

BREA NEWS

www.bnl.gov/bera/activities/brea/

Volume 21, Issue 5

September/October 2021

BREA Meetings

BREA meetings are held on the second Tuesday of every month (except for August), at 1 p.m. All BREA members are invited to participate. ***As long as the BNL site continues to be closed to retirees, BREA may arrange an alternate mode of communication. Watch for email notices.***

Meeting Schedule

September 14, 2021 ***via video link, site closed to retirees***

October 12, 2021

November 9, 2021

BREA Officers

President

Arnold Moodenbaugh
moodenba@optonline.net

Vice President

Lillian Kouchinsky
lkouchin@yahoo.com

Secretary

Laura Miller
l96miller@outlook.com

Treasurer

Leslie G. Fishbone
lgfishbonenn@gmail.com

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Newsletter Editor

Mona S. Rowe
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See pages 2 and 3 for Medicare information. Protect your BSA retiree medical benefit!

From the President

by Arnie Moodenbaugh, moodenba@optonline.net

To fellow BREA Members,

I hope you had a good summer. Our September ZOOM meeting is scheduled for Tuesday, September 14, at 1 PM EDT. The October meeting will take place Tuesday, October 12, same time.

You'll find in this issue information for Medicare-eligible retirees about navigating our health benefits. Thanks to HR's Denise DiMeglio, Jennifer Froehlich and Melissa Schuchman, all teleworking, for reviewing the Medicare and SelectQuote sections.

Emphasis is on the process to obtain and stay eligible for BSA-provided health-reimbursement account payments (HRAs). We can't cover all possible issues, including individual coverages, premiums, and state rules. If you have problems with service from SelectQuote Senior, let me know by email. With your help, we can better define areas that might be improved.

BREA will elect officers later this year to serve for 2022 and 2023. Our current officers, with the exception of our Vice President, have agreed to run for reelection to their current positions. Vinita Ghosh, a California-based retiree, has indicated her willingness to run for Vice President. If you are interested in serving as an officer, contact me via email to be placed on the ballot.

We are all looking for a return to normal. As you can tell from BNL staff continuing to work remotely – and wearing masks when they do come on site – the BNL campus has not returned to normal. We retirees on Long Island want to resume in-person BREA meetings and activities like our annual luncheon, but we follow BERA rules. All in-person BERA activities are prohibited, and the site is generally closed to retirees. We'll let you know if anything changes.

I hope you are doing well. We wish you good health and look forward to seeing you at the next BREA meeting.

– Arnie Moodenbaugh, moodenba@optonline.net

Enrollment for Medicare 2022

The most important thing to know is this: Any initial enrollment or change you make to your Medicare plans MUST be done through SelectQuote Senior. If your spouse is on your BSA medical benefit and Medicare-eligible, he/she must also use SelectQuote. The only exceptions are original Medicare plans A

(hospital insurance) and B (medical insurance), and Medicare prescription drugs Part D. You permanently forfeit BSA's health-reimbursement account (HRA) payment of \$180/month if you do not go through SelectQuote. BREA knows of two retirees who have lost

BREA knows of two retirees who have lost their HRA payments – for life.

their HRA payments – for life. The Medicare website suggests that you may sign up for private plans directly with insurers. **DO NOT DO THIS**; you **MUST** go through SelectQuote to retain our retiree benefit.

This fall, BNL's Human Resources office will be mailing retirees enrollment materials that will have up-to-date contact information for SelectQuote Senior. For now, call them at (866) 479-8317 (press "1").

Are you new to Medicare? Get the official publication "Medicare and You 2022" in the fall. It usually arrives in the mail, but you can also read it online.

Most retirees opt for either a Medigap (supplement) plan and a Part D prescription drug plan or for a Medicare Advantage plan that includes prescription drug coverage. As BREA President Arnie Moodenbaugh says, "Remember: SelectQuote, SelectQuote, SelectQuote!"

**"Remember: SelectQuote,
SelectQuote, SelectQuote!"**
– Arnie Moodenbaugh, BREA President

Here are the important dates for Medicare.

October 15 to December 7, 2021 – Your current plans should inform you of expected changes for the coming year. If you are on original Medicare, this is the time you can change your Medigap Part B supplemental and/or Part D prescription drug coverage for 2022. You can switch between Original Medicare and a Medicare Advantage Plan, or, if you are already in an Advantage Plan, change to a different one. Do nothing and your existing plan(s) will be automatically renewed, possibly with changed coverage or rates, unless the insurance company discontinues the plan. If this should occur, you will be notified by the insurance company.

January 1, 2022 – Coverage begins for renewed or changed plans.

January 1 to March 31, 2022 – If you are in a Medicare Advantage Plan, you can change plans through SelectQuote during this period (and also during open enrollment). Any changes you make will usually be effective the first of the month after the plan gets your request. Under some circumstances, Advantage enrollees may change plans during the year.

Expect a letter in the mail from Brookhaven Lab and Navia Benefit Solutions with details on the Medicare Open Enrollment period. Note: The envelope will have a return address for Navia Benefit Solutions. See the Navia logo at right.



Questions? You may always contact BNL's Benefits Office:

(631) 344-2877
(631) 344-5126
(631) 344-3724
(631) 344-2559

– Mona S. Rowe, msrowe.hi@gmail.com

About SelectQuote



SelectQuote started in 1985 as a life insurance business. Today, the company's SelectQuote Senior division also helps customers shop for Medicare insurance. The company is licensed in all 50 states.

In 2015, BSA moved retirees to a private health-care exchange administered by SelectQuote. Think of a health-care exchange as an online marketplace for medical plans.

BSA's contract with SelectQuote requires that you use a licensed SelectQuote agent to enroll in and change your medical plan. If you do not, you will lose your HRA benefit of \$180/month.

The Lab's website has a special page describing retiree medical benefits: <https://www.bnl.gov/hr/Benefits/retiree-medical.php>.

– MSR

Timeline of Medical Benefits

Most of us were hired to work at Brookhaven Lab by Associated Universities, Inc. AUI was the Lab's contractor from 1947 to 1997. BSA, or Brookhaven Science Associates, assumed management of Brookhaven Lab in 1998.

The following comes from the collective memories of BNL retirees and the documents in their possession. For almost 50 years, employees paid no premiums for medical insurance. Arnie Peskin said, "When I came to the Lab in 1967, the insurer was Connecticut General, there was no cost to us, and we thought we would have it for life if we retired in good standing. I recall that the pregnancy benefit, which was the only need we could conceive of, was \$112.50, which seemed generous enough." Peskin added, "Of course, you must understand that we had no money issues, since I was pulling down a 6 figure annual salary, albeit with 2 of the digits to the right of the decimal point."

As we all know, medical costs have soared. Plotted on a chart, accounting for inflation, the line rises sharply starting in the 1960s.

According to Joe Indusi's pay records, AUI initiated a medical plan premium in 1995. "For most of us," said Indusi, "it was to pay for the Cigna plan that paid both medical costs as well as prescription drug costs." Connecticut General merged with INA Corporation in 1982 under the name Cigna.

According to Joe Indusi's pay records, AUI initiated a medical plan premium in 1995.

Indusi recalled, "I retired at the end of September 2011 and began paying P&A Administrative Services in October 2011 for the Cigna insurance premium and a dental plan."

Dave Cox looked through back issues of BREA News and noted this history: "Late 2011, retirees were notified that we would be required to pay 10 percent of the supplementary medical premiums starting in 2012, amounting to \$43/month per person (20% for those retiring after 2001). Many older retirees on fixed-income budgets contacted me to express their concern about the impact of these increases, which we conveyed to HR at a subsequent informational meeting in Berkner Hall." He added that premiums were increased to 20/30% in late 2012 and increased again a year later.

At a BREA meeting in 2013, during a discussion about future medical coverage, Cox brought up news stories announcing that IBM and Time Warner would cease retirees' medical benefits, to be replaced by annual cash

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Membership Renewal

Is your BREA membership expiring?

Find out by going to BREA’s website:

<https://www.bnl.gov/bera/activities/brea/>

To renew, fill out the form below.

PLEASE PRINT

Last name: _____

First name: _____ MI: _____

Address: _____

Phone: _____ Email: _____

Membership type:

annual (\$10)

5 years (\$40)

Life (\$95)

Date: _____ Check amount: _____

MAKE YOUR CHECK OUT TO BREA

I want to receive BREA News by mail via the U.S. Post Office.

I want to receive BREA News by email only. Do not mail it to me via the U.S. Post Office.

Mail form and check (made out to BREA) to:

Beth Lin, BREA Membership Chair
 81 Westchester Drive
 Rocky Point, NY 11778

– Beth Lin, Membership Chair
hellobylin@yahoo.com

In Memoriam

We deeply regret to inform you of the passing of the following BNL retirees.

Robert H. Jones, 93, July 4, 2021

Mihai Ramulescu, 82, June 24, 2021

Meyer Steinberg, 96, June 12, 2021

More information can be found at BREA’s website:

www.bnl.gov/bera/activities/brea. To post an obituary for a deceased BNL employee or retiree, email information to msrowe.hi@gmail.com or mail it to BREA in care of BERA at the address in the panel below.

Medical Benefits Timeline (cont’d from p. 3)

payments that people could use to buy coverage through an insurance exchange. Cox reported that DOE’s Savannah River had already adopted such a scheme. Subsequently, BREA officers arranged a meeting with Bob Lincoln, Associate Laboratory Director, Human Resources (HR).

In 2014, HR asked BREA to help inform retirees about the same policy change planned for BNL retirees. On January 1, 2015, Medicare-eligible retirees were moved from the existing Cigna and HIP coverage to the Medicare Supplement, Advantage and Medicare Part D plans. BSA provided \$170 to each eligible retiree and spouse through health-reimbursement accounts from which they could pay their health insurance premiums. Retirees and spouses were required to use SelectQuote to sign up for their medical plans. In September 2014, BREA News published a special edition with details of the change.

In 2019, BSA raised the monthly HRA payments from \$170 to \$180.

HR notes that benefits are subject to change in the future.

– MSR

Brookhaven Retired Employees Association

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