

Reaching Out From a  
Common Experience

### ***"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 at [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)

Secretary: Mary Menzel [jlmenzel@netzero.com](mailto:jlmenzel@netzero.com)

Treasurer: John Stewart [jns@rt66.com](mailto:jns@rt66.com)

Board Member: George Best [georgehbest@cs.com](mailto:georgehbest@cs.com)

Board Member: Norman Delamater [ynormdel@earthlink.net](mailto:ynormdel@earthlink.net)

Board Member: Sheila Girard [sgirard@losalamos.com](mailto:sgirard@losalamos.com)

Board Member: Lester R. Hoak [mhoak@q.com](mailto:mhoak@q.com)

Board Member: Mary L. Mariner

Board Member: Bob Meier [bobmeier@mac.com](mailto:bobmeier@mac.com)

Board Member: David Schiferl [dsconsult@centurylink.net](mailto:dsconsult@centurylink.net)

Board Member: Cecil Stark [cecilstark@gmail.com](mailto:cecilstark@gmail.com)

Board Member: Alan Wadlinger [awadlinger@vla.com](mailto:awadlinger@vla.com)

#### **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: Sheila Girard, (505) 672-3497

*Main Gate*: John Stewart, (505) 662-7158

**Web Contact:** LRG Web Master: Don Reid [lrg271a@gmail.com](mailto:lrg271a@gmail.com)

The **Laboratory Retiree Group** web site is [www.losalamoslrg.org](http://www.losalamoslrg.org).

## Health Issues by Glenn Lockhart

The annual Open Enrollment period for 2016 Health Insurance, Vision Insurance, and Legal Insurance is October 26 – November 13, 2015. This article may be too late to help you, but I will make the effort anyway.

Materials have been mailed and you should have received them. If you did not receive them, call Emphyrean Benefit Solutions at 1-844-805-0002. ***To set your mind at ease, there are no changes in benefits or premiums for 2016. If you do nothing you keep the plans you have in 2015.***

A perennial question is “Which health care plan is best?” As usual, the answer is “That depends.”

If you are **not enrolled** in Medicare, I recommend the PPO plan over the High Deductible Health Plan (HDHP) plan. It is a much simpler plan, and I see little financial benefit for retirees with the HDHP plan.

If you **are enrolled** in Medicare, I recommend the National Medicare Supplement (Supplement) over the National EPO (EPO) and National PPO (PPO) plans.

Advantages: no annual deductible for Medicare or the Supplement; no copays except for prescriptions; no coinsurance for Medicare services from a Medicare provider; providers are always responsible for obtaining preapprovals; and an out-of-pocket maximum of \$1,000 for Tier 1 and Tier 2 prescriptions.

Potential disadvantages: no acupuncture benefit (not a Medicare service); hearing aid benefit is limited to 40% of the contract cost under a BC/BS contract with a small number of providers versus fifty percent (50%) of the cost up to \$2,200 per ear every three years from a network provider; and no lifetime travel benefit of \$10,000 available under EPO and PPO.

Another common question is ‘Should I enroll in a Medicare Part D prescription plan if I am enrolled in a LANL plan?’ Generally, I do not recommend it. The LANL plan is the primary payer, so you are usually wasting your money for the Part D premium. The exception is when the Part D plan has an expensive specialty drug on its formulary that the LANL plan does not. I have never heard of the exception occurring.

LANL will conduct four Open Enrollment information sessions:

9:00 – 10:30 a.m. and 1:00 – 2:30 p.m. on October 29 at the Crossroads Bible Church, 97 East Road in Los Alamos

9:00 – 10:30 a.m. and 1:00 – 2:30 p.m. on October 30 at the Courtyard by Marriot, 3347 Cerrillos Road, Santa Fe

Ken Wilson and I will conduct the 20<sup>th</sup> anniversary sessions of the Ken and Glenn Show:

1:30 – 2:30 p.m. on November 3 at the Betty Ehart Senior Center

1:30 – 2:30 p.m. on November 5 at the White Rock Senior Center (moved to The Hive by Metzgar’s)

If you have a question about health care or other benefits, call me at (505) 672-3784, e-mail at [mandmlockhart@cs.com](mailto:mandmlockhart@cs.com), or snail mail at 91 Mimbres Drive, Los Alamos, NM 87544.

## **Long Term Care Insurance**

**Norman Delamater, LRG board member**

Members had questions about long term care insurance at the recent Annual Meeting of the Laboratory Retiree Group. While the LRG does not endorse or sponsor any particular long term care insurance program, it may be useful to provide some basic information and options for this type of insurance coverage. Long term care insurance is not medical insurance and generally refers to the services provided to people who have difficulty managing the activities of daily living due to illness, injury, disability, cognitive disorder or aging. The cost of these services is generally not covered by health insurance, however Medicare may cover up to 100 days of long term care, if associated with a covered hospital stay. A separate long term care insurance policy pays for all long term care services up to a specific total dollar amount. This type of insurance can be viewed as an “asset protection” policy which protects against the need to spend down your estate assets during a period of need for long term care. Statistics show that 70% of people reaching the age of 65 will require some long term care services at some point in their lives, even if it is only temporary and at home. However the required time for long term care services is usually less than 3 years, with average nursing home stays of 2.3 years for those requiring full-time nursing care. An individual’s statistical need for long term care insurance may be greater if there is a family history of Alzheimer’s or other cognitive illness. Women are also more likely claimants of long term care benefits due to greater expected life expectancy.

The cost of this insurance can be expensive so a purchaser of long term care insurance should carefully weigh the options of coverage available and search for the most cost effective policy suitable to their needs. Premium savings can be achieved by reducing inflation protection options and extending the waiting period before benefits are paid. In recent years, nursing home rates have been increasing by 4% per year while assisted living and home care rates have been increasing by 2% per year. Remember that the need for long term care insurance is less for families with substantial assets who can possibly self insure, if the assets can easily cover a stay in a facility for up to 3 years or more. For those families with very limited total assets and income, long term care insurance may not be needed, since state Medicaid programs can cover many long term care expenses, if certain conditions on total assets and annual income are met. Current estimated annual cost for a year in a nursing home (semi private room) in New Mexico is about \$80,000, and about \$63,000 for a year in an assisted living facility. For those who have life insurance policies, accumulated cash values can be used to cover long term care expenses, which may reduce the need for fully comprehensive long term care insurance, allowing for some premium savings on the long term care policy. Home equity lines of credit can also be used to help pay for long term care expenses when needed. For those former Laboratory employees who qualify under the Energy Employees Occupational Illness Compensation Program administered by the U.S. Department of Labor, additional financial resources are provided which may be used to cover medical and long term care expenses, see the web link for details: <http://www.benefits.gov/benefits/benefit-details/565> .

Members of the Laboratory Retiree Group who are UCRP or PERS retirees are eligible for the long term care insurance program sponsored by CalPERS. This program is now accepting applications for new policies from Los Alamos National Lab retirees (and spouses) up to the age of 79, subject to medical underwriting approval. Participants in the previous CalPERS long term care program (pre-2014) may continue in that program but may have noticed that there have been some premium increases in those plans with unlimited lifetime coverage and automatic inflation protection. Keeping these older plans but with a reduced total benefit or the benefit increase option may still be a good option. CalPERS will contact program participants with new coverage options to consider as a means to reduce coverage and premiums, as appropriate to your situation. Please review all avail-



# The New White Rock Library

The library opened in July, 2015.



The main entrance.



The Youth Center is up hill from the Library.



Outside of the Storey Telling Area.



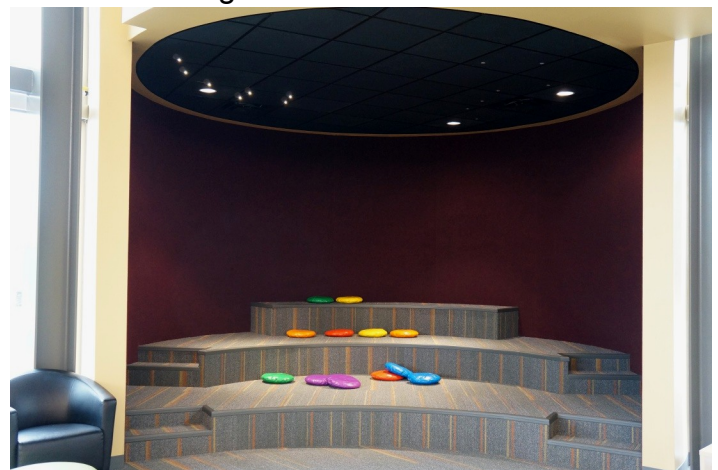
The fire place area.



Small meeting room extends into the outside.



Computers and books.



The Story Telling Area.



## Halloween Scarecrows on Central Avenue



## Displays at the Betty Ehart Senior Center







LANL  
In Memoriam  
07-09-15 – 10-27-15  
By Jack Clifford



Patricia Rood

Walter Goodman

James N. Downing

Virginia L. DesJardin

Kenneth Pumphrey

William M. Brittelle, Jr.

Ben Ortiz

Ralph J. Gladfelter

Victor Vigil

James C. Sturrock

Elsie Ortega Miranda

Edward W. Pogue

Jose (Benny) Lujan

LaVerne L. Pollat

Joseph F. B. Szoo

Lawrence E. Wangen

Jack Fuller

Martin Reisfeld

Billy Mac Hogan

Ben E. Duran

Lois D. Brashear

Wildon Fickett

Robert L. Barnes

Barbara Ann Canavan

Richard A. Keller

Doyle W. Rottmayer

**Coffee and Conversation (and Breakfast)**

1st Tuesday of the month, 8:30-10:30 a.m.

***NEW* Morning Glory Baking Co.**

(Across from the High School)

Coffee or tea is free.

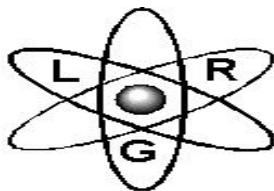
**Looking for articles for the Main Gate.**

Experiences, humor, travels, work.

With or with out pictures.

From a paragraph to a page and a half.

**E-mail them to [jns@rt66.com](mailto:jns@rt66.com)**



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## LABORATORY RETIREE GROUP (LRG) MEMBERSHIP APPLICATION

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

**ACTIVE Member:** A Los Alamos National Laboratory employee who has retired from a prime contractor of LANL (UCRS, PERS, LANS or OTHER). Active members pay dues of \$12.00 per calendar year, have voting privileges at Annual Meetings, and are eligible to serve as LRG Officers and/or Directors. Active Members receive copies of the LRG DIRECTORY and LRG's publication, *The Main Gate*. A spouse (or ex-spouse) may become an Active Member upon death (or divorce) of the Active Member with payment of \$12.00 yearly dues.

**FRIEND:** A person who is not a LANL retiree but supports LRG. Friends pay dues of \$15.00 per year to cover the cost of printing and postage for issues of *The Main Gate*. Friends cannot vote, hold office or receive the directory.

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

- ☐ New Membership   ☐ Renewal   ☐ Friend   ☐ Change of Address  
☐ Check here if requested information remains unchanged (including phone no. and e-mail)  
☐ Check here if you DO NOT want to be listed in the DIRECTORY

**Lab Retiree:** \_\_\_\_\_, \_\_\_\_\_ Year Retired \_\_\_\_\_  
(Last Name) (First Name) (MI)

System: UCRS   PERS   LANS   OTHER (circle one)

**Spouse:** \_\_\_\_\_, \_\_\_\_\_ Retiree? Yes No  
(Last Name) (First Name) (MI)

System: UCRS   PERS   LANS   OTHER (circle one) Year Retired \_\_\_\_\_

**Friend:** \_\_\_\_\_, \_\_\_\_\_  
(Last Name) (First Name) (MI)

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Telephone:** ( ) \_\_\_\_\_ **E-mail?** No Yes: \_\_\_\_\_

**Payment:** Please send dues payment by check to the following address:

LRG, PO Box 546, Los Alamos, NM 87544

Check#: \_\_\_\_\_ Date: \_\_\_\_\_ Dues \_\_\_\_\_ Los Alamos Employees' \_\_\_\_\_  
Amount:\$ \_\_\_\_\_ Scholarship Fund Donation:\$ \_\_\_\_\_ Total:\$ \_\_\_\_\_

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

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
LOS ALAMOS, NM  
PERMIT NO. 152

Address Service Requested

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(Continued from page 3)

able options to choose a plan that meets your needs. The CalPERS long term care program is a not-for-profit program which is entirely funded by participant premiums and investment returns and provides comprehensive protection with inflation increase options. For information on this program please see the website [www.calperslongtermcare.com](http://www.calperslongtermcare.com) for options and premium estimates, or call them at 1-800-908-9119. The website also offers informational brochures for free download with detailed information on long term care insurance from the California Department on Aging as well as complete details of the CalPERS long term care program. The [www.Medicare.gov](http://www.Medicare.gov) website also has information on details of the limited long term care coverage available under the Medicare program.

Both Genworth Financial and the John Hancock Life Insurance company also offer long term care insurance and for comparison one can check the websites [www.genworth.com](http://www.genworth.com) and [www.johnhancock.com](http://www.johnhancock.com) to obtain quotes for long term care insurance which may be competitive with the CalPERS plans. If you may be considering switching insurance companies, please do not drop an existing insurance plan until you have been approved for and received a new certificate of coverage for the new plan. For those seeking more information on long term care insurance, please refer to an August, 2012 article in Consumer Reports, which can be found at the following web link: <http://www.consumerreports.org/cro/2012/08/long-term-care-insurance/index.htm> .