



# SRSRA NEWSLETTER

For SRS Retiree Association Members

Bruce Cadotte, Editor

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### One Million Dollars!

During the past three years, the Retiree Resource Center has saved SRS retirees more than \$1 million in prescription drug plan costs.

Volunteers and the center investigated and presented prescription drug plan comparisons for the upcoming years using retirees' current plans from Medicare.gov with the same medications and pharmacies. Enrolling the retirees in the less expensive plan options not only has resulted in saving them more than \$1 million in out-of-pocket costs, but it has also resulted in plans with more inclusive formularies which allow those retirees who reach the catastrophic stage in drug spending to more fully benefit from the SRS Catastrophic Drug Plan Benefit.

Over 70 percent of the plans reviewed in these three years showed less expensive alternatives in following years due to the significant changes the insurers make in their formularies, co-pays, premiums, deductibles, and pharmacy network arrangement each year. These annual reviews are the most crucial way retirees can control their prescription drug costs.

### Trouble with Transamerica?

SRSRA has heard of numerous instances of difficulties in obtaining distributions from Transamerica, the company that has taken over administration of the SRS Savings and Investment Plan from Mercer.

If you have had similar difficulties, please let us know at [sretirees@srsretirees.org](mailto:sretirees@srsretirees.org) so we can keep on top of this issue.



### United Way Annual Solicitation Tops 2016's!

As of this writing, the United Way contributions through the SRSRA totaled \$21,925, exceeding last year's total.

The generosity of SRSRA members is greatly appreciated and of enormous value to the community.

The United Way campaigns of the area will continue through Dec. 31, so there is still time to contribute if you wish to do so.

## **Message from the SRSRA Chair**

The past three months have been very busy for your Retiree Association Board. We released an upgraded website (same URL: [www.srsretirees.org](http://www.srsretirees.org)): Improvements include the ability to pay or renew your membership, set up appointments at the Resource Center and directly ask your board questions and request assistance. I again want to thank our directors and especially Paula Brown and John Church for spearheading this effort. We have also been using our Facebook page to keep everyone current on SRSRA activities and information of value to our membership. We recognize 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. Ask your family members or close friends to keep you abreast of our news on social media.

I am pleased that the contributions made to the CSRA United Way through the Retiree Association have increased this year. Our 2017 total will be announced in early January. We also want to keep our retirees informed about United Way projects in which you can participate. Project Vision is an excellent opportunity for retirees to work on projects with their SRS friends. Look for more information in 2018.

The Resource Center and volunteers conducted another highly successful 2018 Medicare Prescription Drug Plan Review and Enrollment. You can read more about the center's accomplishments on page 4. Also, as you see on page 1, our prescription drug reviews have saved retirees more than \$1 million over the past three years, and we think this is an astounding achievement, especially when combined with the better use of drug companies' formularies. In addition to the savings, these reviews often allow our fellow retirees to find plans that allow them to keep using the prescriptions that their doctors recommend where finding alternatives might not be as effective or could have unwanted side effects.

We continue to help with WageWorks claims and this amount now exceeds \$1.3 million.

Moreover, our Resource Center volunteers provide our Age-into Medicare Training sessions. Many of our retirees are under 65. Over 200 people attended these monthly classes and have become enlightened to all the tricks and pitfalls that come with becoming a Medicare recipient.

I am encouraged by the number of retirees who have recently renewed their memberships, some using the website payment option. We are still low based on the number of potential members. Make sure your friends and neighbors have joined. Point them to the website or have them call the Resource Center and request an application or give them the last page of the newsletter. Encourage them to join and take advantage of the services provided by the SRSRA. Remember, our power as an advocacy organization is in our numbers and our united voice, and our ability to continue the Resource Center depends on a strong membership base.

We hope you have a Merry Christmas and Happy Holidays!

**Dave Fauth, SRSRA Chair**

## New SRSRA Website Available

Take a look at our new website—at the same old address: [www.srsretirees.org](http://www.srsretirees.org). There are 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.

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## 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!

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Congratulations to Wayne A. Drown Jr., 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.

### PENSION STUDY UPDATE

The Congressional Research Service still has not issued its report on pensions in the DOE Complex; Congressman Joe Wilson has asked DOE if progress has been made on the information requested by the CRS. There is no further information at this time, but the SRSRA is following this closely and staying in touch with Mr. Wilson's office.

**NEWS FROM THE SRSRA RESOURCE CENTER.....**

*By Laureen Feinman and Dave Zigelman*

The SRSRA Retiree Resource Center volunteers have achieved very substantial savings for the retirees as is clear with these accomplishments. The Medicare Open Enrollment Season runs from October 15 to December 7 each year. In the past three years, RRC volunteers have carefully reviewed over 1,000 prescription drug plans to determine if they are the most comprehensive and cost effective for the retirees.

The results are outstanding – over one million dollars in savings (see p. 1)! Prescription drug plans have quite complicated costing structures and for each review, the retiree's exact medications and dosages are input onto the Medicare.gov website to determine the projected annual cost. The Medicare.gov model considers each different plan's premiums and deductibles, generics and preferred drugs and the plan's tiers and copays, and inclusion of particular drugs on a plan's formulary list.

Another important cost driver is the each plan's pharmacy relationship – the same plan's total cost in the same zip code can differ by thousands of dollars if you don't use a pharmacy they have designated as being in their preferred network. Then the plan comparisons are printed out and documented, and entered into a sophisticated database designed by Ranny Saylor. Note that Medicare specialists from Columbia for the State of SC have reviewed the database and its calculations, and afterwards engaged Ranny to design similar databases for them.

More than 67 percent of the reviews in this three year period resulted in more competitive plans being available. The average savings when retirees changed to a new plan was \$1,500, but more importantly a number of retirees have saved more than \$5,000, and several more than \$10,000 out-of-pocket just by going to a new plan, and in some cases even staying with their current pharmacy with that new plan. What this proves is that prescription plans change annually, and annual prescription reviews should be a critical part of retiree cost control efforts. It also proves that volunteers can make a very meaningful difference helping fellow retirees and their families.

**What Happens When You Don't Claim Your Gas Card?**

Last quarter, no one whose name was mentioned in the newsletter as the winner of a \$50 gas card claimed the card! We awarded them to three other randomly-selected members instead. So, if your name is in this newsletter, claim your gas card.

Also, we are awarding a gas card to a person randomly drawn from among new members. If you know of any prospective members, let them know!

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Congratulations to Kathryn Treadway, 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.

## Annual Meeting Reminder and Bylaw Amendment Item

Just a reminder to SAVE THE DATE: April 17, 2018. The Annual Membership Meeting will be held at the Etherredge Center, University of South Carolina – Aiken, as it has been for the past few years. The meeting will start at 1 p.m. and will end before 4 p.m. Refreshments will be provided.

Meanwhile, the SRSRA Board would appreciate any input members may have on a **proposed change to the bylaws** that would allow changing those bylaws without a vote by the membership at the annual meeting. Please send your comments to [srsretirees@srsretirees.org](mailto:srsretirees@srsretirees.org), or mail them to the address in the header above.

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## Social Security Cost of Living Adjustment for 2017

By now you have probably received your Social Security benefits letter for 2018, which may have a mixture of good and bad news.

Recipients have generally received a COLA of two percent; simultaneously there may have been an increase in your Part B premium, even though the premium is officially the same in 2018 as in 2017. If you benefited from being “held harmless” in Part B premiums when there was a small or no COLA, then you may see a premium increase of up to the official premium amount of \$134 for 2018.

Check your documentation, check SSA.gov, and check Medicare.gov or call them at the number below if you have any questions.

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## 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](mailto: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](mailto:srsra@lscog.org)
- ◆ **Westinghouse Corp. Pension** 800-581-4222
- ◆ **RightOpt/My Medicare Advocate** 877-591-8904; [www.rightoptretiree.com/srs](http://www.rightoptretiree.com/srs)
- ◆ **WageWorks** 877-924-3967; [www.wageworks.com](http://www.wageworks.com)
- ◆ **Medicare Helpline** 800-633-4227
- ◆ **Medicare website:** [www.medicare.gov](http://www.medicare.gov)
- ◆ **Prudential Life Insurance** 844-494-4778 (Contributory and non-contributory life insurance)
- ◆ **Blue Cross/Blue Shield of SC** 800-325-6596;

## BENEFITS CONTACTS, Continued

- ◆ **Blue Cross/Blue Shield of SC, cont'd.**
  - Option 1 for Medical
  - Option 2 for Dental
  - Option 3 for Pre-Cert/Med Authorization
  - [www.southcarolinablues.com](http://www.southcarolinablues.com)

Congratulations to David George Miles, 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*

*October-December, 2017*

*William Jack Atnipp*

*Robert Lee Bailey*

*Loretta Coyeous Barrett*

*John Preston Biddle*

*Eugene Blackwell*

*Thomas Levi Burton Sr.*

*Dorothy R. (Dot) Carroll*

*Bobby Leroy Davidson*

*John C. Davis Sr.*

*Billy Jack George*

*Thomas Glover*

*Carl Davis Graf*

*William J. Gustavson*

*Joseph Herbert Jackson*

*Buren Lee (Bob) Jolley*

*Otis Bennie Knight Sr.*

*Addison Simpson Lofton*

*Barton Coles Marcy Jr.*

*Thomas A. Moxley Sr.*

*John David Norred*

*Patricia C. Padezanin*

*Gary Marshall Phillips*

*Frank Reeder*

*John Anthony Schlessler*

*Marie Simpson*

*Bobby Sims*

*Donald Herbert Turno*

*Harrington Yates Villepigue*

***Information for this section comes from public sources and personal communications. Please let us know if you have information for this section.***

## 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**