

BREA Minutes

Meeting Date and Place: Tuesday, Dec. 9, 2014; Building 400, Rm RSB 2

Attendees: Arnold Aronson, Elliot Auerbach, Robert M. Brown, Nate Carter, Anita Cohen (by phone), Dave Cox, Leslie G. Fishbone, Eena-Mai Franz, Sheryl Gerstman, Louise Hanson, Lillian Kouchinsky (by phone), Al Mallen, Ken Mohring, Arnie Moodenbaugh, George Oldham, Arnie Peskin, Mona Rowe, and Steve Shapiro

Ken Mohring opened the meeting at 1:00 pm.

The minutes of the Nov. 18, 2014 meeting were accepted as presented.

Steve Shapiro gave the Treasurer's Report. Dues continue to trickle in. BREA has a considerable amount of money set aside. Ken asked people to contact him with suggestions regarding possible ways to use this money, to be discussed at the January 2015 meeting.

Old Business:

Membership: Sheryl Gerstman reported that she has the new laptop and it is up and running. She has sent the invoice to Ken Mohring. Ken said again (he brought up this issue at the Nov. meeting) that he wants a group distribution list of BREA members' email addresses, so that he (and appropriate others within the BREA organization) can directly and easily send out email messages to all members. Currently, all email distributions must go through Carmen Benkovitz. Apparently creating such a list is more easily said than done, given the current database software. Sheryl offered to work on this with him. In addition, he mentioned that some of the messages sent out by Carmen go directly to his "spam" and wondered if this was a common occurrence.

DOE M&O (management and operations) contract solicitation for BNL: BSA has been chosen by DOE to continue to run BNL. Their new five-year contract begins January 5, 2015.

Changes to Medical Insurance Benefits: Ken Mohring did not have updated statistics as to how many retirees have still not contacted SelectQuote Senior. BNL's Human Resources (HR) sent out registered letters in November to those who hadn't made contact. Unfortunately there have been snafus – Dave Cox received such a letter even though he was fully signed up with his medical and drug plans and had received his new cards. BREA has offered help to HR several times and the help has not been accepted.

Ken is trying to arrange another meeting between BREA's Medical Benefits Committee and Bob Lincoln, the head of HR, to take place before the Jan/Feb Newsletter goes to the printer. The committee will meet directly after this BREA general meeting to create a list of questions and concerns to present to Lincoln. Issues brought up by members during the ensuing lively discussion will be included on this list.

Hearing Aids – people have had a wide range of experiences, from audiologists who charged nothing, to those who applied the pre-2014 \$2000 cap, to someone who wanted \$5000 up-front. As mentioned in the Nov. minutes, our current Cigna medical insurance covers hearing aids with NO DOLLAR LIMIT from an authorized audiologist through HearPO. Retirees will lose this benefit when their CIGNA coverage ends on December 31, 2014. The hearing aid coverage is part of “Essential Health Benefits” under the Health Care Reform (Affordable Care) Act and became effective on 1/1/14.

Health Reimbursement Accounts (HRAs) – Retirees cannot register on-line for these accounts until Jan. 1, 2015. People found the Lab’s mailing regarding the HRAs difficult to understand. Some retirees did not receive the Lab’s mailing. Is there a deadline to setting up the account? What constitutes “proof” for reimbursement?

George Oldham said that veterans should check VA benefits for hearing aids, drugs, and eyeglasses (no dental). He also mentioned that many pharmaceutical companies will provide assistance for their expensive drugs if one meets certain income criteria. If one has a chronic condition, these companies may require periodic, e.g. annual, reapplications for the discount.

Elliot Auerbach said that the letter from CIGNA terminating their insurance coverage on Dec. 31, 2014 has a legal meaning. In case one’s new insurance doesn’t materialize and one needs to make other arrangements, it is proof that the old CIGNA insurance was cancelled.

Annual Luncheon: Lillian Kouchinsky is organizing the luncheon again. It will be held at the Bellport Country Club. She presented several possible dates, and Wednesday, June 10, 2015 was agreed upon.

Newsletter: Mona Rowe discussed the upcoming Jan/Feb 2015 Newsletter. It will include the new BSA contract, information on the new Health Reimbursement Accounts, death notices, and a request for updated information on people whose Newsletters have been returned by the Post Office. She will also ask people to write to BREA recounting their experiences with various insurance and drug plans over the upcoming year.

Steve Shapiro would like to have the Newsletter sent to *all* retirees, not just BREA members. In order to do so, BREA would need cooperation from BNL’s Human Resources. If they are unwilling to give us the names and addresses of retirees, then they could send out the Newsletter themselves if we provide them with the necessary copies, and, if need be, the postage.

New Business:

Retiree Health Benefits at Other National Labs: Dave Cox informed retirees’ organizations at other DOE labs of the significant changes to BNL retirees’ 2015 supplemental medical and prescription drug coverage and received feedback from two: Sandia Albuquerque and Savannah River.

1. Sandia Albuquerque - "Both Sandia Albuquerque and Livermore have been under the same administration of our medical care. Our supplemental insurance is provided through One Exchange. So far this has not been bad. They have very competent consultants. It's hard to get used to but it does work. You will find the insurance premiums are higher depending on which plan a retiree chooses."
2. Savannah River – "Medicare Part D plans are not typically as good as Site health plans, largely because of Medicare's "donut hole". The loss of out-of-pocket maximums usually contained in Site health plans is also very significant. Loss of the Site dental plan is also important, since they are typically cheaper and provide better coverage than policies bought on the open market. Based on the Savannah River Site's two years of experience with the stipend-based plan, we have come to some conclusions. With our \$2400/person stipend, the typical younger (65-70) SRS retiree taking generic or lower cost brand name drugs breaks even vs. the old Site plan. A somewhat older (70-80) SRS retiree, taking several more costly brand name drugs, pays several thousands of dollars more vs. the old Site plan. The very elderly retirees taking numerous expensive brand name drugs (~3% of the retiree population) can end up paying more than \$10,000 out-of-pocket. One must remember that not all drugs are covered by Medicare, i.e., the new "biologics" advertised on TV. If it is not covered, the retiree pays full price. We have also found that an insurance agent on the telephone is not sufficient to deal with elderly retirees' problems with the new medical insurance and reimbursement system, and therefore have founded our Resource Center – retirees helping retirees. 30+% of our retirees are not able to use a computer, and they don't even understand the lexicon of senior insurance. I don't know how good the old BNL plans were, so your figures may differ, but the key issues remain drug costs and loss of the out-of-pocket maximum."

It was then proposed that BREA set up a "Retirees Helping Retirees" program similar to Savannah River's Resource Center. Dave Cox will ask his contact at Savannah River for more details. Elliot Auerbach pointed out that there are certain things such a program cannot do, for instance, give financial advice (to do so, the advisor must be properly certified). However, one can give medical advice without certification as long as one doesn't charge a fee.

The meeting was adjourned at 2:24 pm.

January 2015 meeting: Tuesday, Jan. 13, 1 pm, Bldg. 400, Rm RSB 2

February 2015 meeting: Tuesday, Feb. 10, 1 pm, Bldg. 400, Rm RSB 2

Minutes submitted by Louise Hanson