

FALL 2012

*"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), by mail at P. O. Box 546, Los Alamos, NM 87544, or our Website ([www.losalamoslrg.org](http://www.losalamoslrg.org))

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



# Health Issues

-by Glenn Lockhart

If you are enrolled in Medicare, you should have received *Medicare & You 2013*. See pages 19-20 and pages 82-83 for discussion of Enrollment periods.

The Initial Enrollment period for Medicare Parts A, B, and D starts three (3) months before the month you turn 65 and ends three (3) months after the month you turn 65. If you enroll in Medicare Parts A, B, and D during the Initial Enrollment period, you will NOT be charged a penalty. If you have LANL health insurance, DO NOT enroll in Medicare Part D. If you are still working (not retired) and have LANL health insurance, you are not required by LANL to enroll in Part B. When you retire, you can enroll in Part B without penalty anytime in the eight (8) month period following the month that you terminated employment or lost LANL health insurance (the Special Enrollment period).

Open enrollment for Medicare Part D is from October 15 – December 7. If you have LANL health insurance, DO NOT enroll in a Part D plan. LANL insurance is considered Creditable Coverage (as good as or better than Medicare Part D plans). LANL (Hewitt) will be sending a notice of Creditable Coverage—keep this notice! It may prevent you having to pay a late enrollment penalty if you lose LANL insurance.

General enrollment for Medicare Part B is from January 1, 2013, to March 31, 2013. Unless you were born before July 1, 1926, and retired before July 1, 1991, and you are retired and you are over 65, LANL requires you to enroll in Part B or lose your LANL coverage. If you enroll in Part B during the General enrollment, coverage begins on July 1, 2013 and you may have to pay a late enrollment penalty.

LANL Open Enrollment period is October 22 – November 16. We have been told that there are only “minor” changes to premiums/benefits. LANL will not have retiree presentations this year, but Ken Wilson and I will have the **Ken and Glenn show at 1:30 on November 6 (BESC) and at 1:30 on November 8 (WRSC)**. Hewitt will mail packets before October 22. Until we receive the packet, we have no further information.

If you are enrolled in Medicare, LANL’s National Medicare Supplement is still the best plan.

If you have questions about health insurance or long term care insurance, e-mail me at [mandmlockhart@cs.com](mailto:mandmlockhart@cs.com); phone me at (505) 672-3784; or send snail mail to 91 Mimbres Drive, Los Alamos, NM 87544.

# Keep Moving!

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## Embracing an Active Lifestyle in Senior Living

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By Michelle Seitzer, *Seniors for Living*, Oct. 2012.

The fountain of youth may not exist in a physical sense, but there is a source of youthful vigor and vitality, a common thread connecting seniors whose retirement years are anything but rocking chairs and reading the paper.

Staying active does not guarantee good health, but it is certainly better for you than sitting on the couch all day.

Many of today's retirement communities reflect the desire of prospective and current residents who want to keep moving, to stay active; some are now appropriately called active adult communities.

A static environment is not what boomers and seniors want. They want opportunities to pursue new interests, revisit past hobbies, socialize, volunteer and grow. They also want to relax and enjoy the down time they've worked hard to secure. The industry has responded to these demands. Many new senior living communities provide resort-style amenities and features, so that housework and home maintenance doesn't have to consume the day, and activities to meet a range of interests are available around-the-clock.



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### We Want to Hear From You:

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





## The Valles Caldera National Preserve Begins Fall and Winter Hours of Operation.

Are you aware that now you can visit the beautiful Valles Grande National Preserve? The Valles Caldera National Preserve was a private ranch until 2000, when Congress created it from a well-known ranch known as “the Baca Ranch” in New Mexico’s volcanic Jemez Mountain Range. This 89,000 acre property is situated inside a collapsed crater. Studded with eruptive domes and featuring Redondo Peak (11,254 feet), this old ranch property is now being developed to explore a new way of managing public lands. Normal business hours at the Valle Grande Staging Area will be from 9:00 am to 5:00 pm on Friday, Saturday and Sunday.

The staging area includes a gift shop, information center, picnic tables and spotting scopes to view elk and other wildlife. Visitors can also board a van for the Magma to Magpie Tour or access three hiking trails. A full schedule of cross country skiing, snowshoeing and other winter activities will be posted in the near future.

More information on events and activities can be found at [www.vallescaldera.gov](http://www.vallescaldera.gov) or by calling 1-866-382-5537.



Photo by A.M.Hewes, Oct. 10, 2012

Cerro la Jara, an approximately 250-foot high forested rhyolite lava dome within the caldera.



Photo by Jack Clifford, Oct. 10, 2012

New Los Alamos County Municipal Building under construction on Central Avenue



## Boomers & Beyond

*-Glenn Lockhart*

What's your Long Term Care plan?

Your Spouse/Partner, Your Children, Your Savings or Medicaid?

Maybe you have a Long Term Care policy but haven't reviewed it in 10 years?

Maybe you don't have a plan, but need one?

UC retirees are eligible for CalPers Long Term Care Insurance and LANS Long Term Care Insurance (John Hancock).

Get some Answers:

Come to a Long Term Care Planning Workshop

When: Friday, November 16, 1:00 pm

Where: White Rock Senior Center

Can't make it but want information? Internet Webinar presentations offered every month. Call Leonard Salgado at 505-401-6324 for help in comparing available plans.



Photo by Jack Clifford, Sept. 17, 2012

New White Rock Tourist Center on State Road #4  
This is now where all visitors to Bandelier must park and ride a van down into Bandelier.

# In Memoriam

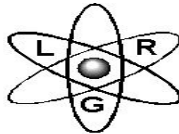
As of October 1, 2012



Timothy M. Ellis  
Peter Kleczka  
Frances Sharp Barkmann  
Ray Stephens  
John W. Taylor  
Paul Guthals  
Robert A. Penneman  
Robert Geoffrion  
Mary E. Pretzel  
Dorothy M. McGregor  
James J. Dvorak  
John Wahlen  
Nelle R. Elliott  
C. Gordon Hoffman  
Leo Ross Cowder  
Henry G. Horak  
Francis J. Honey  
Roy L. Petty  
Tony J. Fresquez

Donald D. McCormick  
Bradford H. Rickey  
David Cordova  
Edward W. Hones  
Angelo L. Giorgi  
Julius Tabin  
Ernest G. Brock  
Kenneth A. Leivo  
Robert F. Christy  
Katheryn S. Fox  
Delores A. Morrow  
Elizabeth Hewett  
John A. Mattson  
Leo R. Cowder  
Kenneth N. Joy  
Kathryn P. Dutcher  
Robert D. Turner  
Thomas Covert

Correction from last *Main Gate*; David B. Thomson, Sr.



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Common Experience

## Membership Application

THE LABORATORY RETIREE GROUP, INC. (LRG)

New Membership    Renewal    Friend

Change of address    Check here if requested information remains unchanged.

**LRG has two levels of membership.** Participation in all LRG social or educational events is open to all members regardless of membership classification.

1. **ACTIVE Member:** A Los Alamos National Laboratory employee who has retired **from the prime contractor of LANL (presently U.C. or LANS).** Active members pay dues of \$12.00/year. VOTING PRIVILEGES at Annual Meetings and eligibility to serve as LRG Officers and/or Directors are reserved for Active Members. Active Members receive copies of the LABORATORY RETIREE DIRECTORY and LRG's publication, *The Main Gate*. The spouse or former spouse of an Active Member, of a deceased retiree, or of a deceased person who would have been eligible for ACTIVE membership may become an ACTIVE Member on the death of the spouse.
2. **FRIENDS:** Persons who are not LANL retirees but support LRG. FRIENDS pay dues of \$15.00/yr to cover cost of postage for the DIRECTORY and all issues of *THE MAIN GATE*.

Lab. Retiree: \_\_\_\_\_, \_\_\_\_\_ Year Retired: \_\_\_\_ Retiree System: \_\_\_\_\_  
(Please print or type last name first)

Spouse: \_\_\_\_\_, \_\_\_\_\_ LANL Retiree? N \_\_ Y \_\_ Year Ret.: \_\_\_\_  
(Please print or type last name first)

Friend: \_\_\_\_\_, \_\_\_\_\_  
(Please print or type last name first)

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

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

**I WISH TO BE LISTED IN THE LABORATORY RETIREE DIRECTORY:    Yes \_\_\_ No \_\_\_**  
**Please notify LRG of address changes, corrections.**

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

Address Service Requested