SRNS, Batelle and SRMC Retiree Benefit Program Changes 2023 - 2024

Now is a Critical Time – Please pay close attention.

- SRNS and SRMC have implemented new retiree benefit plans effective for the balance of 2023 and for the entire 2024 calendar year. You must take action now to get the best choices for you and your spouse, otherwise your election time windows will close, and you could end up in plans you do not want, or your being cut-off from accessing much your SMCS HRA balance, or you could lose your future HRA stipends completely.

- Annual Drug Plan Rx Reviews (10/15/23 – 12/7/23) are the most important action you can take to control your Rx drug costs. The Rx review shows your options for the best drug plan given your specific medications and chosen pharmacy. You need to request a review with us ASAP in person, or remotely by mail/email/telephone now to get one of the limited number of appointments, call LIG or Humana, or do the review yourself.

- If you choose to participate in a Medicare Advantage Plan through SRMC (VIA) or SRNS (LIG) that plan will most likely include Medicare Rx coverage so therefore, you will no longer want to or be able to purchase a standalone drug plan while you have the Medicare MAPD (Medicare Advantage Prescription Drug Plan)

- Keep your mind open. The Medicare Advantage Plan does work well for some retirees. You must spend the time necessary to determine if it best meets your particular needs.

- Check with your benefits advisors and HR people when necessary because benefits are complex and can be subject to change. The SRNS and SRMC Retiree Medical Health Spending Account (HSA) Summary Plan Descriptions (posted on their websites and mailed to you), and the written Evidence of Insurance Coverage (EOC) guides tell you what is covered and what is excluded and what you will pay, as well as other coverage information. These documents are the legal sources of information.

- This write-up is a summary by a SHIP Counselor and benefit specialist engaged by your SRSRA Retiree Resource Center and does not include all the details.

SRS Retiree Medical Benefit Plans Split Up
The retiree benefits for SRNS and SRMC are no longer the same. Know which company’s retiree medical benefits you are in now. Look at your monthly pension payment advice detailed confirmation.
If you have Pay Group 006 (SRNS) or Pay Group 001 (Westinghouse) you are in SRNS. Battelle is in Pay Group 008, and Battelle’s benefit plans mirror the SRNS plans at this time, so Battelle retirees will also be included in the SRNS retiree benefit plans.

If you have Pay Group 007 (SRR) or 009 (SRMC), you are categorized as an SRMC retiree.

Probably you have received correspondence from Cary Holbert at SRNS, or Ted Myers at SRMC, or their respective benefit advisors, telling you which Company Plan you are in, so you already know.

If you have a question about your retirement company, be sure to verify it with your HR because that categorization is very important for your medical plan choices this year, and in 2024. Only your HR departments can advise you of any exceptions.

**SRMC Benefit Changes for 2023-2024 are Very Significant**

1. SRMC has contracted with VIA and Humana to establish a *Humana Group Medicare Advantage PPO (Preferred Provider Organization) Plan with a High option and a Low option*. Any SRMC retiree aged 65 or over in October, November or December in 2023 will be **automatically enrolled** in the *SRMC Humana Group Medicare Advantage Plan - Low*, even if they earlier enrolled in a Medicare Supplement plan with RightOpt and were confirmed to start in a different plan anytime in the last three months in 2023. *You have no choice if you want your HRA (Health Reimbursement Account) Stipend*

   You can call VIA **1-800-848-1831** and they will help you choose your plan level—High or Low. You **cannot** enroll in a Humana (or any other) Medicare Supplement Plan for coverage as a new retiree for any of the last three months of 2023.

   Call VIA Benefits 1-800-848-1831 soon for (Step 1) your pre-enrollment assessment and to make an appointment to (Step 2) enroll during VIA’s special enrollment period for SRMC of November 6th to 17th.

   New SRMC retirees (retirement beginning October, November, or December 2023) will have a choice of EITHER a Medicare Supplement OR a Medicare Advantage plan beginning on January 1, 2024, if they are already enrolled in the Humana Medicare Advantage Plan for those months of 2023 after they retired.

2. SRMC is also allowing Humana Medicare Supplement plan choices effective January 1, 2024, if you enroll by 12/31/2023 effective for 1/1/2024. *(Don’t wait until 12/31 to enroll because it is too busy to be sure the change goes through on a timely basis.)*

   **REMEMBER:** Call VIA Benefits 1-800-848-1831 for your pre-enrollment assessment and to make an appointment to enroll during VIA’s special enrollment period for SRMC retirees of November 6th to 17th for expedited treatment.
You will have Guaranteed Issue status for Medicare Supplement Plans which means no medical underwriting which could prevent your entry into your desired Medicare Supplement Plan or could require a higher premium due to medical issues during this special enrollment period. If you had a UnitedHealthCare or Blue Cross or other Medicare Plan F you can now have a Humana Plan F with the same benefits as before, or a Plan G then you can have a Humana Plan G, and so on, or you even can change Supplement levels. The same level Supplement plan benefits will not change from what you had before, but the premium could. You must choose a Humana Medicare Supplement Plan or a Humana Medicare Advantage PPO Plan through VIA for you to continue receiving your SRMC Retiree Medical Plan stipend.

3. Recommend strongly you begin enrollment during that special window time for SRMC retirees. You can choose one of the two Humana Medicare Advantage PPO Plans, or the Medicare Human Supplement Plan with a Medicare Part D Prescription Drug Plan for 2024.

4. With the Medicare Supplement Plans choice, you can choose either a Humana Drug Plan or your own non-Humana Drug Plan. The Retiree Resource Center can help you evaluate which Rx plan works best for your particular drugs, pharmacies and your zip code if you schedule a review. These Medicare Rx drug plans can vary widely in cost.

5. You cannot choose your own drug plan if you choose a Medicare Advantage PPO Plan because drugs are already included in those plans.

6. Medicare drug plans should be reviewed annually. The Humana Group Medicare Advantage plans High or Low should also be reviewed annually to compare High or Low options and check network updates.

7. You cannot re-enroll in a Medicare Supplement Plan very easily, if at all, and you do not need to review their benefits annually as the plan designs are set by Medicare.

8. Medicare Supplement Plans have significantly fewer participant restrictions than Medicare Advantage Plans. Prior authorizations are not required as often with Medicare Supplement Plans, and they will allow you access to any doctor or facility which accepts Medicare across the country.

9. SRNS has allowed retirees who already had insurance coverage to enroll through RightOpt, and maintained their coverage for a certain period, to keep their stipends going forward when they dropped their RightOpt duplicate coverage. Examples are TRICARE, PEBA and other spouse insurance coverage.

SRMC is requiring some retirees who never enrolled through RightOpt, who had coverage but were opted out by SRS, to enroll again, this time with VIA in order to keep their stipends. An example of that group effected would be before 2013 retirees.
(probably in their 80’s and 90’s), who had already enrolled in their Medicare Supplement Coverage and who have been receiving their stipend since 2013. They will have to cancel their current coverage and enroll with the new Humana plans as of 01/01/2024 or lose their stipend going forward.

SRMC is NOT requiring TRICARE or PEBA retirees to do re-enroll, however.

Check your status carefully, given the significance of potentially losing the stipend going forward, to be sure you are meeting SRMC requirements for receiving the stipends going forward without being required to enroll with Humana. SRMC guidelines will be issued by them soon. The Retiree Center does not have the guidelines.

10. SRMC removes the accessibility of claims incurred prior to 12/31/2023 from being reimbursed by the stipend.

SRNS allows all eligible claims incurred from the time the retiree enrolled in their HRA Medical Plan until the present to be able to be filed and reimbursed. SRMC will not allow claims for medical expenses incurred before 1/1/2024 to be filed after 1/31/2024 because their new claims vendor, VIA, will not accommodate the old payment records. Note: SRNS has stayed with HealthEquity and they continue to allow prior years claims filings.

If you are a SRMC retiree and have $20,000 sitting in your HealthEquity account now, thinking you can file your old claims incurred at any time, those allowable filing claims periods have been significantly truncated. YOU MUST FILE THOSE OLD CLAIMS NOW. You will not lose the amount in your HRA account, but if you can’t file those old claims, you may be dead by the time you are able to file enough post-2023 incurred claims to use the balance in your account. And if you are the surviving spouse, six months after your death the amounts in your account revert to SRMC.

Retirees usually leave a balance in their HRA accounts most frequently to cover future medical plan emergencies or increases in future premiums, or because they do not want relatives who have access to their accounts at the moment to use the money for inappropriate purposes, or because they are unaware of the significance of their balance due to their medical issues. SRMC retirees must file those pre-2024 claims before January 31, 2023.

We can help you. The SRSRA Retiree Resource Center has transmitted over $4 million in retiree claims with HealthEquity. If you take money out of your 401k employee pre-tax contributions, you will be taxed on that distribution. You will not be taxed on your HRA distributions.
11. SRMC and SRNS are currently in the process of issuing guidelines of how the stipend balances will be allocated if there are joint accounts with one SRMC retiree and one SRNS retiree. The Retiree Resource Center does not have this information.

**SRNS/Battelle Benefits**

1. SRNS/Battelle retirees have a new benefit administrator, LIG Solutions.

SRNS/Battelle retirees will NOT lose their stipend if they don’t change their insurance broker to LIG. Those retirees can keep their same retiree medical plans, whether Medicare Supplement Plans or Medicare Advantage plans, with the same insurer they currently have in 2023, for 2024 - Blue Cross, United Health Care, Mutual of Omaha, etc., plans. **No change in insurance plans or insurers unless you choose to do so.**

**Note:** Retirees must change their insurance broker (Agent of Record) in order for the commissions to be changed from RightOpt to LIG. Then LIG is able to notify HealthEquity, which triggers your Automatic Premium Reimbursement. If you do not change your broker, you will have to file your claims monthly with HealthEquity instead of receiving your reimbursements directly deposited to your account automatically.

LIG is calling all the SRNS and Battelle retirees now and they will guide you on how to make that change of broker. This is easy because you can keep your same Medicare Supplement Plan or Medicare Advantage Plan, and just change the broker. Then you can have Automatic Premium Reimbursement. You can also call LIG, which we suggest you do if you do not hear from LIG soon. They will discuss the Medicare Supplement and Medicare Advantage Plan options with you.

**LIG Solutions 1-855-662-0681**

[https://partner.ligsolutions.com/srns-bsra/](https://partner.ligsolutions.com/srns-bsra/)

2. SRNS is offering a BlueCross Plan G with guaranteed issue for 2024 only. You may wish to investigate that.

3. SRNS Stipend Reimbursements

No changes in the stipend rules. If you are an SRNS retiree, you can submit claims incurred back to your enrollment date in the HRA plan. This is great because for those people who have saved their HRA stipend for medical emergencies, or have been too ill to file claims, or any other reason for not filing, all your incurred claims will still be available to be used for claims and will not expire at this time. We do recommend, however, that you file for those claims.
Your HRA medical reimbursements are tax free. If you choose to withdraw those same amounts from your 401k pre-tax contributions, you will be taxed on those withdrawals.

4. **No re-enrollment requirements for retirees who have already met the enrollment qualifications.**

If you met the requirements for enrollment and participation in a RightOpt plan, you do not need to meet those requirements again with LIG. This applies to TRICARE, PEBA, and any other group plan.

5. **SRNS’ s HRA claims process**

You can file claims on-line, by mail, by smartphone, at the SRSRA Retiree Resource Center. If you have questions about your account, call HealthEquity (WageWorks):

1-877-924-3967    www.participant.wageworks.com

6. **SRMC and SRNS are currently in the process of issuing guidelines of how the stipend balances will be allocated if there are joint accounts with one SRMC retiree and one SRNS retiree.** The Retiree Resource Center does not have this information.

**Medicare Advantage Plans – Offered as one of the choices by both SRMC and SRNS**

Retiree medical insurance decisions can have a very significant impact on your finances and even more importantly, on what treatments you can receive, where you can receive them and for how long, how you can appeal, what medications are covered, and how easily and quickly your claims are paid. Also, some decisions seriously impact what decisions you can make in the future. You should take your time and discuss the decisions regarding Medicare Advantage Plans vs. Medicare Supplement Plans with your insurance advisors, VIA or LIG, as many times as you need as you learn more information about the plans.