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Laboratory Retiree Group Newsletter  
(LRG)

## *"Reaching Out From a Common Experience"*

Greetings from a unique group of people - the retirees of the Los Alamos National Laboratory (LANL). The Laboratory Retiree Group (LRG) is a non-profit corporation which seeks to maintain communications with and to serve the needs and interests of retirees from LANL. If you wish to join our organization, an application is available in this newsletter. For more information, please contact our President Charles R. Mansfield, [coyote2@swcp.com](mailto:coyote2@swcp.com) or by mail at P. O. Box 546, Los Alamos, NM 87544

### **LRG Officers and Board Members**

President: Charles R. Mansfield [coyote2@swcp.com](mailto:coyote2@swcp.com)  
Vice President: Dale Thompson [dalethompson@losalamos.com](mailto:dalethompson@losalamos.com)  
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### **Committee Chairs**

Health Issues: Glenn Lockhart (505) 672-3784 and Ken Wilson, Co-Chairs  
Health Care Premium Working Committee: Glenn Lockhart  
Computer Literacy: Mary L. Mariner, (505) 672-1950  
Membership: Richard M. Tisinger, (505) 672-9861

**Web Contact:** LRG Web Master: Don Reid [lrg3la@gmail.com](mailto:lrg3la@gmail.com)

### **WE HAVE MOVED!**

The Laboratory Retiree Group web site has moved to a new web site hosting company. The new address is [www.losalamoslrg.org](http://www.losalamoslrg.org). Please change your computer address book, your favorites bar and wherever else you may have your web site addresses stored. Our email address is still the same, [lrg3la@gmail.com](mailto:lrg3la@gmail.com). Shortly after the first of the year the old address, [www.lrgla.org](http://www.lrgla.org), will not work.

# Health Issues

By Glenn Lockhart

A number of people have called me because they received material in the mail pushing Medicare Part D plans (prescription drugs), or Medicare Supplement plans, or Medicare Part C plans (Medicare Advantage HMO, PPO, or fee for service). If you have LANL insurance, my advice is to NOT enroll in any of these plans. My reasoning follows:

1. Medicare Part D (prescription drugs): all of LANL's retiree plans are regarded by the Centers for Medicare and Medicaid Services (CMS) as creditable coverage, which means that LANL plans are at least as good as any Part D plan. LANL plans are the primary payer for drugs and has no Coverage Gap (the "donut hole"), which means that you would get little benefit from being enrolled in a LANL plan and a Part D plan.
2. Medicare Supplement: Medicare Supplement plans are designed to pay the Medicare deductible and copays/coinsurance for services covered by Medicare Part A and Part B, and only for those services. (You must still pay the Part B premium. LANL plans provide benefits which are not a Medicare service, such as partial reimbursement of the Part B premium, inoculations, hearing aids, and preventive services.) As to the Coordination of Benefits, Medicare Part A or B is the primary payer, the LANL plan is second, and the Medicare Supplement is third. If Medicare Crossover is set up, Medicare will send claims directly to the secondary payer (LANL) after completion of Medicare processing. Since Medicare Supplement is the third payer, you may have to file claims. If you are retired military, Tricare for Life only pays after the third payer and you probably will have to file claims.
3. Medicare Advantage: Medicare Advantage plans are designed for one stop claim processing. When you enroll in an Advantage plan, you surrender all benefits under Original Medicare Parts A and B, for which the Advantage plan picks up the responsibility, replacing CMS for Coordination of benefits. Advantage plans may offer services and benefits not offered by Original Medicare, such as creditable coverage prescription drugs (rare), hearing aids (sometimes), low copays/coinsurance (sometimes). You must still pay the Part B premium. Advantage plans tend to be local and regional, so a disadvantage is the lack of network providers in rural areas, even if provider are Medicare providers. Medicare Advantage plans are first in the Coordination of Benefits and do not have Medicare Crossover (you may have to file claims with LANL plans and Tricare for Life or other plans).

Again, my advice is to **NOT** enroll in Medicare Part C and D plans if you have LANL insurance.

Stay healthy.

*--Glenn Lockhart*

If you have problems or questions regarding benefits, you can contact me at (505) 672-3784, e-mail [mandmlockhart@cs.com](mailto:mandmlockhart@cs.com), or snail mail at 91 Mimbres Drive, Los Alamos, NM 87544



## IN MEMORIAM

Helen "Satch" Cowan  
Helen M. Luster  
Lena Mae Hobbs  
Marjorie Ann Johnson  
Warren E. Orton  
Frank Durham  
Ralph E. Partridge  
Bergen R. Suydam  
William J. Kelley  
John N. Leavitt  
Betty S. Jackson  
James M. Spach  
Robert E. Boyer, Sr.  
Jo Ann Barlich  
Henry Aranda  
Sidney H. Stone  
Richard Henry Kropschot  
Bernard Weinstein  
Beverly Agnew  
Henry G. Horak  
John David Smith  
Cecilia "Cec" L. Olivas  
Jacob "Jay" J. Wechsler

Bill Jack Rodgers  
Paul T. Groves  
Terry C. Wallace, Sr.  
John L. Gammel  
Betty M. Ekberg  
Harry H. Reisch  
Joseph C. McGuire  
William U. Geer  
Rose Mary Boicourt  
Frank A. Hauser  
Francine O. Lawrence  
Tatjana K. Rosev  
Patrick S. Turner  
Gerald C. Langner  
Antonio J. Montoya  
Perry C. Gray  
Thomas P. Seitz  
Helen A. Russo  
Anthony Porto  
Nattalie R. Bradley  
Gerald F. Ramsey  
Roy Merryman

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Have you been places or done things? Do you have thoughts or concerns that you would like to share with your fellow retirees? Want to submit an article for the next *Main Gate*? Just take a few minutes to send it to us via snail mail or email.



# Information on Health Benefits

by  
Chuck Mansfield

A central issue which is at the heart of LRG's investigation of the Health Benefits for UC Retirees has been the validity of implied vs. written contracts. The majority of LRG's members were employed by the University of California (a state of California entity). We have held that we were to have "substantially equivalent" health benefits to the benefits which we enjoyed while working for the UC. A recent California Supreme Court decision (see below) has held that implied benefits hold the same contractual strength as a written contract. As you can read below, the door is now open for the LLNL court case to proceed to Federal Court. Given the current concerns on the cost of Retiree Health costs it remains to be seen what the final outcome will be.

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## **Livermore Independent 12/1/11** ***Court ruling Encourages Retirees***

The California Supreme Court has ruled that an implied contract may exist requiring a public agency to continue providing benefits to its retirees even when there is no written document explicitly promising the benefits. The ruling is encouraging to the University of California Livermore Retiree Group, which claims that the University of California has just that kind of implicit obligation to provide them the same health benefits that it offers active employees and campus retirees.

The Livermore Lab retirees were removed from the UC benefits system in 2008, when a for-profit consortium replaced UC in managing Lawrence Livermore National Laboratory. The Retiree Group formed, raised money and filed suit in Superior Court in Oakland last year to force UC to restore the benefits.

The Supreme Court ruling last month resulted from a suit filed in federal court against Orange County after the county, seeking to reduce costs, refused to continue benefits for its retirees. The Orange County retirees claimed the benefits should continue. "There was nothing promised in writing," said Dov Grunschlag, attorney for the Livermore retirees. "So the (Orange County) retirees claimed, 'Maybe there's nothing in writing, but there was still an implied contract. We relied on that. We worked for the County and retired in reliance on that under an implicit contract.'"

The federal court determined that it could not rule on the Orange County case until the California Supreme Court decided whether state law even allows an implicit contract under those circumstances. In a unanimous decision, the state Supreme Court affirmed that it does, that an implicit contract may exist under California law. The ruling does not mean that the Orange County retirees get their benefits. It does mean that they can proceed in federal court to try to demonstrate the implicit contract in their specific instance. That will also be the challenge for Livermore retirees. However, at least they should now get the chance to make their case, said Joe Requa, head of the UC Livermore Retiree Group.

UC had moved to dismiss the suit, and "this should be enough" to overcome that motion, Requa said. "This (Orange County) case, which some employers must have been hoping would shut the door, instead leaves the door open" for retirees to collect benefits, said attorney Grunschlag. Requa is optimistic about prospects for the Livermore Retiree Group's case. "Now we've got a fairly good chance," he said. "Of course it's up to the courts, but I think we can show that we had an implicit contract."

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*Livermore Independent 12/1/2011*

## **LRG Member Wins 1st Prize**

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Barbara DuBois won a first prize in the 18th Annual Artists Embassy International Dancing Poetry Contest. She was invited to read her winning poem at the California Palace of the Legion of Honor in San Francisco, California, at the Annual Dancing Poetry Festival, September 24, 2011. She was thrilled and took her whole family to celebrate! Here's the poem.

### VIVALDI

One, two, three, four, cum sancto spiritu . . .  
We are a women's choral group  
practicing the *Gloria*,  
Two sopranos sound angelic on the duet.  
Sometimes we have three sopranos, but  
two are enough, and we hope neither  
contracts laryngitis or loses a family member.  
Sue, second soprano, at a rehearsal suggested a  
break because the work is intense.  
But we break frequently to gossip  
or report on a member's absence  
We try to be sedate but  
a woman may make a hilarious comment  
and we all scatter like sheep  
The director has to herd us back in line  
When we finally settle down,  
SHE interrupts to announce  
that her daughter is coming  
to rehearse us in two weeks.  
(We won't be ready.)  
Sometimes we may be singing along  
when the director has trouble  
turning the page, and we have to  
start over.  
Tonight the director has bought several new pieces,  
pops and spirituals, to give us a rest.  
Often she interrupts our practice  
with logistics: who might join us,  
who has a cold.  
She is a marvel  
at playing all our parts at once,  
but she always complains  
that she can't really do it  
and she explains how hard it is.  
We spend time praising her  
and denying her denials.

*--Barbara Dubois*

# Wildfire 102

by  
Chuck Mansfield

In the last session we explored the fundamentals of fire control. In this course we will examine how your camp fire can become a conflagration. Suppose you set up your camp and gather some firewood. The next step is to pile up the smaller sticks and a few larger sticks and apply a match. What is wrong with this picture? You set your fire materials on a layer of combustible material. The next step should have been to clear away an area of all vegetal materials. In the parlance, remove the “duff” and expose mineral (non combustible) soil. How big should the cleared area be? It should be large enough that a burning stick can’t roll off the fire and catch the unburned debris (duff) on fire. Often an area about three feet in diameter is large enough unless you plan to put the whole bag of marshmallows in the fire at one time.

Does this guarantee that the fire is safely set? No it doesn’t. An epoch ago another fellow and I arrived at a fire which was burning a couple of acres when we arrived. A work crew had a nice campfire and when they left for the weekend they thought that they had put their campfire out. Unfortunately, their campfire had ignited a tree root. The root burned underground for a couple of days. It finally broke through to the surface. The Wallow Fire in Arizona (~1 million acres) was started by a couple of campers. They fixed their breakfast and when they were ready to go for a hike one of the guys threw a candy bar wrapper on the fire to see if the fire was out. When the wrapper didn’t catch on fire they

assumed that the fire was out and away they went. Sometime later they smelled smoke; they looked back toward their camp and saw a column of smoke. They hurried back to camp and found that their tent and supplies were burned. The bad part was that they had tied their two dogs to a tree. One dog escaped but the other one didn’t. That was when their luck ran out. Their truck was the only one at the trailhead and a Forest Service employee had copied down their license plate number. They were caught and have been indicted for arson.

How do you make sure that your fire is dead out?

My first check for a dead fire is to hold my hand a couple of inches above the ashes. A hand is a fairly efficient heat detector. If the embers are still hot you will detect the heat with your hand. If you feel heat, the fire is NOT out. So what do you do? Just pouring water on the fire is not enough. Take your shovel and spade up the ashes and embers. What are you attempting to do? 1. The cool soil robs heat from the embers. 2. The burning material is separated (heat transfer is impeded) 3. Access to oxygen is cut off. The rule for firefighters is to not leave a fire until six hours after the last smoke. It is considered very poor form for a fire to rekindle that has been declared to be “Out.”

In the next issue I will take a look at the Las Conchas fire.

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*This handsome guy (with snake dangling like shoelaces from his beak) has taken up residency on Bryce Ave in White Rock. Photo by Jack Clifford (in his back yard!)*



**Los Alamos Retiree Group Application for Membership**

**THE LABORATORY RETIREE GROUP, INC. (LRG)**

- New Membership       Renewal       Affilliate       Friends  
 Change of Address       Check here if requested information remains unchanged.

The Laboratory Retiree Group, Inc is comprised of retired Los Alamos National Laboratory employees, their spouses, and affiliates. An affiliate is a surviving spouse or a former spouse of a LANL employee who is eligible for LANL Prime Contractor benefits. Annual dues for a calendar year are \$12.00 per household for both members and affiliates. Friends' dues are \$15.00. (When entering names please put last name first.)

Lab. Retiree: \_\_\_\_\_, \_\_\_\_\_ Year Retired: \_\_\_\_\_ UCRP: \_\_\_\_\_  
PERS: \_\_\_\_\_

Spouse: \_\_\_\_\_, \_\_\_\_\_ LANL Retiree? N\_\_ Y\_\_ Year  
Retired: \_\_\_\_\_

Friend: \_\_\_\_\_, \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_

Telephone:(\_\_\_\_) \_\_\_\_\_ Fax or E-mail: \_\_\_\_\_

Please make your check, which will serve as your receipt, payable to **LRG, Inc.**  
and mail to: LRG, Inc., PO Box 546, Los Alamos, NM 87544.  
Sorry, but we are unable to accept credit cards at this time.

Check #: \_\_\_\_\_ Date: \_\_\_\_\_ Amount \$: \_\_\_\_\_

I WISH TO BE LISTED IN THE LABORATORY RETIREE DIRECTORY: Y\_\_ N\_\_

**Richard Tisinger says the Laboratory Retiree Directory will be mailed soon.**

Laboratory Retiree Group  
LRG, Inc.  
PO Box 546  
Los Alamos, NM 87544

ADDRESS SERVICE REQUESTED