



SRSRA NEWSLETTER

For SRS Retiree Association Members

Gene Dixon, Editor

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SRSRA Contact Information:

SRS Retiree Association, Inc. P. O. Box 5686, Aiken, SC 29804

Phone Message Line: 803-508-7065; e-mail: SRSRA@LSCOG.ORG

SRSRA Resource Center: Phone Message Line: 803-508-7065; email SRSRA@LSCOG.ORG or use the “Contact Us” button on the website (see link below).



Web Page: <http://srsretirees.org>



Like us on Facebook: SRS Retirees

SRSRA Resource Center

As reported in the July SRSRA Newsletter, SRNS/BSRA and SRMC will be replacing Conduent/RightOpt. The SRSRA Board is diligently pursuing detailed guidance on what active retirees are impacted and what retirees will need to do to make this a smooth transition. It’s very important that you open your mail since you have decisions to make.

If you retired from SRMC (or SRR), it appears you will be impacted by Medical Benefit changes announced by SRMC.

The SRSRA Board’s first and most basic question to the site has been "who is affected, how do we tell who is affected, and more importantly how does the retiree know if they are affected". An update is provided below under “Important message from your SRSRA Resource Center”.

SRMC did hold two orientation meetings on Wednesday, October 4, 2023. These sessions focused on general benefit packages and included a comparison of advantage plans and gap plans. If you were unable to attend, or want to review the information again, below is a link to the presentation.

https://player.vimeo.com/video/869240603?fbclid=IwAR3Nfkd5MV-d5LqTL3qL8azkYLau2JWg4xHPep50oWQYtnGPP0loLNXJKP0_aem_ATuIlrMEL5WVqStDEtMP5IL9Mu4CVMVY2t6IsHoqI04xIC2UhMBsCYbRn9Aryt3IQtQ

SRS currently has 3 prime contractors:

SRNS – Savannah River Nuclear Solutions is responsible for producing and protecting nuclear materials for our nation’s security and protecting the environment. For more information visit: <https://www.savannahrivernuclearsolutions.com>

BSRA - Battelle Savannah River Alliance is responsible for the Savannah River National Laboratory. For more information visit: <https://www.battellesra.org>

SRMC – Savannah River Mission Completion is responsible for waste management and decontamination. For more information visit: <https://www.savannahrivermissioncompletion.com>

Important message from your SRSRA Resource Center
SRR/SRMC Retiree Benefit Program Changes 2023-2024

VIA phone number: 1 800 848-1831, WEB: my.viabenefits.com/srmc

The SRSRA recognizes the work of Lauren Fienman in collecting and compiling the following.

Look at the top center portion of your monthly pension pay stub. If you have Pay Group **007 (SRR)** or **009 (SRMC)**, information presented below pertains to **your** retiree health benefits. If you are in this group you should have received mailings from Ted Myers, VIA, and Humana. These changes will apply to SRR/SRMC retirees. NOTE: SRR Retirees from 2009 to 2013 may have never dealt with RightOPT and may not have been in contact with SRS for years. If you know of a retiree that falls into this time period and is unaware of the pending changes please have them contact the SRSRA Resource Center ASAP

Your medical insurance coverage is very important. SRMC health benefits changes require action on your part. SRMC has contracted VIA Benefits and Humana to take over from RightOpt and Health Equity (formerly Wage Works). Please pay attention to the changes in your health care choices for 2023-2024. To continue to qualify for the Health Reimbursement account (HRA), **NO** SRMC retiree will retain their current (2023) Medicare Supplement Plan or Medicare Advantage Plan.

SRMC has implemented new retiree benefit plans and providers effective for the balance of 2023, 2024 and beyond. You must take action to ensure that you select the best health plan choices and reimbursements for you and your eligible spouse.

➤ Important dates to remember:

- 11/6 to 11/17, 2023: SRMC's 2024 special enrollment period. You should call VIA Benefits (1-800-848-1831) to make an appointment sometime during this priority period for your pre-enrollment assessment.
- 12/31/2023: deadline for 2024 Humana medical plan choices and enrollment through VIA, the SRMC benefit advisor, to ensure receiving your Health Reimbursement Account (HRA) stipend going forward.
- 01/31/2024: deadline for filing prior years incurred health reimbursement claims through Health Equity (formerly Wage Works). This is explained in more detail below
- 02/2024: New SRMC VIA benefit claims reimbursement function begins. This was previously handled by Health Equity (formerly Wage Works). The exact date to be announced following transfer blackout period ends.

1. Your Health Plan Choices

Understand the differences between your upcoming medical plan choices for 2024 to retain or get your annual stipend allocation:

- You must choose a Humana Medicare Supplement Plan with a separate Medicare Part D Rx Plan.

OR

- You must choose between two Humana Group Medicare Advantage PPO plans (MAPD).
- The high plan option (079/604) with a higher premium (\$164.26/month), lower copays and an out-of-pocket limit of \$400.
 - The low plan option (079/603) with a lower premium (\$102.58/month), higher copays and an out-of-pocket limit of \$2,000.
 - Both of these group advantage plans include Part D Rx coverage through the Humana Network of pharmacies.

1.1 For those with/choosing a Humana Medicare supplement plan (MEDIGAP plan)

- **GOOD NEWS:** For a limited period of time (thru December 2023) you can enroll through VIA, into a Humana supplement lettered plan with no underwriting (no health questions) that will take effect January 01, 2024. Monthly premiums for Humana plans can be found on the VIA website (<https://my.viabenefits.com/srmc>) or through a VIA agent. So, if you currently have an Advantage plan and want to change to a Medicare Supplement plan this would be a good time to make that change.
- Remember, with Medicare Supplement plans, you can use any doctor or hospital, anywhere in the USA that accepts Medicare. Supplement (Medigap) plans do not have networks.
 - If you are choosing a Medigap plan you must also choose a Part D Rx drug plan. This can be done in one of three ways:
 1. You may choose to have VIA review the available plans that they sell within your specific area. They will enroll you.
 2. You can request a review with the SRSRA Resource Center either in-person or remotely. All reviews are done utilizing the Medicare.gov web site which will include all Rx plans available in your area.
 3. Alternatively, you can perform the review and enroll in a plan yourself online at the Medicare.gov website. Medicare.gov.
 - If you choose a Part D Rx plan without using VIA you will continue to receive your stipend. However, your chosen Part D Rx plan will not qualify for Automatic Premium Reimbursement (APR) through VIA.
 - Remember, it is important for you to take advantage of Medicare's annual Open Enrollment period (10/15 to 12/07) to review your Part D Rx plan options. This is the best way to have some control of your annual prescription drugs costs.

1.2 Those opting for the Humana Medicare Advantage plan options (MAPD plan)

- Medicare Advantage plans work well for some retirees. However, you must do your homework to determine if a MAPD best meets your particular needs. Don't just look at the premium amounts. Listed below are examples of things you may want to consider when choosing to go with a MAPD.
 - Consider that MAPD carrier's networks operate on an annual contract basis with both doctors and hospitals. Those networks can and do change.
 - If it is important to continue receiving services from doctors that have been treating you in the past make sure those doctors are in the MAPD network. The same goes for hospitals.
 - MAPD's are private insurance carriers that receive funding from Medicare and sometimes require prior approval (coverage decision or organization determination) for some medical procedures. MAPDs make the decision as to whether a medical procedure is medically necessary, not Medicare.
 - If dissatisfied with a MAPD you can return to original Medicare, however, it may not be easy to get a Medicare Supplement Plan. Medicare Supplement Plans will almost certainly require medical underwriting (health questions) before accepting you back into a plan. Check to see what is required to change if it turns out you are not satisfied with your MAPD plan. Know the restrictions and deadlines for you to return to your old supplement plan, if you had one.
- Check with your benefits advisor (VIA) when necessary because interpretation of an insurer's benefits can be complex and subject to change. Legal documents you should receive:
 - The insurers' (Humana) written Evidence of Insurance Coverage (EOC) guides will tell you what is covered, what is excluded, and what you will pay, as well as other coverage information.
 - The SRMC Retiree Medical Health Reimbursement Account (HRA) Summary Plan Description. This will detail qualified reimbursable medical expenses. We have been told that this information will be posted on the SRMC websites and mailed to you.

2. Other Important Information:

- Your HRA Account

- You also must pay close attention to your Health Equity/Wage Works HRA (Health Reimbursement Account).
 - ❖ After 01/31/2024 you will no longer have the ability to file for reimbursement of health claims incurred before 01/01/2024
 - ❖ With VIA, SRMC's new benefits advisors, you will no longer have a PAY MY Provider (PMP) option (direct payment to vendor). The Automatic Premium Reimbursement (APR) will be available. However, you will need to set up APR with VIA.
 - ❖ Also, with VIA, you must accept reimbursements by direct deposit to your bank account. There will be no option for receiving a reimbursement check through the mail.
 - ❖ The list of allowable expenses for HRA claims will not change for 2024.
- The HRA stipend age based allocation amounts will not change
- SRMC Benefit changes for 2023-2024 are significant
 - Newly Medicare eligible SRMC retirees retiring in the last quarter of 2023 will be automatically enrolled into the "Low" Humana Medicare Advantage plan. This is the plan mentioned earlier with lower premiums and higher out-of-pocket limits. This is true 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 quarter (three months) of 2023.
 - If you do **NOT** want the automatic "Low" Humana Advantage option you can call VIA benefits (1-800-848-1831). They will discuss Low and High plan options and accommodate your choice of enrolling in the High or Low Advantage plan for the remainder of 2023 (and 2024, if you want a MAPD plan in 2024).
 - If you prefer a Medicare Supplement (Medigap) plan for 2024, then you can enroll in a Humana Supplement plan, with no medical underwriting (health questions), to take effect on January 01, 2024. Call VIA for this option.
 - Bottom Line: Speak with VIA to obtain the right plan for you for the remainder of 2023 and 2024. DO NOT just cancel any plans without first talking to VIA. It could impact your eligibility to receive an HRA stipend.
- If you have Tricare for Life or SC PEBA health benefits
 - If you initially purchased a RightOPT plan and were able to opt out of that plan in favor of your Tricare for Life or SC PEBA health benefits after meeting the HRA stipend enrollment requirement we have been told that SRMC will not require you to re-enroll into a Humana plan. We recommend contacting VIA, as VIA agents appear to be familiar with this feature.

3. Miscellaneous Issues:

- SRMC has told us the following, however, it has yet to be demonstrated. That is, any SRMC retiree can satisfy the HRA stipend requirement by maintaining the Humana coverage for the first calendar year (through December 31). After that, the retiree and/or spouse can drop their Humana coverage, obtain their health coverage from other sources, and still maintain their HRA stipend going forward. This is no different from current procedures. **NOTE:** Changing insurance carriers at this stage of life may not be easy so you should be absolutely sure you have coverage confirmed before cancelling any current Humana or other Medicare insurance coverage.
- How will married couples, with one retiree from SRNS and the other SRMC having a joint HRA stipend accounts with Health Equity be handled? The Retiree Resource Center has yet to receive information from SRMC regarding the handling of dual couples.
- A number of retirees have 'approved but not paid' health reimbursement claim amounts in excess of their Health Equity account balances. These excess amounts have always been paid out in the following year/s as new money is allocated into the retiree's HRA account. The Retiree Resource Center assumes this payout will happen in early January, 2024 as it has in the past. If you have approved but not paid claims that reach into 2024 and beyond you should check with SRMC benefits to see how this will be handled.

SRNS and BSRA Retiree Benefit Program Change 2023-2024

LIG Solutions: 855-662-0681

Look at the top center portion of your monthly pension pay stub. If you have **Pay Group 006** (SRNS), **001** (Westinghouse) or **008** (BSRA) information below pertains to your retiree health benefits. If you are in this group you should have received mailings from Cary Holbert at SRNS and LIG describing the transition.

Your medical insurance coverage is very important. Unlike SRMC, the change to SRNS/BSRA retiree health benefits is minimal. The change relates to qualifying for the HRA Stipend. For years, upon becoming Medicare eligible, SRS retirees have been required to go through RightOpt for initial enrollment into a Medicare Supplement or Medicare Advantage plan. The only change to this requirement is that instead of RightOpt the retiree now must call LIG.

HRA Stipend accounts

There are **NO** changes in HRA stipends. Health Equity/ WageWorks remains the administrator of SRNS/BSRA retiree HRA stipend funds and all allocated age based amounts remain the same.

The only potential issue of concern related to this change is with the Automatic Premium Reimbursement feature. However, LIG is set to continue APR, with all retirees that have it, come January, 2024. Your SRSRA resource Center would advise that retirees with APR monitor their bank account balances or mail boxes in January, February to confirm that they receive their automatic premium reimbursements. If not, then a call to LIG would be advised.

NOT a Change but An important option

If you are an SRNS/BSRA retiree and resident of South Carolina, Blue Cross Blue shield of South Carolina has approved a Guaranteed Issue Medicare Plan G (no health questions). You may wish to consider this plan as it offers one of the few opportunities to change from a Medicare Advantage Plan to a Medicare Supplement Plan with no medical underwriting requirements. It is definitely worth a look.

Gas Card Winner

The first gas card winner for this issue is Gary B. Moran This SRSRA member has won a \$50 gas card courtesy of the SRSEA and SRSRA. Please text or call Bob Hottel (803 221-4248) or email (abhottel@bellsouth.net) within 30 days to claim your gas card! Please verify your home address when you contact Bob.



In Memoriam: April – July 2023

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 leave a message at (803)508-7065.



Sue Franklin Allen	McCormick	Michael Wayne Boatwright	Clearwater
Boyce T Brock	New Ellenton	Florence Stanley Cribb	Aiken
Davis Cromer	Ward	Onelio "Tony" Ebra	Atlanta
Larry Wilson Gunter	Batesburg	Wade Hazel Hough	Barnwell
James John Kupar	Aldie VA	Albert Joseph Lockhart	Aiken
Jerry O'Neal Marshall	Oak Ridge	Vincent Camen Minardi	Fort Mill

Howard David Nuckols	Gainesville VA	Ruth Dodgen Dugas Orr	North Augusta
David Allen Pethick	Aiken	William H Pollock	Aiken
Susan Fore Reaves	Charlotte	Rowland Ritchie	Greenwood
William Michael Robinson	Lexington	Donna Jean Tipton	North Augusta
Larry Gene Wardlow	Aiken	Larry Chester White	Aiken
Raymond Frank Wilcauskas	Martinez	Mickey Yelton	Edisto Beach

Gas Card Winner

The second gas card winner for this issue is Harold Shelton. This SRSRA member has won a \$50 gas card courtesy of the SRSEA and SRSRA. Please text or call Bob Hottel (803 221-4248) or email (abhottell@bellsouth.net) within 30 days to claim your gas card! Please verify your home address when you contact Bob.



United Way Campaign



SRSRA has mailed pledge forms for donations to the United Way. You should have received yours by now, but if you did not, a copy is attached. Your SRS Retiree Association gets publicity from the local media for our generous contribution. Publicity helps with our ongoing work to support your retiree benefits.

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

If you decide to contribute by check, make the check payable to the United Way of Aiken County. They will forward your contribution as you designate on the enclosed form (last page).

Please join with your fellow retirees in giving through the Association.

SRS Retirees on Facebook

Check us out! <https://www.facebook.com/groups/1628555790551114>.

Great sharing and information can be found on the SRS Retirees Facebook page. Search for the group name SRS Retirees and join your fellow retirees in that group.



Gas Card Winner

The third gas card winner for this issue is Delores M. Denero. This SRSRA member has won a \$50 gas card courtesy of the SRSEA and SRSRA. Please text or call Bob Hottel (803 221-4248) or email (abhottell@bellsouth.net) within 30 days to claim your gas card! Please verify your home address when you contact Bob.



and support current and future missions of the SRS.

SRSRA Mission

The mission of the SRS Retiree Association is to work to advocate for the maintenance of retiree pension and medical benefits in current dollars, provide assistance and support of the greater SRS retiree population, ensure that the retiree benefits and needs are visible to the broader community,

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. Previous editions of this

newsletter are posted on the Retiree Association To switch to an electronic newsletter, send a note via website at www.srsretirees.org under the Newsletters www.srsretirees.org, with your current email address. tab.

Benefit Contact Information

- ✦ **SRS Benefits Service Center at the Site:** HR, payroll and benefits questions. Currently no live answer; the SRS Message Line will take your information for a return call.
803-725-7772 (local area SC and GA) 800-368-7333 (toll free) service-center@srs.gov
- ✦ **SRSRA 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** 800-633-422: www.medicare.gov
- ✦ **Prudential Life Insurance** 844-494-4778: (Company Control Number/Access Code = 51945) www.prudential.com/mybenefits. Or call your SRS or SRMC Benefits Center for updated account access information.
- ✦ **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: 866-275-8271





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, Inc. 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.
159 Morgan Street, NW
P.O. Box 699
Aiken, SC 29801

Please contact the SRSRA at unitedway@srsretirees.org or 803.649.6250 if you have any questions. We are in full support of United Way and hope that you will support them through your contributions.

Sincerely,

Your SRSRA Board of Directors

Pledge Form

SRS Retiree Association Pledge Form



First Name Last Name

Address

City/State Zip Code

Phone Email

PLEASE SELECT YOUR METHOD OF PAYMENT.

Please draft my bank account: \$ _____ per month (please include voided check).

Note: A minimum pledge of \$25 per month is required. The first draft will January 15th and the last will occur on December 15th. Make check payable to: United Way of Aiken County.

Signature: _____
Check# _____ for \$ _____

Charge my credit card. Amount: \$ _____
_ VISA _ MASTERCARD _ DISCOVER _ AMEX

Card #: _____
Expiration date: ____ / ____
Signature: _____

Please bill me: \$ _____
(100.00 minimum pledge for direct billing)
_ Quarterly _ Semi-Annually _ Annually

LEADERSHIP GIVING

A gift of \$500 or more qualifies me as a Leadership Giver with special recognition.

Please list my/our name as: _____

I would like my name and address forwarded to my designation United Way

Please select where you want your money to go. (\$50 minimum pledge for designations)

- United Way of Aiken County
- Barnwell County United Way (Barnberg and Allendale Counties)
- United Way of the CSRA (Richmond, Columbia, Burke, and Lincoln Counties)
- United Way of Edgefield County
- United Way of McDuffie and Warren Counties
- United Way of the Midlands (Richland, Lexington, Calhoun, Fairfield, Newberry, Orangeburg Counties)
- United Way of Screven County

Special Designation _____

Mail this form to:
United Way of Aiken County, Inc.
159 Morgan St. NW
PO Box 699
Aiken, SC 29802