



SRSRA NEWSLETTER

For SRS Retiree Association Members Bruce Cadotte, Editor Volume 20, No. 3, September 2017
Like us on Facebook to keep up with news and information! The page name is SRS Retirees.

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What Do You Want SRSRA To Do?

Although the board members of the association try to provide the kind of organization the members want, certain key information is often lacking. Namely, what do YOU want out of the organization? Almost as importantly, what do you think your retiree friends and acquaintances want—or those about to be retired? **Please let us know.** Call the phone number in the header, or send an e-mail to newsletter@srsretirees.org, or send a letter to the board at P.O. Box 5686, Aiken, SC 29804. And thanks for the guidance.

Have You Confirmed Your Life Insurance Beneficiaries with Prudential?

Confirming your beneficiaries is your responsibility. The old records at the Site are paper and can possibly be misfiled or lost, and although that’s a remote possibility, it could be very serious to your family. You should contact Prudential and be sure they have your most current information in their system. You can go online to do this with Prudential, and confirm the amount of your life insurance benefits at the same time:
<https://ssologin.prudential.com/app/mybenefits/Login.fcc>
Control Number = 51945

Or you can call Prudential: **Customer Service: 1-877-507-4778**
 Monday - Friday 8 a.m. – 8 p.m. EST.

Or you can come to the Retiree Resource Center and they will help you log on and get your information, and print out a confirmation for your records.

United Way Annual Solicitation Mailed

SRSRA has again mailed solicitations for gifts to the United Way this year. If you live close to SRS, you should have received it by now. A copy of the pledge form is on page 9 of this newsletter.

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

We hope you will join with your fellow retirees in giving through the association.

SRSRA: 20 Years of Service to SRS Retirees!

Message from the SRSRA Chair

The United Way Campaign is under way. The SRSRA offers retirees the opportunity to contribute directly to the United Way through the Association. This is another way to emphasize the positive impact that SRS retirees have on our communities. You should have received a mailing with more information if you live in South Carolina or Georgia. We are also working with the United Way of Aiken County to identify areas where our organization can better serve the needs of the CSRA. Please consider our many blessings, and share with those less fortunate. If you know of ways the SRSRA can group together to volunteer, please contact us so we can publicize these opportunities.

We will soon be releasing an upgraded website (same URL: www.srsretirees.org). Improvements will include the ability to pay/renew your membership and set up appointments at the Resource Center. I want to thank our directors and especially Paula Brown and John Church for spearheading this effort. We will also be increasing the utilization of our Facebook page to keep everyone current on our SRSRA activities and information of value to our membership. We realize that many of you do not routinely use these communications but they are an inexpensive means to keep us all up-to-date on information that affects us and our families. Our hope is that our social media communications will get to our non-computer/smart phone users via their friends and family.

Our Resource Center and volunteers have begun extensive planning for the 2017 Medicare open enrollment period that starts on Oct. 15 running through Dec. 7. Over the last two years, the Resource Center helped retirees and family members save over \$750,000 by reviewing the many available prescription drug plans and switching to less expensive alternatives. Every person with a Medicare Part D Drug Plan should shop for their best deal on a 2018 drug plan during the open enrollment period. Failure to do this can cost you a lot of money. The Resource Center can assist you with this review process. Please call or e-mail for an early appointment, since open enrollment is our busiest season. You should receive a separate mailing. Assistance can be provided using our mail, e-mail, phone, or in-office services.

I again am asking your assistance in recruiting new members to the association. Because of personal information security issues, we are unable to get contact information on SRS contractor employees/retirees/spouses. We depend on you to spread the word on the association and its services. The last page of this newsletter contains our membership form. Please share it with anyone who hasn't joined. We know many retirees are unaware of or have forgotten their retiree association. Encourage them to join and take advantage of the services provided by the SRSRA. Remember our power as an advocate organization is in our numbers and our united voice. I believe our organization offers crucial support to our SRS population and want to see it better utilized.

Dave Fauth
SRSRA Chair

New SRSRA Website Rolling Out

In the very near future, you will be able to see the new SRSRA website at the same website address, www.srsretirees.org. You will have cleaner graphics, easier navigation, an on-line membership form, PayPal available for membership dues, a Resource Center appointment form, a printable calendar, and other improvements. Watch for it!

New Medicare Cards Are Coming

Medicare will mail new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help to protect your identity, or the identities of your Medicare-eligible relatives. Of course, you will need to inform your health care providers of the new number.

Things to know about your new Medicare card:

- You don't need to take any action to get your new Medicare card.
- The new card won't change your Medicare coverage or benefits.
- Medicare will never ask you to give us personal or private information to get your new Medicare number and card.
- There's no charge for your new card.

Watch out for scams

Scam artists may try to get your current Medicare number and other personal information by contacting you about your new Medicare card. They often claim to be from Medicare and use various scams to get your Medicare Number including:

- Asking you to confirm your Medicare or Social Security Number so they can send you a new card.
- Telling you there's a charge for your new card and they need to verify your personal information.
- Threatening to cancel your health benefits if you don't share your Medicare Number or other personal information.

If someone calls you and asks for your Medicare number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227). Make sure your Medicare-eligible relatives and friends are aware of these possible scams!

Congratulations to Larry Metcalf, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Bob Hottel at 803-648-7721 within 30 days to claim your gas card! Please verify your home address when you contact him.

Humana Not Writing Policies?

You may have heard that Humana will no longer write individual health insurance policies for 2018. This decision DOES NOT AFFECT Medicare plans in any way.

NEWS FROM THE SRSRA RESOURCE CENTER.....

By Laureen Feinman and Dave Zigelman

Attention: Volunteers are badly needed for open enrollment (see below). Please call if you can help! Training is available if needed, but help with general tasks will help greatly also.

For those of you not familiar with the Resource Center, we are a volunteer staffed office located inside the Lower Savannah Council of Governments building near the AGY Fiberglass Plant and the Aiken Electric Co-op. Our address and contact information:

*SRSRA Retiree Resource Center
2748 Wagener Road
Aiken, SC 29801
Telephone: 803-508-7065, E-mail: srsra@iscog.org*

We help SRS Retirees select and apply for Medicare related insurance policies (Medicare Supplement, Medicare Advantage, and Medicare Part D Prescription Drug Plans). We also submit claims to WageWorks and help resolve problems related to the SRS Retiree medical stipend, insurance and claims, and help retirees enroll online for retiree life insurance information. There is no charge for use of the Center's services.

So far we have assisted over 1,658 retirees and covered family members with their medical benefit issues. We've filed \$1,350,563 in WageWorks claims for retirees, and we've saved retirees a total of \$747,246 with annual prescription drug plan reviews.

Medicare Age in Training

For those retirees getting close to age 65 and those already turned 65, we offer a half-day Medicare Age-In Training class that covers Medicare and the SRS Retiree Medical Benefit Program (stipend, benefits, insurance plan selection). We recommend you take this class 2-4 months prior to reaching 65.

The dates for the remaining classes in 2017 are Oct. 10, Nov. 14 and Dec. 12. The class is held from 9 a.m. – 12 p.m. on each of these days at our offices. To reserve a slot in one of these classes, please e-mail or call us. Your spouse or friends are welcome to attend with you.

2017 Medicare Open Enrollment Period for 2018 Coverage

This year's period is Oct. 16 – Dec. 7. This period only applies to retirees who have previously enrolled in Medicare and wish to re-examine their Medicare Advantage and Medicare Part D Prescription Drug Plan selections.

We strongly recommend that retirees review their Part D Prescription Drug Plan selections annually.

Your total prescription drug plan cost is based on (1) your premiums and deductibles (2) your prescription drug changes for the upcoming year (3) the insurance companies' formularies which effect the drugs covered and the amount of reimbursement for specific drugs, and (4) the relationships between your insurance company and your pharmacy (whether your pharmacy is still in the insurance carrier's specific network for better prices).

--Continued on next page

NEWS FROM THE SRSRA RESOURCE CENTER (Continued)

During the 2015 and 2016 Open Enrollment periods, 70 percent of the 619 retiree prescription plan reviews we conducted showed less expensive plans available for the upcoming years. We saved the retirees an average of \$1,857 in 2016-2017 and \$1,587 for 2015-2016 for those retirees who changed drug plans. We recommend every retiree and spouse do this review every year by using the program at www.medicare.gov or coming into the Resource Center and having us do the review with you. The Resource Center can also do your review by mail if you are homebound. To make an appointment for the Resource Center volunteers to review your plan, please e-mail or call us.

Incidentally, changing Medicare Supplement (Medigap) plans is usually not beneficial and often not possible since carriers do not structure themselves for changes and often have very restrictive medical underwriting requirements to avoid pre-existing conditions.

For other assistance, including submittal of claims to WageWorks, please call or email us. Once again, there is no cost for these services.

(Ed. Note: "News from the SRSRA Resource Center" will be a regular feature of the newsletter.)

What Happens to Your Uncashed WageWorks Checks?

WageWorks has told us that your uncashed stale-dated checks are not redeposited into your account but rather are turned over to the respective states as unclaimed property. You really need to cash your WageWorks checks promptly to avoid that process. **The best approach is for you to have all your checks from WageWorks directly deposited into your bank account.** That way, you will never lose any money. The Retiree Resource Center can help you set that up. Most retirees do that, and the RRC has never been told of any problems with that direct deposit in the three years they have been helping retirees.

Transamerica Note

Transamerica now administers the SRS Savings and Investment Plan (401K). The company will not distribute monies over the phone. You must fill in a request form provided by the company. Call 1-866-288-3257 for info.

How To Get Long-Term Care At Home Without Busting The Bank

By **Judith Graham**, published by Kaiser Health News

The vast majority of older adults receive long-term care at home, not in nursing homes. But few people plan for this expense. Nor do they see long-term care insurance as a viable option — because it's expensive and is often seen as protection against the cost of nursing home care.

That should change, some experts contend. If the long-term care insurance industry focused more on helping people cover home-based services, they argue, policies would be more affordable, and potentially appealing.

"Long-term care, for most people, is a home care problem," said Bill Comfort, who owns [Comfort Long Term Care](#), a brokerage based in St. Louis and Durham, N.C. "It makes sense to insure people for the likelihood of

where care is going to be needed first — which is at home,” agreed Deb Newman, president of [Newman Long Term Care](#) in Richfield, Minn., outside Minneapolis.

Genworth, one of the nation’s leading long-term care insurers, acknowledged that this position is supported by industry claims data. “Primarily, we are seeing people utilizing home care and a smaller and smaller percentage using nursing home care,” said Beth Ludden, Genworth’s senior vice president for long-term care insurance products. “People think, ‘While I might start out needing care at home, eventually I’ll need to be in a facility,’” Ludden continued. “But that’s not something we see in our data. For the most part, people are able to stay at home for the whole time.”

Currently, more than 6 million older Americans are thought to have a “high need” for long-term care, according to a [report from the U.S. Department of Health and Human Services](#). That’s defined as requiring daily assistance with two activities (eating, bathing, toileting, dressing, continence or transferring from a bed to a chair) that lasts at least 90 days or a need for substantial assistance due to severe cognitive impairment.

About 52 percent of adults reaching age 65 today will need these services — 26 percent for two years or less; 12 percent for two to four years; and 14 percent for more than five years, the HHS report projected. Yet fewer than 10 percent of older adults have purchased long-term care insurance, which has declined in popularity as premiums skyrocketed and insurers exited the market over the past decade. Whether the industry can fix its major problem — affordability — remains to be seen.

From a consumer’s perspective, if your goal is covering several years of home-based care, not nursing home care, you can purchase a less expensive policy without all the bells and whistles that drive up costs, Newman suggested.

You can read the full article on this topic at this website: <http://khn.org/news/how-to-get-long-term-care-at-home-without-busting-the-bank/>

Kaiser Health News, a nonprofit health newsroom whose stories appear in news outlets nationwide, is an editorially independent part of the Kaiser Family Foundation.

SRNS Ships Nuclear Waste out of South Carolina

SRNS completed the ninth TRUPACT II shipment to the Waste Isolation Pilot Plant, finalizing the commitment for FY17 to ship about 55 cubic meters of TRU (transuranic) waste out of South Carolina.

In order to be eligible to ship waste for emplacement at the Waste Isolation Pilot Plant in New Mexico, SRS verified the TRU waste met all of the requirements for safe transportation and disposal. As a part of the verification, all waste was determined to meet the more stringent WIPP waste acceptance criteria, including chemical compatibility evaluations.

SRS updated (and received approval for) TRU characterization, packaging and certification programs and all waste certified under previous characterization programs was reviewed to verify it met the new waste acceptance criteria. This was a significant effort by SRNS employees to resume shipping after a halt of the operation in 2014.

DOE-EM took a deliberate approach in resuming WIPP operations. The entire DOE-EM complex worked together to ensure the materials, processes and people were safe, before operations resumed.

--From SRNS Today

Array of Robots Used for Liquid Waste Cleanup

Remote operations are crucial to worker safety in hazardous cleanup at the Savannah River Site.

Savannah River Remediation (SRR), EM's liquid-waste contractor at SRS, relies on robotic technology to reduce hazards and improve operations in several liquid-waste facilities. Robots have cleaned debris in remote cells, retrieved samples in underground waste tanks, and repaired leaks to a vessel that evaporates wastewater.

They are essential to reducing the risk of radioactive waste to SRR workers, SRR President and Project Manager Tom Foster said.

"Robots provide an unmatched capability to work in radioactive environments that otherwise wouldn't be possible," Foster said. "Using these devices to accomplish remote work means the workers' exposure is reduced, keeping our people safe." A couple of examples:

Melt Cell Cleanup

SRR asked EM's Savannah River National Laboratory for robotic help to clean the Defense Waste Processing Facility melt cell. Radioactive debris remained after Melter 2 was removed for replacement in May. The melter produces a glassified waste safe for disposal.



DWPF Cleanup Robot

SRR and SRNL chose a two-foot-tall robot used by law enforcement for bomb disposal and hostage situations. SRNL modified the device for remote deployment in the cell, attaching tools to gather and package the debris for disposal.



G.I. Joe

Tank Sampling

After workers remove waste from a tank to the extent practical, residual waste is sampled to determine regulatory compliance. Retrieving samples from the bottom of a one-million-gallon underground waste tank is a challenge. SRR modified a robotic crawler named G.I. Joe to better obtain waste samples than past robots used for sampling.

An engineer uses remote controls and cameras to maneuver the robot. G.I. Joe grips a device for scooping the samples and places them in a retrieval basket, which is sent to the laboratory for analysis.

--From material supplied by SRR

Congratulations to Steven Y. Okawa, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Bob Hottel at 803-648-7721 within 30 days to claim your gas card! Please verify your home address when you contact him.

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)
- **Transamerica (SIP):** 1-866-288-3257
- **SRS Retiree Resource Center:**
 - (803) 508-7065
 - (866) 845-1550 (toll free)
 - **Internet:** srsra@lscog.org
- ◆ **Westinghouse Corp. Pension** 800-581-4222
- ◆ **RightOpt/My Medicare Advocate** 877-591-8904; www.rightoptretiree.com/srs
- ◆ **WageWorks** 877-924-3967; www.wageworks.com
- ◆ **Medicare Helpline** 800-633-4227
- ◆ **Medicare website:** www.medicare.gov
- ◆ **Prudential Life Insurance** 844-494-4778 (Contributory and non-contributory life insurance)
- ◆ **Blue Cross/Blue Shield of SC** 800-325-6596;
www.southcarolinablues.com
Option 1 for Medical
Option 2 for Dental
Option 3 for Pre-Cert/Med Authorization

Congratulations to Robert W. Steitler, winner of a \$50 gas card courtesy of the SRSEA and SRSRA. Call Bob Hottel at 803-648-7721 within 30 days to claim your gas card! Please verify your home address when you contact him.

In Memoriam *June-September, 2017*

Arthur Eli Blanchard III
Thomas Odom Bodie, Jr.
Stanley Ray Gray
Gerald Thomas (GT) Hill
Ormie D. ("OD") Hodges

Reuben Earl Martin
William Massey
Frank C. Moore
Charles Thorngate
Rodney Toole



SRS RETIREE ASSOCIATION PLEDGE FORM



Invest in your community...

Name: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

I would like to receive United Way newsletters by e-mail. Email address: _____

Please select your method of payment. Please note payroll deduction is not available through the Retiree Association.

Check #: _____ for

\$ _____

(Please make checks payable to United Way of Aiken County.)

Charge my credit card.

\$ _____

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(s) as follows:

I would like my name and address forwarded to my designated United Way.

Please select where you want your money to go.

(\$20.00 minimum pledge for designations)

United Way of Aiken County

United Way of Allendale County (Partnered with Barnwell County)

Bamberg County

United Way of Barnwell County (Partnered with Allendale County)

United Way of Colleton County

United Way of the CSRA (Richmond, Columbia, Burke, and Lincoln Counties)

United Way of Edgefield County

Hampton County (Partnered with Colleton County)

United Way of McDuffie and Warren Counties

United Way of the Midlands (Richland, Lexington, Calhoun, Edisto, Fairfield, Newberry and Orangeburg Counties)

United Way of Screven County

Special Designation: _____

MAIL THIS FORM TO:

United Way of Aiken County, Inc.

235 Barnwell Avenue, NW • Post Office
Box 699 • Aiken, SC 29802-0699 • Phone:
(803) 648-8331 • Fax: (803) 641-2887

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

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. Dues may be paid up to 3 years (current plus 2 future years)

_____ 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.

_____ In addition to my dues, I want to make **AN ADDITIONAL GIFT** to the SRSRA
Resource Center ___ or the SRS Heritage Foundation ___ (latter is tax deductible):

_____ \$25 ___ \$10 ___ \$15 _____ Other amount \$_____

The Resource Center is staffed by volunteers, but your dues do not cover all of its costs.

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