

# BREA News

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

Volume 22, Issue 5

September/October 2022

## 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 attend and participate.

The Laboratory site was recently opened to retirees. Even so, BREA's business meetings are still being held on Zoom via video link. Contact any officer for help to join these meetings.

### Meeting Schedule

September 13, 2022

October 11, 2022

November 8, 2022

### BREA Officers

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starting on page 2

## From the President

by Arnie Moodenbaugh, [moodenba@optonline.net](mailto:moodenba@optonline.net)

To fellow BREA Members,

I hope you have had a good summer. Our next BREA Zoom meeting is Tuesday, September 13, 1 p.m. EDT. The October meeting will be on the 11th of that month. And the November meeting is on the 8th.

For the November 8 meeting, we have scheduled a presentation by BNL retiree Peter Bond and Stony Brook University Professor Robert Crease on the events surrounding the tritium leak and eventual closure of BNL's High Flux Beam Reactor, one of BNL's three research reactors. Their upcoming book, "The Leak," covers those events. Mark your calendar and plan to attend via Zoom.

You'll find in this September/October issue of BREA News information for Medicare-eligible retirees about navigating our health benefits. Thanks to HR's Melissa Schuchman and Jennifer Froehlich for reviewing the SelectQuote, Navia and EyeMed sections. Emphasis is on the process to obtain and stay eligible for BSA-provided health-reimbursement account payments (HRAs), which are \$180/month per retiree or \$360/month per retiree and spouse. We can't cover all possible issues, including individual coverages, premiums and state rules. If you have problems with

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# Get Ready for Medicare 2023

Open enrollment for Medicare is October 15 through December 7. During that period each year, you can join, switch or drop a plan. Your coverage will begin on the following January 1.

*Open enrollment for Medicare coverage in 2023 starts October 15 and ends December 7, 2022.*

If you are enrolled in a Medicare Advantage Plan, you can switch – one time only – to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) from January 1 – March 31, 2023.

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 company's SelectQuote Senior division will help you shop for Medicare insurance and is licensed in all 50 states. The only exceptions are original

Medicare Part A and Part B, as well as Medicare Part D. If you do not use SelectQuote, you will lose your health-reimbursement account (HRA) benefit of \$180/month. As BREA President Arnie Moodenbaugh always says, "Remember: SelectQuote, SelectQuote, SelectQuote!"

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

Are you new to Medicare? Here are some basics:

- Part A covers hospital costs and Part B covers doctor visits and other outpatient services. Together, these are known as "Original Medicare."
- Original Medicare does not have a limit on your annual out-of-pocket costs. The vast majority of doctors in the U.S. take this insurance.
- For prescription drug coverage, both brand name and generic, you join a Medicare drug plan, called Part D, in addition to Original Medicare. You can also get drug coverage by joining a Medicare Advantage Plan with that benefit.
- Part C is Medicare Advantage, all-in-one alternative plans to Original Medicare. Medical Advantage plans bundle parts A and B, and some plans include Part D.
- Medicare Supplemental Insurance, or Medigap, is extra insurance you can buy from a private company to help pay your share of costs in Original Medicare. Policies are standardized, and in most states named by letters, like Plan G or Plan K. The benefits in each lettered plan are the same, no matter which insurance company sells it. Those who opt for Original Medicare and a Medigap plan typically apply the HRA benefit to the Medigap plan cost.

## **What does Medicare not cover?**

Opticians and eye exams  
Hearing aids  
Dental work  
Care outside the United States

Podiatry  
Cosmetic surgery  
Chiropractic care  
Nursing home care

## **More about Medicare Advantage Plans**

If you are eligible for Medicare, you have a choice to receive your benefits through original Medicare or a Medicare Advantage plan. The type of Medicare coverage you choose depends on factors such as your

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health-care needs, the insurance your doctors accept, where you live, whether you travel often and your financial situation.

Medicare Advantage plans are a private insurance alternative to Original Medicare. These plans provide Part A, Part B and usually Part D benefits. They may also offer certain benefits that Original Medicare does not cover, such as dental or vision care. Some Medicare Advantage plans may also provide some nontraditional services, such as paying for wheelchair ramps, meals delivered to beneficiaries' homes and transportation to medical appointments.

These plans may also have different costs and rules than Original Medicare. For example, a Medical Advantage plan can require you to get a referral from a primary-care physician before it will cover care from a specialist.

Also, Medicare Advantage plans generally have a network of providers in your geographic area and may not cover care if you see an out-of-network provider (except in emergencies). Medical Advantage plans have an annual out-of-pocket limit, and you cannot buy a Medigap policy when you are enrolled in Medicare Advantage.

### ***New for vision care from BSA***

For retirees and their dependents enrolled in one of the Aetna medical programs, coverage is provided for medically necessary vision care based on the terms of the program. Starting January 1, 2023, the EyeMed Program will be available to retirees and those receiving BSA long-term disability benefits, whether or not you are on Medicare. The annual premium for EyeMed must be paid by participants. Information on the EyeMed plan and instructions to enroll will be included in BSA's annual open enrollment mailing, scheduled the week of October 24.

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

Questions? You may always contact BNL's Benefits Office. Melissa Schuchman is the Benefits Supervisor. In her office is Jennifer Froehlich, who works closely with retirees. BREA turns to them both for help in addressing issues that are relevant to retirees. Their contact info:

Melissa Schuchman, (631) 344-2877, [schuchman@bnl.gov](mailto:schuchman@bnl.gov)

Jennifer Froehlich, (631) 344-3724, [jfroehlich@bnl.gov](mailto:jfroehlich@bnl.gov)

– Mona S. Rowe, [msrowe.hi@gmail.com](mailto:msrowe.hi@gmail.com)

## **The Leak**

“In 1997, a leak of water containing radioactivity was discovered at Brookhaven National Laboratory. Though federal, state, and local officials declared that it posed no health hazard either to the lab's employees or to the surrounding community, it triggered a media and political firestorm. In its wake came a startling series of events that included...the permanent closure of the lab's research reactor, and even calls to close the lab itself...A quarter of a century later, in a period of social and political uncertainty when the value and authority of science are urgently needed, it is vital to look back on this episode.”

Those words are from the prologue to a new book by science historian Robert Crease, written with Peter Bond, who was chair of BNL's Physics Department and also served as Interim Laboratory Director.

The following review links the story of politics, activists and loss of trust at Brookhaven Lab with the current pandemic.

“Anyone who wants to understand why more than 1,000,000 Americans have died of Covid should read this brilliant book. It dramatically describes a titanic clash between world class science, dishonest activists and celebrities, amoral politicians and the federal bureaucracy.”

—Robert Birgeneau  
former Chancellor, UC Berkeley

The book will be available in hardcover and in various electronic formats.

## Renew BREA Membership

Membership expires on December 31 of every year no matter when you paid your dues (which are requested by January 31 of the following year). To stay on BREA's mailing list, complete the form below and mail it to me along with your payment. Include your email address so BREA can send you timely information. If you have questions or if your contact info has changed, email Membership Chair Beth Lin at [hellobylin@yahoo.com](mailto:hellobylin@yahoo.com). *Note: New retirees get one year of BREA membership free.*

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

## In Memoriam

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

James Thomas Biancarosa, 53, June 12, 2022

Sidney Kahana, 88, October 8, 2021

E. Paul Valli, 79, July 9, 2022

More information may be found at BREA's website: <https://bera.bnl.gov/brea/>. To post an obituary for a deceased BNL employee or retiree, email information to [msrowe.hi@gmail.com](mailto:msrowe.hi@gmail.com) or mail it to BREA (see panel below for address).

## President's Message (cont'd from p. 1)

service from SQS, let me know by email. You can also contact SQS by phone at (866) 479-8317. If you have questions about your HRA, call Navia directly at (866) 897-1996 or go to their website at [www.naviabenefits.com](http://www.naviabenefits.com). Part B Medigap policies are relatively straightforward. For coverage details of Part C plans and Part D plans, you will generally need additional data to make an informed decision. With your help, we can better define areas that might be improved.

We retirees on Long Island would like to resume in-person BREA meetings as well as activities like our annual luncheon. But to be safe, we are taking things slowly, as is BNL management. BNL has recently upgraded the precautions on the site. For example, the opening of the swimming pool was postponed. We'll let you know as conditions change.

– Arnie Moodenbaugh, [moodenba@optonline.net](mailto:moodenba@optonline.net)

## Brookhaven Retired Employees Association

BREA c/o BERA

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