



SRSRA NEWSLETTER

For SRS Retiree Association Members Bruce Cadotte, Editor Volume 19, No. 3, September 2016
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INSIDE THIS ISSUE

Open Enrollment Coming--Shop Drug Plans!	1	Two Questions from the Annual Meeting	5
Resource Center Contacts	2	SRR Awards Bid for Cesium Removal	6
Considering Medicare Advantage Plans	2	Health and Safety Tips for Seniors	6
Aetna Move Does Not Affect Medicare	3	Resource Center Info. Meetings, Training	6
Health Choices for pre-65 Retirees	4	Newsletter Information	7
United Way Campaign Underway	4	Benefits Contacts	7
Explore Project VISION	4	Gas Card Awards	Various
Your Opinion Matters in Public Forums	5	SRS Retiree Association Application	8

Open Enrollment is Coming Soon--Shop Your Drug Plan for 2017!

The SRSRA Retiree Resource Center volunteers might save you money in 2017 by helping you shop for a better or less expensive drug plan. Unlike traditional Medigap supplement policies that cover doctor and hospital visits, the drug plan should be reviewed each year during the annual Medicare enrollment period—Oct. 15 through Dec. 7.

“I remind my clients that for the 20-25 drug plans available to you, each have seven or eight cost-driver parts, all of which can change annually,” says volunteer Sandy Carroll. “Your premium, deductible, and participating pharmacies can change. The drugs covered by your plan this year may not be covered next year, or may be covered at a higher cost, or with more restrictions. Be aware that if your drugs are no longer covered by your plan, and you have to pay their full cost, those payments will not count towards determining your benefit under the new Catastrophic Drug Coverage offered by SRNS.”

The best and easiest way to review the available plans, Carroll says, is to use the Drug Plan Finder at the Federal government’s website, www.medicare.gov. Many computer-savvy retirees can do this by themselves. Others may choose to use RightOpt to shop for plans (you are not required to use RightOpt for a drug plan to get your stipend.) For those who want help in person, the Retiree Resource Center volunteers will be ready and willing to assist you.

Shopping your prescription plan each year definitely helps your annual stipend stretch further, she says.

Carroll has these tips to get ready to use the SRSRA Retiree Resource Center:

- 1) **Call or e-mail early to be sure to get an appointment**
Call the SRSRA Retiree Resource Center at their 803-508-7065 message line. Your call will be returned within 48 hours.
 - On the message, spell your name slowly and clearly.
 - Say your telephone number slowly, twice, so we have it correctly.
 - Tell us what you need briefly.
 - Answer our return call, and
 - Give us at least three days if you need to call again – duplicate calls slow our process down.

E-mail the SRSRA Retiree Resource Center at SRSRA@LSCOG.org

- Provide your Full Name, Date of Birth, Address and Telephone Number.
- If you want a spouse prescription review, too, provide your spouse's full name and date of birth.

2) Request an appointment

- Tell us how many are coming to the appointment. Each person coming in to shop their drug plan needs a separate appointment, and they can be scheduled consecutively.
- Provide two possible days of the week plus morning or afternoon preference.
- Don't request an appointment within the same week you are calling, and
- Don't request an appointment before Oct. 17 or after Dec. 5 (the enrollment period). Oct. 17 is the first Monday after the open enrollment period begins.
- We will do our best to meet your date request, but the later you call the fewer times will be available.

3) Canceling or Rescheduling an Appointment

- Call or e-mail us as soon as you know you are unable to make the appointment.
- We will call or e-mail you back to reschedule.

4) What to Bring to Appointment

- Every one of your current medications in their labeled original bottles **OR**
- A current detailed printout from your pharmacist which lists all drug names, generic or brand name, dosages and frequency
- Your Medicare card
- Your current prescription drug membership card
- Your current Medicare Supplement or Medicare Advantage membership card

There's no doubt the Resource Center is humming with activity during this time of the year. Last year the volunteers fielded hundreds of phone calls. There is a calendar full of clients to see each day. Your fellow retirees are volunteering here for you, so please be patient. They look forward to helping you.

Resource Center Contacts, Lower Savannah Council of Governments (LSCOG) Building

Phone: (803) 508-7065 (*Note: this is a new direct number*) (866) 845-1550 (toll free) Option 7

Please leave a message if necessary. Due to available staffing, phone messages will be returned in a day or two.
Internet: srsra@lscog.org

Hours: Monday – Friday, 9 a.m. to 4 p.m.

Location: LSCOG Building, 2748 Wagener Rd., Aiken (next to Aiken Electric Co-op, across from Aiken Pest Control)

Resource Center Manager: Ms. Laureen Feinman, lfeinman@lscog.org

Considering Medicare Advantage Plans

Cost is often the major driver when retirees consider using Medicare Advantage Plans instead of Medicare Supplement Plans ("Medigap" plans).

To determine if a Medicare Advantage Plan is one to consider, retirees should compare the total costs of the traditional Medicare and Medigap Plans to the Medicare Advantage Plan, as well as coverages. Currently, the nationwide annual average premiums for Medicare Part B, Medicare Supplement Plans, and Medicare Part D total about \$3,900 for 2016. Medicare Plan F coverage, which accounts for 66 percent of the Supplement plan types, is usually more expensive. In addition to these annual premium amounts, you need to add out-of-pocket expenses such as medical and prescription co-pays and deductibles, and any of your medical, prescription or dental expenses not covered by any plan.

Aetna Move Does Not Affect Medicare Customers

Members would have read recently that Aetna Inc. is withdrawing from many Affordable Care Act (ACA) state insurance exchanges.

This is true, but it has no effect on people with Aetna “Medigap” plans or Medicare Part D prescription drug plans. It is of concern only to those people who may seek regular (pre-65) health insurance on the individual market through the ACA.

Aetna announced in August that it will withdraw from 11 of the 15 states in which it offered insurance through the ACA exchanges. So far, it will sell insurance on the state exchanges only in Delaware, Iowa, Nebraska and Virginia.

For an average retiree couple on a fixed income, they may be looking at \$9,000 a year in medical premiums and out-of-pocket expenses -- a sizable portion of their fixed income.

It’s essential, however, to understand the advantages and disadvantages when you determine if a Medicare Advantage plan is the best plan for you. One important consideration is that for retirees used to the SRNS traditional medical plans, which offered excellent coverage and extensive provider networks, the Medicare Advantage plans could be a big change. You must look carefully at the details of any plans you consider.

Here’s a quick overview of Medicare Advantage plans:

	PROS	CONS
Costs	Premiums generally less expensive	Deductible, copays, and balance-billing may be more expensive.
Network	Some of your doctors and hospitals may be covered; you must check carefully with your providers annually.	Many doctors and hospitals may not accept your plan—again, always check in advance.
Ability to Change to Different Medicare Advantage Plans	Medicare Advantage Plans can be changed annually during Open Enrollment Period.	Limited number of plans
Ability to Change Back to Medicare Supplement Plan	Ability to change back once in special period following year one	Outside of year one special period, Medicare Supplement Plans usually require medical underwriting and may not be open to enrollment even with good health.

--Laureen Feinman

Health Choices for Pre-65 Retirees

In the near future, pre-65 retirees should be receiving their Health Choice mailing detailing the retiree's current health choices and the options—and premiums--available for 2017.

At this writing, the material was at the print shop and mailings to covered participants will be sent soon. As usual, if you want to keep your same coverage you don't need to do anything. If you want to make changes, be sure to send in the paperwork by the due date.

Congratulations to Kenneth Wiley Mishoe, 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.

United Way Campaign Underway

SRSRA members who live in the Central Savannah River Area and nearby towns should by now have received a letter about participating in this year's United Way campaign through SRSRA. You may also receive a solicitation from SRS. Contributions to either campaign go to the same place; it's a matter of which campaign gets the credit for your contribution. Retirees donating through SRSRA last year contributed almost \$20,000, an admirable goal to beat this year!

Explore Project VISION and Similar Programs

Those looking for a place for their volunteer efforts might look into Project VISION (in Aiken County) and similar efforts (such as Project CARE in Barnwell County) through their local United Way organizations. This program supplies home repairs and improvements for eligible homeowners. A brief history of the Aiken County project:

- 1996- established to provide facility upkeep for United Way of Aiken County partner agencies. Employees at the Savannah River Site volunteered their Friday off each spring for "Agency Day." This day is known today as "Agency Day of Caring."
- 1999- program was expanded to include home repairs for low-income owner occupants in Aiken County.
- 2008- Project VISION became a full-fledged program receiving an annual allocation and reporting program activities to United Way of Aiken County Board of Directors.

Contact your local United Way to see if they have a similar program you might help with.

Your Opinion Matters in Public Forums

As you know, there are many public meetings called every year by DOE, by the DOE Citizens Advisory Board, and by public interest groups of one kind or another about SRS activities and projects. Plenty of people are willing to offer their opinions and concerns—and to be quoted in the news. But there is no one around better equipped to help people at these meetings understand what is really going on than you.

If you have the opportunity to attend such meetings, and offer comments when it is appropriate, it would help prevent the spread of potentially damaging misinformation. One regular opportunity is presented by the Citizens Advisory Board, which (along with its committees) meets regularly in the area. Full information about the organization can be found at <http://cab.srs.gov/srs-cab.html>. In addition, you are eligible to apply for CAB membership if that is your wish. The members address clean-up standards and environmental restoration; waste management and disposition; stabilization and disposition of non-stockpile nuclear materials; excess facilities; future land use and long-term stewardship; risk assessment and management; and clean-up science and technology activities.

For more information, call the CAB at 1-800-249-8155 or e-mail at srscitizensadvisoryboard@srs.gov.

Two Questions from the Annual Meeting

Two of the questions asked from the floor at the annual meeting in April were unanswered at the time and required an official response from SRS. To wrap up that task, here they are.

The first remaining question was *“What happened to using the Carroll Warner Research Park in partnership with industries to transfer technology from SRNL to the world?”* The answer from SRS: *“SRNL continues to collaborate with industries and academia at the Carroll Warner Research Park. There are currently a number of collaborative research and development agreements in place with industry wherein the technologies developed through SRNL research activities are being utilized by private industry. SRNL researchers located at Carroll Warner Research Park also collaborate with representatives from research organizations such as Augusta University, Clemson University, and University of South Carolina to transfer knowledge and innovation to the marketplace.”*

The second question was *“When will the Site start hiring full time clerical. None have been hired since 1990--all are subcontracted--with little or no benefits. This would support our CSRA community to hire full time clerical. Thank you!”* SRS answered: *“SRNS has hired 28 full service clerical employees since August of 2014. In addition, SRNS has hired 355 full service employees for other positions as of July 2016.”*

Congratulations to Barry B. Dickson, 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.

SRR Awards Bid for Cesium Removal Process

Savannah River Remediation (SRR) awarded a contract in July for Tank Closure Cesium Removal (TCCR), which is designed to enhance the removal of bulk waste from underground radioactive high-level waste storage tanks at SRS.

The contract is valued at \$12.4 million, and the new process is expected to be operational in late spring 2018.

In January 2016, SRR received commercial supplier proposals for the procurement of the equipment needed for the TCCR technology demonstration at the Site's Tank 10. Since receipt of the proposals, SRR has been reviewing and evaluating supplier proposals.

The technology selected is an ion exchange process with an "at-tank" deployment. Commercial vendors have demonstrated success with cesium removal, using ion exchange, from similar type wastes.

"We are pleased and excited to have the opportunity to demonstrate a new technology for the processing and cleanup of our high-level waste," said Tom Foster, SRR President and Project Manager. "If successful, it may provide an opportunity to supplement the cleanup capability currently provided by our existing salt processing facilities and the future operation of the Salt Waste Processing Facility."

Health and Safety Tips for Seniors

If you would like some tips on staying healthy, active and alert while aging...or helping someone else do so, there are some excellent publications available from Health in Aging—go to healthinaging.org/news/tip-sheets.

Resource Center: Retiree Information Meetings and Volunteer Opportunities

Although this newsletter will get to many of you too late for some of the following information to be helpful, we provide it (a) just in case and (b) because future meetings will be held of a similar kind. *All will be held at the Lower Savannah Council of Governments offices, 2748 Wagener Rd., Aiken, SC 29801. Space is Limited. Be sure to call the Resource Center if you want to attend!*

Retiree general meetings: Friday, Sept. 30 and Thursday, Oct. 6, 9-11 a.m. These meetings will cover changes in benefits for 2017, understanding how health reimbursement accounts work, maximizing WageWorks reimbursements, applying for the catastrophic drug benefit, required minimum distributions (e.g., from 401(k) and IRA accounts) and how they work, and other topics.

Age-in training meetings: Monthly, on Oct. 11, Nov. 8, and Dec. 13, 9 a.m.-noon. These meetings provide an understanding of Medicare coverage and the changes from the Site's pre-65 medical coverage. They are designed to help retirees make the best-informed plan selections by highlighting the differences in various medical plan designs and the ramifications of selections. (This information is critical and the training is also a prerequisite to volunteer training.)

Volunteer training: Thursday, Sept. 29 and Friday, Oct. 6, 8:30 a.m. – 1 p.m. The main point of these meetings is to update training for Medicare prescription, Medicare Advantage, and Medicare Supplement plan selection. The major emphasis will be on procedures needed for helping clients. Experts will be available to explain Medicare options and procedures.

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)
- ◆ **SRS Retiree Resource Center:**
 - ◆ (803) 508-7065
 - (866) 845-1550 Option 7 (toll free)
 - Internet: SRSRA@LSCOG.ORG
- ◆ **Westinghouse Corp. Pension** 800-581-4222
- ◆ **RightOpt (formerly MyMedicareAdvocate)** 877-591-8904; www.rightoptretiree.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

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Interested in serving on the SRSRA Board of Directors?

Please e-mail Tom Varallo, Nomination Chairman, at tomvarallo@gmail.com

Like us on Facebook to keep up with news and information! Search for SRSRA from your Facebook page.

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