

# BREA NEWS

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

Volume 25, Issue 5

September/October 2025

## BREA Meetings

BREA meets on the second Tuesday of every month (except for August), at 1 p.m. in the Eastern Time Zone. All BREA members are invited.

BREA meetings are held via Zoom. Some meetings will be hybrid so that retirees living on Long Island can attend in person. Contact any officer for help to join a meeting.

### Meeting Schedule

September 9, 2025

October 14, 2025

November 11, 2025

### BREA Officers

#### President

Arnold Moodenbaugh  
[moodenba@optonline.net](mailto:moodenba@optonline.net)

#### Vice President

Andrew Feldman  
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#### Secretary

Laura Miller  
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#### Treasurer

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#### Newsletter Editor

Jane Koropsak, Guest Editor  
[daisyjane519@gmail.com](mailto:daisyjane519@gmail.com)



*See article on  
Medicare,  
pages 2-3*

## From the President

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

Greetings.

This newsletter was edited by Jane Koropsak, relieving the vacationing Mona Rowe. She also prepared the feature article, our annual review of BNL retiree health benefits. Open enrollment for Medicare and supplemental healthcare coverage in 2026 is coming up: October 15, 2025, to December 7, 2025. So take time to review your healthcare coverage.

Also, election of BREA officers will take place this fall, for a two-year term of the calendar years 2026 and 2027. Please consider running for office or suggesting potential candidates. Volunteers are always welcome! We will discuss details of the election at our next BREA meeting, to be held Tuesday, September 9, 2025

Retired Brookhaven Lab scientist Helio Takai will present a talk at our September 9th Zoom meeting, at 1 p.m. Takai trained  
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# Retirement Has its Benefits!

## *Are you effectively managing your healthcare benefits?*

Retiring is the long-awaited opportunity to enjoy life and reap the benefits you have worked so hard for, but sometimes we need to take measures to protect those benefits and remember to pay attention to our healthcare plan choices. It is important to note that open enrollment for changes to our Medicare (Parts A and B), supplemental healthcare, and prescription plans (Part D) occur each year between October 15 through December 7. So, remember to mark your calendar! (Note: Descriptions of Part A, Part B, and Part D coverage can be found on [medicare.gov](https://www.medicare.gov)).



Selecting the right plan for you is a personal choice and every eligible Brookhaven National Laboratory retiree should determine what their individual needs are. For instance, do you have a chronic illness that requires substantial medication? Do you prefer going to a physician or healthcare facility of your choice? Do you travel regularly? (Some supplemental plans do not cover medical costs outside of your state of residency). Which supplemental plan would work best for your lifestyle? Would a Medicare Advantage Plan be your best option? There is much to consider when

making your decision. Fortunately, we get the opportunity each year to review and consider changing our plans during open enrollment.

Retirees and covered dependents who are not yet eligible for Medicare are required to enroll in Medicare Parts A and B when first eligible, typically the first of the month age 65 is attained. Although Medicare's initial enrollment period for someone attaining age 65 may allow initial enrollment to extend beyond this date, retirees and covered dependents who become eligible for Medicare due to a disability prior to age 65 are also required to enroll when first eligible.

Although Medicare is your primary coverage for hospital and physician services, it does not always cover all costs. Most of you reading the information here have already retired, but if you know of a Lab colleague that is planning to retire it would be worthwhile reminding him or her about the \$180/month benefit that Brookhaven Science Associates (BSA) provides to each qualified retiree, spouse or eligible dependent, i.e. a disabled child. This monthly benefit can be used to offset the cost of your supplemental health plan.

For instance, if you select a supplemental plan that costs \$300 per month, your out-of-pocket premium cost will be reduced to \$120 per month. Here's the important part: retirees MUST contact the Lab's Benefits Office and select their supplemental plan through SelectQuote Senior (SQ) prior to retirement. Failure to do so will result in the forfeiture of the BSA benefit for your lifetime and will also disenroll your eligible dependents.

So, if you are planning to retire, know of a colleague who is retiring, or have any questions regarding your own benefits, you should contact the Lab's benefits office at 631.344.2881. Melissa Schuchman, Brookhaven Lab's Benefits Supervisor, says, "It is imperative that current retirees wishing to make

(continued on next page)

changes to their healthcare plan or employees who are preparing to retire reach out to the benefits office. We are here to provide you with the resources needed to select a retiree healthcare plan that works best for you.”

Schuchman adds that there are agents and insurance brokers out there who may be well-intended (although they do receive commissions). But you **MUST** select your plan through SQ’s private Medicare exchange. “Do not respond to solicitations from insurance agents or brokers,” warns Schuchman. “There have been instances where retirees disenrolled from the BNL retiree medical program because they did not purchase a plan through SQ. These retirees are not given an opportunity to come back into the plan. It’s important that you are familiar with the plan rules and that you adhere to them.”

The official Medicare website ([medicare.gov](https://www.medicare.gov)) is helpful in providing information on Part B supplement plans (Medigap), Part C (Advantage Plans), and Part D (prescription plans). You must not, however, use the direct links provided by Medicare to purchase Medigap or Advantage plans, as it will negate your BSA monthly benefit as described above. Remember that to qualify for the Lab’s retiree health benefit of \$180

***“It is imperative that current retirees or those planning to retire reach out to the Lab’s Benefits Office.”***

– Melissa Schuchman  
BNL Benefits Supervisor

per month per covered retiree, spouse, or eligible dependent, you must purchase either Medigap or Advantage only through the Lab’s designated private Medicare Exchange, SelectQuote Senior. You can contact SQ by calling 866-479-8317 and select option 1. For information about the retiree medical program visit the Lab’s website: <https://www.bnl.gov/hr/benefits/retiree-medical.php>.

### **Changes to Medicare**

Changes in Medicare Medigap (B supplement), Advantage (C), and Prescription Drug (D) coverages occur every year. You should review prospective changes when your current provider sends them to you. Changing Part D coverage plans are typically routine during the open enrollment period. Changes to B supplement and Advantage plans are also available (again, be sure to use SQ). Be aware that in most states changing to a new B supplement can incur premiums higher than the published rate. New York and a few other states facilitate comparison shopping since all enrollees receive the rate published for initial enrollment.

It is never too early to start thinking about your future options regarding the healthcare plan that would work best for you. Open enrollment dates are approaching rapidly!

### **Important Contact Information**

- Melissa Schuchman, Benefits Supervisor, Brookhaven National Laboratory, (631)344-2877 or [schuchman@bnl.gov](mailto:schuchman@bnl.gov)
- SelectQuote: 1+(866)479-8317
- Centers for Medicare and Medicaid Services, [CMS.gov](https://www.cms.gov)
- Medicare, [medicare.gov](https://www.medicare.gov)

This article serves as a reminder of open enrollment dates and provides information that will assist retirees in gathering information on available healthcare plans. Retirees are urged to reach out to the Lab’s Benefits Office to discuss their individual options.

– Jane Koropsak, [daisyjane519@gmail.com](mailto:daisyjane519@gmail.com)

## 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 information has changed, send me an email at [bettyelder81@gmail.com](mailto:bettyelder81@gmail.com).

PLEASE PRINT

Last name: \_\_\_\_\_ First name: \_\_\_\_\_ MI: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_ Zip+4: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Membership type:

☐ annual (\$10) ☐ 5 years (\$40) Life ☐ (\$95)

Dues cover year(s) \_\_\_\_\_

Date: \_\_\_\_\_ Check amount: \_\_\_\_\_

MAKE CHECK OUT TO BREA

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Mail form and check to:

Betty Elder, Membership Chair  
215 River Drive  
Moriches, NY 11955

– Betty Elder, Membership Chair  
[bettyelder81@gmail.com](mailto:bettyelder81@gmail.com)

## In Memoriam

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

John R. Johnson, 79, February 22, 2025

Patricia E. Flood, 75, July 6, 2025

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 (continued)

as a nuclear physicist. He initially served at the Lab on the RHIC project, later transitioning to particle physics projects.

After retiring from the Lab in 2018, he joined Pratt Institute, where he is now the Dean of the School of Liberal Arts. At Pratt, Takai became involved in the study of biodegradable seaweed-based hydrogels for agricultural applications. When dispersed in soil, hydrogels can retain water for later gradual release during dry spells. Takai will describe the hydrogel preparation methods, as well as data from promising field trials in Arizona, New Mexico and Brazil. Please join us at our BREA meeting to hear Takai's talk on this important research.

As summer comes to a close, I wish you all a wonderful fall season.

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

## Brookhaven Retired Employees Association

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