

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.*

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

President:	Dale Thompson <a href="mailto:dalethompson@losalamos.com">dalethompson@losalamos.com</a>
Vice President:	Leigh House <a href="mailto:hagar@newmexico.com">hagar@newmexico.com</a>
Secretary:	Sheila Girard <a href="mailto:sgirard@losalamos.com">sgirard@losalamos.com</a>
Treasurer:	John Stewart <a href="mailto:jns@rt66.com">jns@rt66.com</a>

Board Member:	George Best <a href="mailto:georgehbest@cs.com">georgehbest@cs.com</a>
Board Member:	Norman Delamater <a href="mailto:ynormdel@earthlink.net">ynormdel@earthlink.net</a>
Board Member:	Paul Lewis <a href="mailto:plewis0@comcast.net">plewis0@comcast.net</a>
Board Member:	Bob Meier <a href="mailto:bobmeier@mac.com">bobmeier@mac.com</a>
Board Member:	David Schiferl <a href="mailto:dsconsult@centurylink.net">dsconsult@centurylink.net</a>
Board Member:	Erika Spallitta <a href="mailto:Erika.joseph@hotmail.com">Erika.joseph@hotmail.com</a>
Board Member:	Cecil Stark <a href="mailto:cecilstark@gmail.com">cecilstark@gmail.com</a>
Board Member:	Alan Wadlinger <a href="mailto:awadlinger@vla.com">awadlinger@vla.com</a>
Board Member:	Patricia Wing <a href="mailto:hwybks455@yahoo.com">hwybks455@yahoo.com</a>
Board Member:	Joyce Wolff <a href="mailto:jwolff@lomalobo.com">jwolff@lomalobo.com</a>
Board Member:	Paul Elkins <a href="mailto:pselks@gmail.com">pselks@gmail.com</a>

### **Committee Chairs**

Membership:	Sheila Girard	505 672-3497
Main Gate:	Joyce Wolff (JJW)	505 709-0797
Health Care:	Norman Delamater and Patricia Wing	
Webmaster:	Paul Lewis	

**Laboratory Retiree Group Website: [www.lalrg.org](http://www.lalrg.org)**

To join the LRG or to renew your membership find an application form on page 7.  
For information contact Dale Thompson, PO Box 546, Los Alamos, NM 87544 or  
[board@lalrg.org](mailto:board@lalrg.org), [president@lalrg.org](mailto:president@lalrg.org)

# Health Care Committee Report

## July 2019

Norman Delamater and Patricia Wing

The new Lab contractor, TRIAD, has not yet announced any plan changes for 2020. We are anticipating no major changes in benefits levels for retirees. Official information from TRIAD will hopefully be available in time for the next Main Gate.

Empyrean handles retiree benefits for Laboratory retirees. Blue Cross/Blue Shield (BCBS) administers the health benefits. Medicare administers health care benefits for individuals who qualify for Medicare.

From time to time, LRG receives requests for information regarding retiree benefits. General responses have included the following.

**BCBS claims payment:** Occasionally claims payment through BCBS may be delayed. In some cases, BCBS must wait to see what Medicare pays but sometimes the medical provider fails to send the claim to either Medicare or BCBS. If you should receive an unexpected bill from a medical provider, please contact the billing department of the health provider, such as a hospital or doctor, to check that the claim was filed properly. Medicare is traditionally billed first, and then BCBS second, for most retirees. In the case of the patient being on disability, the order of billing may be different.

**Hospital billing:** Hospital bills may not include all services performed at the hospital. Anesthesiologist, surgeon, laboratory tests that are sent to an outside laboratory, and ambulance services may be billed separately. The hospital may or may not automatically provide the other service with billing information such as Medicare and BCBS plan numbers.

**Benefits payments to Empyrean:** To have your benefits payments automatically deducted from a checking or savings account, call Empyrean at 1-844-805-0002 to arrange for automatic payment. If you wish to send in a check for your benefits, the telephone representative can explain how to do this; however Empyrean recommends automatic payment for smooth year-to-year transition and for effortless payments.

**Screenings for preventative care:** Medicare beneficiaries are eligible for a number of free preventive services. Beneficiaries receive an annual "wellness" visit to develop a personalized prevention plan. Free cardiovascular screening is allowable every five years. Yearly allowable benefits include mammograms, flu shots, and screening for cervical, prostate and colorectal cancers.

**Lifetime health care costs:** While Medicare and BCBS retiree health plans are designed to cover your health, neither Medicare or BCBS are designed to cover long-term care. Medicare will pay for skilled nursing facility care only for a limited time after a hospitalization, in order to treat an acute care episode. For longer term custodial care, individuals may have to rely on savings, benefits from extended care insurance, or other possible income sources. One overlooked option for paying for extended care is life insurance. An individual's life insurance may have a cash value or accelerated benefit payment option that could be used to fund some long-term care expense. If you currently have term life insurance which expires at age 70 or 75, it can usually be converted at a reasonable premium cost to a guaranteed issue cash value universal or whole life policy (check with your life insurance company for details). Life insurance may be a valuable asset for estate planning purposes in addition to its use for providing long term care funds. According to Fidelity Investments, statistics show that the average couple retiring in 2018 may expect to spend a total of \$280,000 on out-of-pocket health care expenses including health insurance premiums, prescription drug costs, medical procedure copayments, travel, and long term care expenses. Careful planning for these expenses will lead to a happier and successful retirement.

**Non-Medicare eligibility and BCBS:** Retirees who are not eligible for Medicare due to lack of 40 credits for Social Security can maintain health care coverage by using the Laboratory's plan for retirees without Medicare option through Blue Cross/Blue Shield. To do this, at age 65 the member may have to first contact Empyrean, then obtain an official denial letter from Medicare, and then send the letter to Empyrean. It may also be possible for the non-eligible individual to qualify based on spouse or former spouse eligibility, or to separately "buy-in" to Medicare Part A. Please contact Medicare for details on this possibility.

**Benefits plan documents for 2019:** Plan booklets are available on the Empyrean web site. Go to [lanlbenefits.com](http://lanlbenefits.com), complete your sign-in, use the pull-down menu under "resources," and click on "benefit plan documents." On one page are listed the following booklets: 2019 open enrollment, Blue Cross/Blue Shield EPO, PPO, National Medicare Supplement for Retirees, dental plan, vision plan, and legal plan. There are two booklets listed under "Non-Medicare," a high-deductible health plan and a preferred provider plan.

Continued page 3

## Health Care Committee Report continued:

We appreciate hearing from LRG members, so please continue to email us with your questions, comments or concerns.

Useful telephone numbers and web sites

Empyrean:	1-844-805-0002, <a href="http://www.lanlbenefits.com">www.lanlbenefits.com</a>
Blue Cross/Blue Shield:	1-877-878-5265, <a href="http://www.bcbsnm.com/lanl">www.bcbsnm.com/lanl</a>
Delta Dental of CA:	1-800-777-5854, <a href="http://www.deltadentalins.com">www.deltadentalins.com</a> , group #4000
Vision Service Plan:	1-800-977-7195, <a href="http://www.vsp.com">www.vsp.com</a> , group #12-284390
ARAG Legal:	1-800-247-4184, <a href="http://members.araggroup.com">members.araggroup.com</a> , group #14822
Medicare:	1-800-MEDICARE or 1-800-633-4427, <a href="http://www.medicare.gov">www.medicare.gov</a>

## LRG Annual Meeting



Valerie Glowinski  
Manhattan Project  
National Historical Park  
Ranger

May 3<sup>rd</sup> found nearly one hundred LANL retirees attending the annual Los Alamos Retirees Group meeting and luncheon held at the Betty Ehart Senior Center (BESC) in Los Alamos.

During lunch, retirees enjoyed two guest speakers: Valerie Glowinski Park Ranger for the newly established \*Manhattan Project National Historical Park, and Chris Judson former Ranger, now a volunteer at Bandelier National Monument.

During a brief business meeting the membership voted to renew the terms of Board members Erica Spallitta, David Schiferl and Joyce Wolff and to elect Paul Elkins to fill an empty Board position.

The LRG President Dale Thompson presented a check for \$500 to the Los Alamos Retired and Senior Organization (LARSO) in appreciation for wholeheartedly supporting the annual meeting and lunch.

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Chris Judson Volunteer  
Bandelier National  
Monument

*\*Park Headquarters is located at 475 20th St. east of Ashley Pond. "Behind the Fence" tours are July 11th, July 12th, and October 4th. Please call the Park Office at 505 661--6277 for tour information.*

*Access to Bandelier National Monument and the Frijoles Canyon Visitor Center is by shuttle bus only through October 16, from 9 am to 3 pm, 7 days a week. Shuttle pickup is at the White Rock Visitor Center, or at the shuttle parking lot in Juniper Campground.*

**Donations to the LRG Legal Fund  
Will be accepted at  
LRG  
P.O. Box 546  
Los Alamos, NM 87544**



LRG Board Members Norm  
Delamater, Leigh House,  
and  
Erika Spallitta (right) shown  
with  
Scholarship  
Recipient  
Rueben Fresquez

The 2019 Los Alamos Employee's Scholarship Fund (LAESF) awarded a one-time \$1000 Workforce Retiree Scholarship to Rueben Fresquez. Please read the letter below to Dale Thompson, LRG president, for more details.

### **LANL Workforce Retiree Scholarship**

**To:** Dale Thompson

**From:** Mike Ammerman, Scholarship Program Manager **Date:** April 22, 2019

**Re: 2019 Scholarship Recipient**

I am pleased to announce the 2019 LANL Workforce Retiree Scholarship Recipient.

**Reuben Fresquez**, University of New Mexico

*"My name is Reuben Fresquez. I am currently an undergraduate studying Computer Science at The University of New Mexico, and a Bronze Scholarship and Workforce Retiree Scholarship winner. My goal is to be a Software Engineer that produces meaningful work that will help further technology and improve the state of the world. This scholarship validates all the steps I have taken to pursue my career goals, and will help lessen the financial burden of paying for school. Thank you so much for your generosity."*

On behalf of the LANL Foundation, I would like to thank you for your generosity in establishing this scholarship to support aspiring students such as Reuben. I look forward to serving as a steward of this award and assuring that it honors your intent for many years to come.

Sincerely,

Mike Ammerman

Scholarship Program Manager

The LRG sincerely thanks all contributors for their generous donations to the LANL Foundation, allowing the foundation to create the LANL Workforce Retiree Scholarship for \$1,000, to be awarded yearly. Previously the LRG has forwarded your contributions to the Foundation. To facilitate the process the LRG now asks that you contribute directly to the Foundation, either by mail to: LANL Foundation at 1112 Plaza del Norte, Espanola, NM 87532, indicating that the contribution go to the LANL Workforce Retiree Scholarship, or on the Foundation Website ([lanlfoundation.org](http://lanlfoundation.org)) where you will be easily prompted through the process and can chose how to direct your contribution. Please continue to support our next generation of scholars from New Mexico by generously contributing to the LANL foundation.

# “ONE SMALL STEP FOR MAN...”

Stan Kosiewicz

## Retired: Nuclear Waste Information Systems Transuranic Programs

“We choose to go to the Moon, not because it is easy, but because it is hard.” John F. Kennedy stimulated Congress with those words on May 25, 1961. Less than a decade later, his lofty goal for our nation was achieved.



July 20, 2019 marks the fiftieth anniversary of the first Apollo landing on the moon. How did those fifty years race past so quickly? I was a Doctoral candidate in chemistry at the University of Wisconsin (Madison) when that spectacular event occurred. Dr. Larry Haskin was my dissertation advisor. Our research group was selected by NASA to receive some of the first lunar samples for elemental analysis of their rare earth concentrations. Armed with that data, we intended to try to determine how those samples formed.

It was a wonderful time to be a scientist, and an American! The entire nation prayed for those courageous astronauts on their epic journey through space. It was thrilling to hear Neil Armstrong say, “Houston, the Eagle has landed!” Later, he uttered his famous quote,

” That’s one small step for man, a giant leap for mankind” as he stepped off the lander’s pad and onto the surface of the moon.

Here is an example of how revered the space program was at that time. In the UW chemistry building lobby, we had a replica of a moon rock in a clear, Plexiglas case. The replica was about 2-3” diameter. The line of people waiting to see the ersatz rock was about two blocks long! And they knew it was a fake!

It felt very important to me to save printed materials preceding, during, and after the first landing. The attached nine photos are pictures of some of my archived materials. First photo below shows a small picture of Dr. Haskin; he later headed up the entire Earth and Planetary Science Division of NASA in Houston. As I followed the touchdown of the Mars Insight Lander on November 26, 2018, I was filled with a huge sense of pride in American Science. It is still the greatest!



**Wisconsin State Journal  
July 15, 1969**



**The Capital Times  
(Madison, WI) - July 16, 1969**

More of Stan's  
newspaper  
headlines on  
the  
following page.





Chicago Tribune—July 20, 1969



Chicago Sun-Times  
July 21, 1969



The Capital Times (Madison, WI) — July 21,



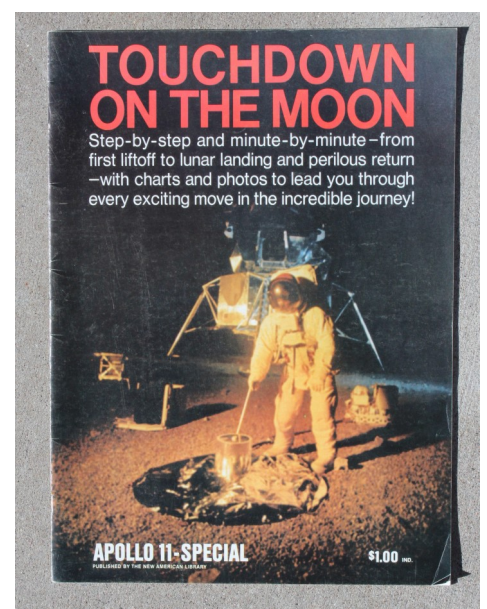
Wisconsin State Journal—July 23, 1969



Life Magazine—July 25, 1969



Time Magazine—July 25, 1969



Apollo-11 Special—\$1.00  
1969 July





*Editor note: Recently I took a Balance and Fall Prevention Class with Terry Foxx at the White Rock Senior Center. In class students were encouraged to share experiences that might prove helpful or inspiring to other class members. Terry did a brief presentation on her walker and then wrote the following piece, which is both.*  
JJW

## A Foxy Lady Tells Her Story

**Terry Foxx**

There are two things that I think hinder us as we age: ego and health issues! One of the hardest things about health issues as we age is having to give up some things we love doing. Over the 50 years I have lived in Los Alamos, I was always able to hike most of the trails and canyons of the area. My job at the lab in the Ecology Group meant hiking and surveying many places. But when I began to have back issues in retirement, hiking was something I had to give up. It was depressing and stressful. I grieved the loss.

The physical therapist suggested getting a walker with large wheels and I challenged myself to walk at least a mile. At first my ego said "Hey, you don't want to look old!" But then the reality was that I either did that or I never got to "hike" again and by not moving I was doomed to slow deterioration. So, I swallowed my ego and did research. That is when I got the Drive Rollator (I like the word Rollator). I can't hike those canyons anymore, but I can walk a mile with the Rollator as my aid and companion. I can carry heavy stuff on the seat. I can use it for a chair where chairs are uncomfortable. I can sit in the woods and listen to the birds and most of all I can take it out on trails. The only thing that stops it are pinecones! It has changed my life! It is not a tool I use in my daily living but when I need it, it is a marvelous tool. By the way, words on the side of the frame say Foxy Lady. My kids put it there because they have a hard time keeping up with me!

The name of the walker is "Drive Medical Nitro Euro Style Rollator Walker ". It has larger wheels than most walkers which are usually 5-8 inches. The Rollator front wheel is 10 inches. That 2" makes all the difference allowing it to roll over rocks and gravel where those with smaller wheels struggle. This has opened up "hiking" again, at least getting out into the woods. When we travel, it is ideal in airports and can be left at the same place strollers are and is available when I get off the plane. Also, it has a lightweight aluminum frame that collapses to an ultra-compact size that I can easily put in the back of my SUV. The cable is built-in, so it doesn't get caught on door frames or other places! That is a plus. It is available in, red, black, gray, blue, or white.



*Weapons Sub Systems Retiree Roger Schamaun was in the same class as Terry and I. He has volunteered to look at your damaged walker, wheelchair, or other similar health aid. He may be able to fix it with no charge to you. Call him at 505 690-8057 (or text) or email him at [ars.rgs@gmail.com](mailto:ars.rgs@gmail.com). This is a great service.*  
JJW



# LANL In Memoriam



March 2019—June 2019



By Jack Clifford

*Heartstrings are fragile  
They bend, they break, they shatter.,  
Tho they heal—are scarred.  
JJW*

Wanita M. Eberhardt, #2

David A. Heimbach, #2

Mary Lou Michnovicz, #2

John C. Gallimore, Jr., #1

James H. McNally, #1

Beverly Rutledge, #6

Miles Baron, #3

George F. Erikson, #1

John A. Chapman, #1

Bettie Kerr, #1

Danny Stillman, #3

Nicholas G. Olivas, #4

Sally May Winn, #1

Verner (Rex) Rexroth, #1

John F. Fleming, Jr., #2

Timothy G. Luna, #2

Dale K. Wilde, #4

Frank P. Dickson, #4

Wendell E. Smith, #6

Burton J. Krohn, #6

To view published obituaries search:

#1 - LA Daily Post

#2 - Albuquerque Journal

#3 - LA Monitor

#4 - New Mexican

#5 - Rio Grande Sun

#6 - Personal correspondence (No information available)

The LRG and the community are grateful to Carol Clark Editor of the LA Daily Post, for printing obituaries at no cost.

## On The Bookshelf



*Brenda Fleming and Whitney Spivey at a book signing at the Bradbury Science Museum.*

Author Whitney Spivey and illustrator Brenda Fleming bring you a book that every grandma and grandpa should have on the shelf for reading to the grandchildren and of course for enjoying yourselves.

You've already read them Goodnight, Moon by Margaret Wise Brown. Now comes Goodnight, Los Alamos, a sweet and clever spin-off. But instead of traveling around a young child's bedroom pointing out the things the child relates to, this book depicts the many special places to visit in Los Alamos. It's a wee Los Alamos Trip Adviser for the six and under crowd.

These two young women have collaborated, and their combined style is appealing and entertaining. The text is gentle and rhyming, the illustrations are soft and rich. It's the kind of book we adults would like to step right into and walk around ourselves. Los Alamos native Brenda is a graphic designer and Whitney is a writer/editor, both at LANL.

**Goodnight, Maingate**

JJW

## Happy Birthday

To a few of the over-90 bunch.

Marilyn Wolff  
Carmen Geoffrion

Jim Stapp,  
Jack Clifford.



# LABORATORY RETIREE GROUP (LRG) MEMBERSHIP APPLICATION or RENEWAL FORM

## LRG Works to Protect Retiree Benefits

Membership in the Laboratory Retiree Group, Inc. (Los Alamos) is open to any person age 50 or older who currently receives or expects to receive an ongoing financial benefit (health or other insurance, retirement income, or other forms of remuneration) from having worked or having an association with someone who worked for the prime contractor of Los Alamos National Laboratory.

**ACTIVE MEMBERS** (described above) pay \$20 dues per calendar year per household, have voting privileges at Annual Meetings, and are eligible to serve as LRG Officers and/or Board Members. Active members receive copies of the LRG Directory and LRG's 3-times/year publication, *The Main Gate*. Spouses of deceased Active Members remain members as long as yearly dues are paid.

**FRIENDS** are persons who support LRG. Friends pay dues of \$20 per year to cover the cost of printing and postage of issues of *The Main Gate*. Friends are unable to vote, hold office, or receive the LRG Directory.

**MEETINGS.** LRG has no regular meetings, but a Board Meeting is held once a month which is attended by board members and any interested members. Also, an Annual Meeting is held in May of each year for all members who wish to attend, and lunch is provided.

**SOCIALS:** All members are welcome to attend the "First Tuesday Breakfast" held once a month at a local restaurant from 8:30 to 10:30 am. Members purchase their own breakfast but receive a free "LRG drink" if requested at time of meal purchase.

**WEBSITE:** Check out LRG's website at [lalrg.org](http://lalrg.org).

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### 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

**Active Member:** \_\_\_\_\_  
Last Name First Name Middle

LANL Retiree? Yes No Year \_\_\_\_\_ System: UCRS PERS LANS OTHER (circle as needed)

**Spouse and/or Active Member** \_\_\_\_\_  
Last Name First Name Middle

LANL Retiree? Yes No Year \_\_\_\_\_ System: UCRS PERS LANS OTHER (circle as needed)

**Friend** \_\_\_\_\_  
Last Name First Name Middle

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

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

**Payment:** Please mail this form plus \$20 per year dues payment by check to:  
LRG, PO Box 546, Los Alamos, NM 87544

Date: \_\_\_\_\_ Dues  
Check No: \_\_\_\_\_ Enclosed: \_\_\_\_\_

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

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**Enjoy Conversation and Great Breakfast  
(from the menu)**

**Coffee or tea provided by the LRG**

**1st Tuesday every month  
8:30-10:30 a.m.**

**Morning Glory Restaurant  
1377 Diamond Drive      Across from the High School**

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**LRG Board Meetings  
3rd Wednesday every month  
2:00 pm  
Mesa Public Library  
You're invited to attend.**

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**Sign up for the Bradbury Science Museum free monthly newsletter.  
<https://www.lanl.gov/museum/events/events-mailing.php>**