reimbursement level of each drug, whether the drug will be dropped completely from their plan, their monthly premiums, their annual deductible, the amount they will discount drugs during the donut hole period of low to no coverage, and their mail order program and costs.

Remember, when you choose to purchase a drug outside of your plan because it is not available, or is too costly in your plan, those out-of-pocket expenses are not included when calculating your catastrophic drug expense level (when the price becomes much less expensive), nor will they be included when calculating any benefit from the SRS Catastrophic Drug Plan. Keep that in mind when you make your evaluation.

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You can make your appointment with the SRSRA Retiree Resource Center after September 5th by calling 803-508-7065 or emailing srsra@LSCOG.org

Your other choices are calling RightOpt at 877-591-8904, calling another insurance broker, or performing the review yourself on Medicare.gov. Take the option you feel is best for you and be sure to do it!

Changing Medicare Supplement (Medigap) Plans

Medicare clearly states that “In most cases you will not have a right under federal law to switch Medigap policies unless you are eligible under special circumstances or guaranteed issue rights.” If you do want to try, make sure your application is accepted and in force– not just received by the insurer for review before making any cancellation. You will most likely have no right to return to your original Medigap Plan once you have cancelled it. Medical underwriting – questions about your medical history – may be required to meet a carrier’s acceptance under certain circumstances. Pre-existing condition exclusions may be in force, and the policy may be more expensive. Unlike the Rx and Medicare Advantage Plan policies, the Medigap policies have not been designed to change regularly.

If the premiums are truly too high, ask about a Medicare Advantage Plan. Watch when comparing premiums – they vary by geographic area. Premiums are usually higher with companies like AARP/UHC because they are not based on age (do not increase based on your age) and lower with companies who will increase premiums as you get older (and presumably have less money then). Please call us before considering dropping your coverage altogether!

Keeping Your HRA Medical Stipend Eligibility – Beware!

If you retire before age 65, it’s very important for you to remember:

You must not elect SRS COBRA medical or dental coverage for you or your spouse when you retire.

You can choose to initially waive the SRS Pre-65 coverage. Or you can elect SRS coverage and later drop that SRS Pre-65 coverage during the SRS annual enrollment period or due to a qualifying life event.

If you do choose to go into the SRS Pre-65 Plan BE SURE TO PAY YOUR INSURANCE PREMIUMS. Some retirees elect the pension income leveling option and the pension benefit decreases when they turn age 62. If their new monthly pension benefit amount does not cover the medical insurance premium, and the retiree does not send in the medical premium due, their medical coverage will definitely be cancelled for non-payment.

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If your SRS Pre-65 Medical Insurance is cancelled for non-payment, you will not be eligible for the HRA plan and stipend when you turn age 65. You can never recover that eligibility.

If you are a member of the SRS Pre-65 Medical Plan you find the premium too expensive, remember you can elect the less expensive Basic Plan coverage option during the SRS open enrollment period.

So if you are thinking of not paying your SRS Medical Insurance Plan premiums, you should be sure to examine what the impact will then be on you and your spouse ever receiving the SRS stipend.

Happy Fourth Birthday!

It's been four years since we opened our doors at the Retiree Resource Center and our metrics show the needs are definitely there and we are meeting those needs with our volunteers' hard work and dedication:

2,155 Clients serviced

3,060 Office visits

50 Home visits

4,932 Phone contacts

\$1,878.486 WageWorks claims processed

\$1,056,176 Rx Plans reviewed and money saved

\$ 34,372 Catastrophic Drug claims submitted

Thanks to the 33 volunteers who have made this possible!

Please contact us at SRSRA@LSCOG.org if you are interested in volunteering – we will be running new volunteer orientation sessions in September and we need you.

Resource Center Grant

Thank you to the **SRP Federal Credit Union** for their \$5000 grant to the Resource Center!

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Atoms in the Alley

The SRS Heritage Foundation will host the second annual “Atoms in the Alley” street party on October 20 to close the events of Nuclear Science week. Plans for the 2018 party include and expand features of the very enjoyable event last year.

A ribbon-cutting ceremony for the new Ecology Gallery in the SRS Museum will precede the block party. The Gallery will display new exhibits by the Savannah River Ecology Laboratory and the US Forest Service.

The block party, from 5:00 to 7:00pm, will feature live music, educational exhibits appealing to children of all ages and vendors. Stay tuned to www.srsheritagemuseum.org for more information on what promises to be a fun-filled evening for all the family.

Gas Card Winners

Congratulations to Peggy Ann Garvin, Jeffery Abplanalp, and Willar H. Hightower, Jr., winners of 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 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 803-649-6250 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



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.
 Check #: _____ for \$ _____
 (Please make checks payable to United Way of Aiken County.)
 Charge my credit card. \$ _____
 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 Barnwell 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 Sereven 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

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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)**
 - **Internet: srsra@lscog.org**
- **Westinghouse Corp. Pension** **800-581-4222**
- **RightOpt/My Medicare Advocate** **877-591-8904; www.rightoptretiree.com/srs**
- **WageWorks** **877-924-3967; www.wageworks.com**
- **Medicare Helpline** **800-633-4227; 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**
 - **Option 1 for Medical**
 - **Option 2 for Dental**
 - **Option 3 for Pre-Cert/Med Authorization**

In Memoriam

Grady	Abrams	Horace	Landrum
C. Albert	Armstrong Jr	Albert Marcellus	Loadholt
James Edward	Anthaneolos	Lynden Daniel	Martin Jr
Theodore	Arthur	Marion	Martin
John Judson	Attaway	William A	Norton
Dan	Boone	Donald	Padgett
H Wayne	Brown	Mark Hilton	Person
James Marion	Bradham	Stephen	Peterson
Joseph John	Buggy	Richard	Philip
Elaine Saxon	Carter Jr	Ernest	Reese
David Andrew	Clark	Charles Stephen	Rudd
Waymon Bailey	Corley	Hugh	Scott
Anna Christine Ridge	Crabtree	Ernestine Cox	Sellers
Jerry Robin	Daniels	John	Sogge
Roland	Glazener	Dannie F	Walker
Harold	Hooks	Earl	Weisner
Van	Ivey	Erin Walker	Williams
John M	Jenkins Jr	David Scott	Wolfe Sr
Raymond	Jewell	Geneva Wendell Ryan	Wright
Clay B	Jones	Oliver N	Wright

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-Bechtel Savannah River Incorporated retirement plan or in the successor plan, currently called the "Savannah River Nuclear Solutions, LLC Multiple Employer Pension Plan".*

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

Attn: Membership Chair