

BREA Minutes

Meeting Date and Place: Tuesday, Apr. 14, 2015; Bldg.400, Rms RSB 1&2

Attendees: Arnold Aronson, Elliot Auerbach, Louisa Barone, Robert Barone, Mulki Bhat, Robert M. Brown, Nate Carter, Victor Cassella, Anita Cohen, Kathy Einfelt, Sheryl Gerstman, Louise Hanson, Georgia Irving, Lillian Kouchinsky, Alfredo Luccio, Robert Marascia, Ken Mohring, George Oldham, Arnie Peskin, Michael Rowe, Mona Rowe, Liz Seubert, Steve Shapiro, Joan Skelton, Richard Skelton, and Elaine Zukowski.

Guests: Cliff Locks (Boy Scouts of America) and Tim Green (BNL)

Ken Mohring opened the meeting at 1:00 pm.

Presentation: Before the start of the business meeting, Cliff Locks, the STEM (Science, Technology, Engineering, and Mathematics) Coordinator for the Boy Scouts of America (BSA) - Suffolk County Council discussed BSA's Project STEM initiative and their need for adult mentors/project leaders/counselors, especially this summer at Baiting Hollow Scout Camp during their Science Week. Participation by BNL's retirees (male and female) is welcome. Currently, Science Week is scheduled for Aug. 17 – Aug. 21 and Aug. 16 – Aug. 21 for Cub Scouts and Boy Scouts, respectively. With enough volunteers, they hope to expand the program to a second week. They are also open to people coming and doing projects with the boys at times other than the scheduled Science Week. Interested individuals will be interviewed (email your name and contact info to clifflocks@yahoo.com or call Mr. Locks at (631)338-2114). All adult leaders must undergo Youth Protection Training. For more information, you can also contact Tim Green, a Lab employee who has worked closely with the Scouts, at tgreen@bnl.gov.

The Baiting Hollow Scout Camp website is www.sccbsa.org/camping.

BSA's STEM websites are www.scouting.org/STEM and www.sccbsa.org/stem.

Old Business:

The minutes of the Mar. 10, 2015 meeting were accepted as presented.

Steve Shapiro gave the Treasurer's Report. He mentioned an amount recently received in dues as well as the cost of the laptop purchased by Sheryl Gerstman last November. The laptop was purchased to facilitate management of BREA's databases.

Membership: No report. Carmen Benkovitz was not present.

Committee for use of BREA funds: BREA has a considerable amount of money set aside. Ken Mohring appointed a committee to look into possible ways to use some of this money – members include himself, Liz Seubert, Dave Cox, Steve Shapiro and Eena-Mai Franz. The committee met on Tues. April 7. Committee members discussed how much to spend and suggested several projects. These included providing funds to support 1) Summer Sundays' "Mr. Science", 2) a quality of life issue specifically relevant to BNL's graduate students and post docs, and 3) the creation of a display for the Science Museum in Riverhead. Whatever the

final choice of project, the intention is to benefit the Lab community in some way. Ken stressed that BREA wants credit for what we do. In the discussion that followed, Arnie Peskin suggested that BREA find something that would include a benefit to the retirement community – in his words “the more the better”.

Attendees were then told that BSA reviews and approves anything that BREA sends out to members whose printing and/or mailing costs are supported by BSA, such as the “BREA News” Newsletter and the Health Newsletters. This led to a general realization that we have to be cautious with items that the Lab may disagree with. Elliot Auerbach then said that under no circumstances should BREA go below the reserve needed to produce and mail out the Newsletters on its own.

Retiree Mailing List/Contacting New Retirees: Ken Mohring mentioned that this is still a work in progress.

Medical Insurance Benefits:

Retiree Experiences: Survey: The survey of BREA members regarding their experiences to date dealing with the recent changes in BNL’s retirees’ health care coverage has been put on hold. Ken Mohring said that he was told by Denise DiMeglio (Human Resources) that BREA cannot ask for specific names of people’s drug or medical plans – that it is considered a violation of privacy.

Retiree Experiences: Medical plans: People seem generally pleased with their medical coverage. George Oldham said that many in his group are saving money under the new system.

Retiree Experiences: Drug Plans: People reported some very bad experiences, especially with the Humana/Walmart plan. One person said that a drug she was taking was listed as “covered” when she signed up but when she tried to order it, it had been dropped. Then she could not obtain the “substitute” they told her they covered. All this took multiple phone calls and long hold times both for her and her doctor’s office. Ultimately, her doctor found an alternative source for her. Others reported similar difficulties. George Oldham said that many in his group consider their drug plan a “horror show”. He also said that for those who are eligible, the VA is a great deal. Apparently CIGNA has a drug plan for people on Medicare. It costs more than Humana/Walmart - \$36 per month, but it covers more drugs. Unfortunately, one cannot change drug plans until the enrolment period this fall.

HRA’s (Health Reimbursement Accounts): Louise Hanson urged people who think they have signed up for an automatic transfer each month from their HRA into a bank account to *make sure they are actually getting it*. Arnie Peskin said that the time of the month that the transfer actually arrives can vary wildly. Lillian Kouchinsky said that the paper route works.

Annual Luncheon: The June 10 luncheon at the Bellport Country Club was announced to BREA members in the March/April Newsletter. The May/June issue will carry a registration form. The cost per person will be \$36. The money is to be sent to BREA’s Treasurer Steve Shapiro who will then inform Lillian Kouchinsky of the attendees’ names. George Oldham asked that the speaker be someone retirees could relate to. After a discussion, it was agreed that Ken Mohring should ask Peter Bond.

Newsletter: Mona Rowe described the upcoming May/June 2015 “BREA News” Newsletter. In addition to the registration form for the June luncheon, Ken Mohring’s President’s message, and a list of deaths that have recently come to BREA’s attention, the Newsletter will contain a BREA membership form, an update on the Medical Screening Program (see below) and more information on the Plum Island tour (see below).

Medical Screening Program: The Queens College–based Worker Health Protection Program (WHPP), the local contractor that oversees the free medical screenings for former BNL employees for DOE’s Former Worker Medical Screening Program, has received a five year renewal of its contract. Victor Cassella reported that Jonathan Corbin, WHPP’s administrator, will host an information table at the June BREA luncheon. Victor also mentioned that the 2014 Annual Report for DOE’s Former Worker Medical Screening Program can be found on-line at <http://energy.gov/ehss/downloads/2014-former-worker-medical-screening-program-annual-report>. For more information on the medical screening program visit www.worker-health.org or call 1-888-241-1199 toll free.

Plum Island Tour: Steve Shapiro has a date for the tour of Plum Island - Thursday, Aug. 27. There is currently a waiting list. To add your name to the waiting list, email him at shapiro@bnl.gov .

Sailing video: Eric Forsyth’s latest sailing video will be presented on Tues., April 28, at noon, in the Hamilton Seminar Room (Chemistry Building). With regards to publicity: Jane Koropsak of BNL’s Media and Communications Office has sent out a press release to local media, a notice has appeared on BNL’s internal home page, and Louise Hanson will send a “remember the date” reminder to Carmen Benkovitz for emailing out to BREA members. Louise agreed to emcee the event.

New Business:

Investment Presentation: Mark Israel will attend the May meeting and talk about investments. People with questions they would like him to address should email Ken Mohring at kenwadingriver@gmail.com

Social Security Benefits: Michael Rowe gave a short presentation on an analysis he had done as to when one should start taking one’s Social Security benefits. He concluded that the advice to delay when one starts taking the benefits is a “scam”. The standard argument is, since a person receives more per month by delaying the onset of payments, *if you live long enough*, you will ultimately receive more money from Social Security over your lifetime. However, Michael pointed out that the most advantageous thing one could do is to start taking the money at age 62 and invest all of it at 3% or greater interest.

[Note from Louise Hanson to married couples with one spouse who chooses to delay benefits. If one of you is taking your SS, your spouse is entitled to receive spousal benefits. These spousal benefits will cease at the time your spouse chooses to initiate his/her own SS payments. Taking these benefits will not influence how much money your spouse will ultimately receive based on his/her own earned income. I mention this because I was unaware of this for several years. I mistakenly thought that in order to receive the spousal benefits, one had to be a widow/widower. I do not know if both spouses can collect spousal benefits while both are delaying the onset of their regular SS payments. Check with the Social Security Administration.]

The meeting was adjourned at 2:40 pm.

May 2015 meeting: Tuesday, May 12, 1 pm, Bldg. 400, Rms RSB 1 & 2

June 2015 meeting: Tuesday, June 9, 1 pm, Bldg. 400, Rms RSB 1 & 2

Minutes submitted by Louise Hanson