



SRSRA NEWSLETTER

For SRS Retiree Association Members

Bruce Cadotte, Editor

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Chairman’s Message

Fellow retirees,

The past several months have been dominated by the significant effort to assist retirees at our Resource Center during Medicare’s Oct. 15 – Dec. 7 open enrollment period. This is the period when retirees can review their Part D drug plans, Advantage plans, and other enrollment issues. This year, 269 retirees reviewed their Part D drug plan for 2016 (which we strongly encourage), saving a total of over \$300,000, or an average of \$1,136 per person. Two retirees saved over \$40,000, one saved over \$25,000, and four saved over \$5,000. Even people taking a small number of modest cost prescriptions saved money. In fact, 70 percent of the retirees who reviewed their Part D drug plans saved money by enrolling in the most cost effective plan for 2016. Did you review your Part D drug plan, or did you miss out on these savings?

The Resource Center also assisted retirees who could take advantage of the 2016 changes in our post-65 retiree health care plan. These included disabled veterans, Tricare veterans, retirees/spouses who are eligible for coverage through the spouse’s employer (e.g., PEBA), and retirees who lost their stipend. Savings were often more than \$1,500 per retiree. If you are in any of these groups, you should review your situation with the Resource Center.

I am also pleased to report that DOE-HQ has approved our catastrophic drug provision for 2016 (see next page).

In the past 15 months, the 30 active Resource Center volunteers have seen 907 retirees, resulting in reimbursements and savings totaling \$749K. Our volunteers have made a significant impact on the lives of our retirees, and they deserve our heartfelt thanks! I often say that we are doing God’s work one retiree at a time. Please consider whether you can join these volunteers at the Resource Center, and give us a call. We get paid in hugs!

I would like to wish each of you a great 2016, and I hope you had a blessed holiday season!

John Veldman, SRSRA Chair

Retiree Resource Center Honored

The SRS Retiree Resource Center recently received national recognition for its work in helping SRS Retirees to make the most of their benefits. The Resource Center is a unique partnership between the SRS Retiree Association and the Lower Savannah Council of Governments (LSCOG).

The LSCOG was chosen for an Innovation Award by the National Association of Development Organizations for hosting and participating in the Resource Center and for the services it provides to SRS retirees beyond their health benefits. These include transportation assistance, family caregiver support, and a long-term care ombudsman.

The SRS Retiree Association won an Outstanding Community Service Award from the Southeastern Association of Area Agencies on Aging for its part in the partnership. The Association was recognized for its commitment to “helping its own” - ensuring that all SRS retirees take full advantage of the benefits offered by SRS. Since the Center opened in September, 2014, at the time of the award it had helped almost 600 retirees to obtain a total of over \$400,000 in benefits they would otherwise not been able to access.

In this year’s Medicare signup period, the Center had helped SRS retirees save more than \$300,000 by helping them to select the drug plan best suited to their needs (see p. 1). The Center has also introduced Medicare and the choices it requires to over 100 retirees who “aged in” to Medicare during the year. SRS retirees can make an appointment with the Center by calling 1-803-508-7033 option 7; or 1-866-845-1550, option 7.

United Way Results

By mid-November, members had contributed \$15,370 to the United Way through the Association. This is somewhat down from last year, but is still generous support to our community agencies. Of course, you can still make a donation to the United Way agencies in the SRS vicinity through the SRSRA. For details, contact the United Way of Aiken County, Inc., P.O. Box 699, Aiken, SC 29802-0699.

Congratulations to Richard R. Tansky, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Neal Smith at 706-481-0970 or 706-833-1289 within 30 days to claim your gas card! Please verify your home address when you contact him.

Catastrophic Drug Coverage Changes Announced

SRSRA was recently notified by SRNS that DOE headquarters has approved the new catastrophic drug cost “stop loss” provision of the post-65 retiree health plan for 2016 (the proposed change was mentioned in the Oct.1 letter you should have received from MyMedicareAdvocate, SRNS and SRR).

This new provision of the plan provides a “stop loss” at the entry threshold of the Medicare catastrophic drug phase. In 2016, this is \$4,850 in out-of-pocket drug costs, as defined by Medicare.

The total amount of a retiree's 2016 out-of-pocket drug cost will be shown in the retiree's Dec. 2016 Part D drug plan Explanation of Benefits (EOB), which will be received in January 2017. This EOB is the documentation a retiree will need to submit a claim under the catastrophic drug cost provision of the plan. Individual claims will be limited to \$30,000, and the total of all claims under this provision will be limited to \$500,000 in 2016. If total claims exceed the \$500,000 limit, claims will be prorated.

Only drugs on the retiree's Part D drug plan formulary are included in the out-of-pocket drug cost calculation. SRNS will be developing the detailed mechanics of the catastrophic drug cost provision of the plan in this spring, and will subsequently communicate the details to post-65 retirees.

SRSRA applauds DOE and SRNS for addressing the key issue of catastrophic drug costs for our retirees, with a potential increased plan cost of \$500,000.

Drug costs are the most burdensome expense for many retirees, particularly with drugs for diabetes, Alzheimer's, Parkinson's, rheumatoid arthritis and other serious chronic diseases. Some form of loss restriction is a vital benefit (most participants in the former employee medical plan had a \$2,000 annual stop-loss provision for all costs).

In a related matter, discussions have begun on the 2016 review of the SRS retiree health care stipend amount for 2017. SRNS is expected to provide the SRSRA Board a summary level presentation of the review, as they did in 2015, as a starting point in the dialogue.

Key Change Made in the Reimbursement Account (Stipend)

The Oct. 1 letter from My Medicare Advocate (MMA), SRNS and SRR detailed certain changes in the Retiree Reimbursement Account (the stipend arrangements).

The first change mentioned was the name of your stipend account. It will be called a *Health Reimbursement Account (HRA)*, instead of the old RRA. This conforms to terminology used by others, especially WageWorks, but the name change has no other significance.

The important change, though, is that once you have completed your initial enrollment in a medical plan through MMA—that is, enroll in a plan and keep it in force until the next open enrollment period—you no longer have to use MMA to enroll in a plan in order to qualify for a stipend. This has been a particular sticking point for retirees who have other arrangements that suit their specific circumstances better, such as Tricare, state plans, etc. This also helps retirees living in other states who have had only one choice (through MMA) for their insurance company. MMA cautions that without selecting a plan through them, the retiree will not have access to their valuable services, nor will "Auto Premium Reimbursement" be available.

This was one of the changes in the plan urged by your board of directors over the past couple of years.

If you were enrolled in "Pay My Provider" or a recurring "Pay Me Back" (you receive a monthly reimbursement from your stipend account) in 2015, you need to re-enroll in those features for 2016.

Part B Premium Changes for 2016

Unfortunately, the standard premium for Medicare Part B insurance has increased for 2016 but, as most retirees will by now be aware, the amount paid by most will not change. Here's what Medicare.gov says:

In 2016, the standard Part B premium amount will be \$121.80 (or higher depending on your income). However, most people who get Social Security benefits will continue to pay the same Part B premium amount as they paid in 2015. This is because there wasn't a cost-of-living increase for 2016 Social Security benefits. You'll pay a different premium amount in 2016 if:

- You enroll in Part B for the first time in 2016.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$121.80.)
- Your modified adjusted gross income as reported on your IRS tax return from two years ago is above a certain amount.

If you are married and file a joint tax return, a modified adjusted gross income up to \$170,000 will require the base Medicare Part B premium. Higher incomes require higher premiums, topping out at \$389.80 for individual incomes above \$214,000, married filing jointly of \$228,000, or married and filing separate return above \$129,000.

The Part B deductible in 2016 is \$166, up from \$147 in 2015.

All of this information is available from Medicare.gov or by contacting Social Security.

Save the Date for Annual Meeting in April

The SRSRA Annual Meeting will be held on Tuesday, April 12 at the University of South Carolina Aiken's Etherredge Center. The meeting will convene at 1:30 p.m. The format will be the same as previous meetings.

Congratulations to Eldon L. Keller, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Neal Smith at 706-481-0970 or 706-833-1289 within 30 days to claim your gas card! Please verify your home address when you contact him.

News from the Savannah River Site:

Savannah River Remediation Closes 7th Tank

The final pouring of grout into Tank 16 at SRS was completed Sept. 22, ahead of schedule. It is the seventh underground radioactive high-level waste storage tank operationally closed at the Site.

On the heels of Tank 16's operational closure, the field work for grout preparation on Tank 12 was completed in September. Tank 12 will be the next older style tank to be operationally closed with grouting expected to begin no later than February 2016.

"Safely treating and disposing of legacy nuclear waste and closing older style waste tanks is a top priority for DOE," said DOE-Savannah River Manager Jack Craig. "I congratulate all involved in the closure of Tank 16, and we look forward to grouting Tank 12 soon."

Workers at Savannah River Remediation (SRR) placed nearly 6,300 cubic yards of grout into the Tank 16 primary tank and systems from June 2 through Sept. 22. Closure is the culmination of several extensive preparation and isolation activities, where the placement of grout to fill up the entire tank and all internal tank components is the final step.

Tank 16 is the first tank that has been closed in H Area and is also the first closure of a Type II tank. Type II tanks are among the oldest at the Site, having been constructed between 1955 and 1956. This tank is 85 feet in diameter and has a storage capacity of about a million gallons.

Tank 16 was closed ahead of the Oct. 27, 2015, deadline in the Federal Facility Agreement (FFA) between DOE, the U.S. Environmental Protection Agency, and South Carolina Department of Health and Environmental Control.

The other high-level waste storage tanks that have been closed are located in F Area:

- * Tanks 5 and 6 closed in 2013;
- * Tanks 18 and 19 closed in 2012; and
- * Tanks 17 and 20 closed in 1997.

--Savannah River Remediation Public Affairs and Project Communications

Newsletter Information

Questions and comments related to this newsletter may be addressed to Bruce Cadotte, newsletter editor, at newsletter@srsretirees.org, or Newsletter, SRS Retiree Association, P.O. Box. 5686, Aiken, SC 29804. If you have a new e-mail address, or have changed your address recently and are not receiving SRSRA communications by e-mail, please contact newsletter@srsretirees.org. Our e-mail program allows us to reach members more quickly with news. Other pluses are quicker distribution of the newsletter and less cost of copying and mailing hard copies. Thanks to all of you who are receiving your newsletter by e-mail.

BENEFITS CONTACTS

- ◆ **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)

- ◆ **Westinghouse Corp. Pension** 800-581-4222
- ◆ **My Medicare Advocate** 877-591-8904; www.mymedicareadvocate.com/srs
- ◆ **WageWorks** 877-924-3967; www.wageworks.com
- ◆ **Medicare Helpline** 800-633-4227
- ◆ **Medicare Web Site:** www.medicare.gov

- ◆ **Blue Cross/Blue Shield of SC** 800-325-6596;
Option 1 for Medical
Option 2 for Dental
Option 3 for Pre-Cert/Med Authorization
www.southcarolinablues.com

Congratulations to Sarah Brown, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Neal Smith at 706-481-0970 or 706-833-1289 within 30 days to claim your gas card! Please verify your home address when you contact him.

Interested in serving on the SRSRA Board of Directors?

Please e-mail Bernice DeLoach, Nomination Chairman, at tdel4blong@bellsouth.net

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Savannah River Site Retiree Association

Membership Form

Annual Dues

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.

_____ 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.

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
Attention: Membership Chair