



SRSRA NEWSLETTER

For SRS Retiree Association Members

Gene Dixon, Editor

Volume 27, No. 1 January 2024

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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@srsretirees.org

SRSRA Resource Center: Phone Message Line: 803-508-7065 (until January 31, 2024); email SRSRA@srsretirees.org or use the “Contact Us” button on the website.



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



Like us on Facebook: SRS Retirees

SRSRA Retiree Resource Center Relocating

The SRSRA entered into a one-year lease agreement on Wednesday December 13, 2023, for office space that will serve as the new home of the SRSRA Resource Center. The office space is located at 210 Newberry Street NW in Aiken. Having failed to secure donated office space the only option was to pursue commercial sites. Most proved to be over budget or unsuitable for the services provided by Resource Center; many were limited in size and/or unable to accommodate older retirees. This prime Newberry Street location is owned by the law firm of Angell Molony, LLC who has relocated across town. Mr. Molony has been generous in offering the space to the SRSRA at a cost within the SRSRA’s budget. The lease commences January 1, 2024. We will be moving out of the Lower Savannah Council of Governments location during the first week of January 2024. The lease includes office furniture,



a large conference table, chairs, space that will allow us to conducted 2024 in-person annual Rx reviews at this location. SRSRA Resource Center new email is srsra@srsretirees.org. The SRSRA Resource Center phone number, 803-508-7065, will be remain active through January 2024. We will communicate the new phone number when we have completed set-up.

At left is a picture of the Newberry Street building. The SRSRA Resource Center will be occupying the left side of the building.

SRSRA Growth

The membership for the retirees' association grew to 1,782 members in 2023, an all-time high. This is a growth of 397 members. The larger we grow the more impact we have with site contractors and politicians. If you know of a retiree who is not an SRSRA member please ask them to join. Let's grow in 2024.

Gas Card Winner

The first gas card winner for this issue is LuAnne Northington. 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.



SRSRA Dues

SRS Retiree Association annual dues are from January 1 through December 31 and can be paid anytime. Dues can be paid for up to three years – current year plus the next two. Retirees \$25, Retired Spouses (spouse of a member and also a retiree) \$0 and Surviving Spouses \$5. All spouses (including non-SRS retirees) can also join for \$0.

There are two ways to pay the membership. The easiest way to pay membership dues is online. Go to our website – srsretirees.org – there is a Membership button near the top of the page. It lets you complete an electronic form and go to PayPal to make a payment via a credit card. Or, secondly, you can complete the Membership Form (last page of this newsletter) and mail form/check to the address shown.

Any questions, membership status, whatever, can be answered by responding to RannySaylor@SRSRA.onmicrosoft.com.

Annual Meeting

The 2024 SRSRA Annual Meeting will be April 16, 2024 and will again be held at the University of South Carolina Aiken (USCA) Etheredge Center. A call for questions will begin in March. You can post your questions on the SRSRA website srsretirees.org. Registration will begin at 11:00 AM. The meeting will start at 1:00 PM. Mark those calendars and make plans to attend. We are counting on a record turnout.

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. Note: this is not the official SRSRA website. For official information, please go to our website, <http://srsretirees.org>

I'm Gone. Now What

Contributed by Bob Hines

Probably the last thing you wish on your surviving spouse or adult children is for them to have to stress over legal and logistical issues in the days following your passing. This is especially important if you have been the head-of-household, managing the finances of the family, bank accounts, home and car insurance, investments, etc. It was not uncommon in our parents' generation for the husband to handle all details of



managing the families' assets, with little or no communication with the spouse - and certainly never the children - even as adults. Don't be that person!

If you have not done so already, spend an hour or two writing down some important information that will allow your family to preserve emotional energy for dealing with their loss, and minimize the stress of making "final arrangements."

There are many end-of-life planning guides available which are designed as fill-in-the-blank notebooks in which to write important information. Some have folders in which important documents can be stored. You don't need to buy a special book to do this kind of planning, a simple notebook or even a Word document you have on your computer can serve as the roadmap for your family. Don't leave the instructions only on your computer unless someone in your family has your passwords to log on to your computer. It is sound planning to print out a hardcopy of your end-of-life instructions every time it's updated. Make sure your executor and/or a close family member knows where to find those instructions.

Having a will can minimize the probate process and make your assets quickly available to your heirs. Probate is the process completed when a deceased leaves assets to distribute, such as bank accounts, real estate, and financial investments. There are many ways to make a will that do not require an attorney, but the more assets you've acquired in life, the more important it is to consult an. An attorney will ensure your wishes are legally documented in your will, have the will properly witnessed, and have the will registered with county/city officials. Make sure you have the contact information for the attorney and their law firm in your end-of-life instructions. And, make sure that a close family member and/or executor knows where to find your will. Usually, the attorney will maintain a legal copy on file.

What other kind of information should be in your end-of-life instructions?

1. Make your end-of-life arrangements for your physical remains and document those arrangements in the instructions. This is not something your survivors should have to deal with at your passing. Don't leave questions about burial or cremation to be resolved by your family members. Make sure they understand your choices. They don't have to agree with your choice but should respect your wishes. For those of you who like a bargain, it can be much cheaper to make those arrangements now and buy a pre-paid coverage for "final arrangements." Your policies for prepaid arrangements should be securely stored (fire and theft prevention) and documented in your plan. Your local funeral home may offer an end-of-life planner free of charge. Consult an attorney about placing end-of-life documents in a safety deposit box.

2. What do you want people to remember about your life? Write your obituary and have it in your planning book. It's one more thing your survivors will not have to struggle with at a sensitive time. Also, the funeral home, newspaper, or organizations in which you hold membership may want to have a picture of you for their use. Put one in your folder.

3. Your surviving spouse or adult child may need immediate access to your savings or checking accounts to pay for expenses related to your final arrangements. Make sure you identify all of your bank accounts and investments for all of your assets. Include the names and contacts of the companies - and hopefully a personal contact - for each of those. Consult your attorney about having co-signatories on your bank accounts as local regulations sometimes lock financial accounts until probate is complete. In the absence of a surviving spouse, you may want to add an adult child to your banking account. Simple things like where you keep your checkbooks can be important should be included in planning book. List all of your credit cards, bank cards, travel cards, utility accounts, mortgage and other loans including contact information, payment methods/amounts and other information required to close accounts. Loans will continue to accrue interest charges and late fees if not paid and closed out in a timely manner.

4. If you have a pension, your former employer(s) need to be contacted as soon as possible to make the necessary changes to your pension payment and make the necessary changes to survivor benefits. In most cases, your surviving spouse can't just let the direct deposit continue to go in the bank unchanged. Survivors can be responsible for paying

back excess payments, and in some cases, legal penalties. Be sure to include contact information for all of your employers.

5. If you have a pension, it's possible you also have life insurance as a benefit of your employment. Be sure you have the contact information for the Human Resources department of the company(ies) from which you retired. Names, addresses, phone numbers, even websites. Some credit cards, banks, and credit unions provide accidental life insurance free of charge to members and card holders. The SRP Federal Credit Union offers members \$1000 in accidental life insurance. Don't forget to include the contact information for those. Also important is the distribution of your insurance benefits. This is determined by the beneficiaries listed on your insurance policy. Be sure to keep those beneficiaries' names updated as you, and they, experience life events.

6. Adding up the subscriptions of credit card fees, streaming services, investment newsletters, and various memberships to clubs can be surprising. With online and software services being fee-based subscriptions (e.g., Microsoft Word 365, McAfee Antivirus Software, etc.), as well as entertainment streaming services (e.g., Netflix, Hulu, SiriusXM radio, etc.) there can be a lot of recurring charges that need to be canceled, or transferred, as soon as possible. Make a list of all the subscriptions, written and digital, that would need to be considered for cancellation, the contact information and account numbers for all those subscriptions. The wife would never think to cancel that GPS emergency tracking beacon service I use when riding in wilderness areas. Write it down!

7. Consider including a "digital rights" narrative in your will. This will allow your executor to change or cancel email addresses, social media posts, etc. Be sure to include all of your known email addresses, social media accounts, etc. Let this be a reminder that you need to have the passwords for all your online accounts and devices, which can include medical services and financial accounts, recorded somewhere accessible by your executor or survivor.

8. Your plan should have all the contact information for your next of kin including your adult children. Of our five adult children, only one lives locally. That person has contact info for the other four but may be emotionally distraught and not able to deal with calling siblings. Having a list of contact information that you could give to a friend of the family could lighten your families load. Every little bit helps.

There is other information you may need to document depending on your personal circumstances. Search the web for resources using the search term "end of life planning" and consider consulting an attorney. The most important elements in all this planning are to be sure that you do it in advance, document it, and make sure a responsible person knows where to find it.

Volunteers Needed to Provide Tax Assistance

Volunteers are needed to help low-income taxpayers prepare and file federal and state income tax returns at no charge through the Volunteer Income Tax Assistance (VITA) program. VITA volunteers have been providing this service to taxpayers in Aiken for more than 35 years. While Vita has an outstanding group of experienced volunteers in Aiken, more volunteers are needed to ensure this very beneficial service continues.

The ideal volunteer should be:

- Comfortable talking with people, asking and responding to questions to help people accomplish a task many struggle with.
- Attentive to detail, willing to follow rules, willing to ask for help when needed, and willing to have their work reviewed by others.
- Reasonably comfortable using a computer.
- Able to complete the training, become familiar with the web-based software, and complete the IRS tests.
- Able to work a flexible schedule (hours/dates) from early February to mid-April at the H Odell Weeks Activity Center in Aiken on Monday - Wednesday during the day to help taxpayers complete tax returns.



The VITA program is sponsored and supervised by the U. S. Internal Revenue Service (IRS), which provides training/reference materials and software for preparing and filing tax returns. Public Law 105-19, Volunteer Protection Act of 1997 generally protects volunteers from liability. All volunteers must pass tests administered on-line by the IRS after they have completed training and self-study.

What can you do? Join Vita’s highly motivated and skilled group of volunteers. Help our neighbors in this important and valuable way!

For more information, please contact Dave Eyler, 703-268-6253, email dave2022vita@gmail.com, Aiken Area VITA Coordinator.

In Memoriam: July – October 2023

SRSRA Board members obtain these names from local newspapers. If you would like your deceased loved one included, please send us their name via our website, email at SRSRA@srsretirees.org or leave a message at (803)508-7065.



Albert Joe "Al" Alsup	Aiken	Gerald "Jerry" Barron	Aiken
William Wiley Blackwell	Aiken	Robert Loring "Bob" Bristol	Aiken
Rev. Donald Brooks	Aiken	Delia Bishop Boatwright	Aiken
Mark Crist	Bluffton	Michael Hoover "Mike" Davis	Williston
Ellen Black Deer	Ulcer	Jo Ann Farr	Jackson
Donald Sheridan "Don" Gregory	Aiken	Vernon Lee "Vern" Holmes	Plum Branch
Robert Otto Husler	North Augusta	LTC Thomas Lorance "Tom" Hendrix	North Augusta
Stanley Ray Howard	Windsor	Laverne "Vern" Hudson	Williston
Robert Lee "Bob" James	Evans	Juandail Kirby	Aiken
Carl "Buddy" Kirkland	Batesburg	Michael Gene "Mike" Long	North Augusta
William Blenn Martin	Aiken	John Thomas "Tom" McRee	Aiken
Charles Ray "Charlie" Mills	Graniteville	Arthur Wendell Mims	Jackson
Sharon Nicodemus	Aiken	Kathy Rose Petty	New Ellenton
Jack Ira Ramage Sr	North Augusta	Brig. Gen. Jerry H Risher	Aiken
Calvin Wade Roberts	Blackville	Mary Lillian Roberts	North Augusta
Thomas Leon "Tom" Sanders	Tijeras, NM	Charles "Chuck" Seitter	Aiken
Edwin Clayton "Ed" Speed	Aiken	Leonard Beasley Steed Jr	Jackson
Shellie Nisson Strain	Aiken	Sandra Gail McGlothlin Turner	Jackson
Elmer Lee Wilhite Jr	Aiken		

Gas Card Winner

The second gas card winner for this issue is Wanda Kersh. 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.



2024 SRS Retiree HRA Annual Stipend Allocations

The age brackets are based on your age at the end of the calendar year. For example, if you turn 75 on or before December 31, 2024, you fall in Tier 3 and would get the \$3,000 allocation.

2024 SRS Retiree HRA Annual Stipend Allocation				
Benefit Plan Year	Tier 1	Tier 2	Tier 3	Tier 4
Your Age as of December 31 st of the calendar year	65-69	70-74	75-79	80+
2024	\$2508	\$2604	\$3000	\$3444

Gas Card Winner

The third gas card winner for this issue is Cynthia Little. 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.



Reminder for SRMC Retirees

If you have a large balance in your SRMC HRA Health Equity Account, that balance will roll over to your new VIA HRA account after January 31st.



You will NOT lose any of that available balance amount to submit your claims, but you will lose the ability to submit medical claims you incurred before January 1, 2024. Depending upon your account balance and life span, you may never be able to submit enough post December 31, 2023 claims to use up your entire balance, and that unused amount would revert to SRMC upon your death if you are the surviving spouse.

You should submit any of your Medicare Part B and D premium claims, dental, hearing, vision claims, etc., now, before the end of January. The Retiree Resource Center can help you.

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, and support current and future missions of the SRS.

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 website at www.srsretirees.org under the Newsletters tab.

To switch to an electronic newsletter, send a note via www.srsretirees.org, with your current email address.

Benefit Contact Information

- ✦ **SRSRA Resource Center:** 803-508-7065 Message Line SRSRA@srsretirees.org
- ✦ **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
- ✦ **SRNS & BSRA: LIG Solutions (SRNS)** 855-662-0681
- ✦ **SRNS & BSRA Health Equity (formerly WageWorks):** 855-662-0681, prompt 2
- ✦ **SRMC (post 65 retirees) VIA Benefits and Claims:** 800-848-1831 <http://my.viabenefits.com/srmc>
- ✦ **SRMC (post 65 retirees) Humana:** 877-258-5901
- ✦ **SRMC (pre-65 retirees):** 833-413-1179, <http://www.mysrmcbenefits.com>
- ✦ **Blue Cross/Blue Shield of SC:** 800-325-6596: <http://www.southcarolinablues.com>
- ✦ **LIG Solutions (SRNS)** 855-662-0681
- ✦ **Medicare Helpline** 800-633-422: <http://www.medicare.gov>
Option 1 for Medical, Option 2 for Dental, Option 3 for Pre-Cert/Med Authorization
- ✦ **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.
- ✦ **Social Security** 800-772-1213 <http://www.ssa.gov> Aiken: 866-275-8271
- ✦ **Transamerica Pension and 401K:** 866-288-3257 www.transamerica.com/portal/srsretire/
- ✦ **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>



Additional SRMC Contact Information

Visit <https://www.savannahrivermissioncompletion.com/>

SRMC Benefits Portal: 833-413-1179: To update Pre-65 medical or dental benefits due to a qualifying life event, view amount of Retiree life insurance, update Retiree life insurance beneficiaries, make changes to retiree contributory life insurance, make changes for open enrollment, or to report a divorce or death of a dependent.

Pension Payments: 803-725-9222 Service-Center@srs.gov Questions on direct deposit, pension questions.

SIP/401k: 866-288-3257: To initiate payments, update beneficiaries, investments, process rollover out of the plan.

Life Insurance Claims: 803-845-9222, SRMC-Benefits@srs.gov: To report a death claim.

ViaBenefits: 800-848-1831: To enroll in Medicare supplemental coverage and for HRA Stipend.

SRMC Benefits Department in Aiken 803-845-9222: SRMC-Benefits@srs.gov For any issue not identified above, or to discuss concerns with the above.

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

Dues may be paid up to 3 years (current plus 2 future years). The easiest way (for all of us) is online. Go to our WEB page – srsretirees.org – and complete an electronic form and go to Paypal to make a payment via a credit card. Or you can complete this Membership Form and mail form/check to the address shown below.

_____ As a **RETIREE**, I want to JOIN/RENEW my membership in the SRSRA (\$25).
Retirement date from SRS: _____ Retired from (company): _____

_____ I am a **SPOUSE** of a member and also an **SRS RETIREE** and I want to JOIN/RENEW my membership in the SRSRA (\$0).
Retirement date from SRS: _____ Retired from (company): _____

_____ I am a **SURVIVING SPOUSE** of an SRS retiree and want to JOIN/RENEW my membership in the SRSRA (\$5).

Donations / Volunteering

_____ In ADDITION to my dues, I want to make a donation to the SRSRA Resource Center _____ or the SRS Heritage Foundation _____ (latter is tax deductible):
_____ \$25 _____ \$15 _____ \$10 Other amount \$ _____

The Resource Center is staffed by volunteers but our dues do not cover all of its costs. Donations are greatly appreciated.

_____ I am willing to serve on the SRSRA Board of Directors.

_____ I am interested in volunteering at the SRSRA Retiree Resource Center.

Member Information

Member's Name: _____

Address: _____

Telephone (cell preferred): _____

Email address: _____

Providing your e-mail address allows SRSRA to send important communications to you electronically, including newsletters and membership confirmations.

Spouses (including non-SRS retirees) can JOIN/RENEW membership in the SRSRA at no charge.

Spouse's Name: _____

Retirement Date: _____ If retired from SRS. If not, N/A.

Mail this form (and your check) to:
SRS Retiree Association
P. O. Box 5686
Aiken, SC 29804
Attention: Membership Chair