

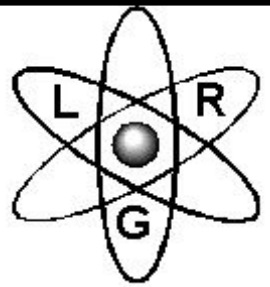
**Laboratory
Retiree
Group
Newsletter**

**Vol. 26 No. 1
March 2021**



THE MAIN GATE

1947



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.

Laboratory Benefits

Norman Delamater

We hope all our LRG members are staying healthy and safe in these days of the Covid-19 pandemic. Please consider getting the Covid-19 vaccine when it is available to you in your locality. The CDC does recommend the vaccine for all those over age 65 and others with various underlying health conditions, unless you have some contraindications against the vaccine. Please check with your physician. The CDC advises the following: Use a cloth mask that has multiple layers of fabric or, wear one disposable mask underneath a cloth mask. The second mask should push the edges of the inner mask against your face.

In this new year of 2021, LRG members are fortunate in that the cost for our retirement health and welfare benefits have not increased from last year, due mainly to the claims experience during the past year. There have been no vendor changes from 2020 and we continue with Blue Cross/Blue Shield for the medical insurance (along with Medicare for those 65 and over), also Delta Dental of New Mexico, Davis Vision, and the ARAG Legal plan. ExpressScripts is continuing to handle the prescription drug coverage. Some retirees also carry the voluntary Accidental Death and Dismemberment insurance plan. This was available as an option when you retired from the Laboratory. There was a change this year in insurance carriers and the new carrier in 2021 is MetLife. All those affected should have received a bill from MetLife in January. If you wish to continue this coverage you should pay the bill and contact MetLife at Subscribers Services, 1-866-492-6983, to update your beneficiaries; the beneficiary information did not transfer to MetLife. MetLife will send by mail confirmation of coverage and beneficiaries.

In 2021, there are some changes in Medicare costs and cost sharing with Part A and Part B Medicare coverages. The monthly cost for Part B Medicare coverage is \$148.50 for individuals with income of \$88,000 or less or for married couples filing joint returns with income less than \$176,000. The per person monthly costs increase with increasing income. Most Medicare beneficiaries pay no Part A costs if they qualify for Social Security with a work history of at least 10 years paying into the program. Some LRG members may have opted out of paying into Social Security while at the Lab, but still have coverage as a Lab retiree for health benefits. If you have a work history paying into Social Security and are near to 10 years of paying into Social Security, it could be advantageous to work part time to collect the additional quarters of coverage.

Medicare cost sharing in 2021 has a deductible for Part A hospital insurance of \$1484 (an increase from \$1408 last year). The daily coinsurance for the 61st through 90th day is now \$371. You also have an additional 60 *days* of coverage, called *lifetime reserve days*. These 60 *days* can be used only once, and you will pay a coinsurance for each one (\$742 per *day* in 2021). Skilled nursing facility coinsurance for days 21-100 is now \$185.50. The Part B deductible for 2021 is \$203.

Cont. next page

For those Medicare beneficiaries on the Lab Retiree National Medicare Supplement plan with BCBS, the insurance will likely cover these deductibles and co-payments. For those with the EPO and PPO there may be some cost increase with some specific claims. Check with BCBS for your particular coverage.

Some questions have been received from LRG members regarding survivors benefits, especially with UC pension continuance. When a Lab worker retires (UC or Triad) with a pension, the decision had to be made for a spousal continuance when the spouse survives the Lab retiree. A full 100% continuance may be chosen, or a lesser amount like 50%. The cost of the chosen option will be a smaller monthly benefit depending on the amount of the continuance. Please save all retirement paperwork so that the surviving spouse is not unpleasantly surprised at the amount of the continuance monthly check. For UC retirees, full information can be found at the website ucnet.universityofcalifornia.edu by clicking on the retiree link you can find the various manuals with the retirement policies and procedures. Triad retirees can check with Aon-Hewitt with questions on the pension and survivor pension benefits.

Another change in 2021 is that Required Minimum Distribution (RMD) is resumed. As part of the Covid CARES Act passed by Congress in 2020, the RMD was suspended for 2020. You could have taken a distribution in 2020 from retirement accounts but it was not required. This year however you will be required to take the RMD from IRAs and all workplace retirement accounts like 401 (k), 403(b), and 457 accounts. Be sure to take an RMD in 2021 to avoid any penalties. Your investment company will notify you with the estimate of the RMD amount.

The tax filing deadline for 2021 is still April 15 and it is always recommended to file early, especially if you have a refund. Consult with your tax advisor. Congress is working on another Covid relief bill and more relief payments may be arriving this spring if you qualify. Any relief payments could be based on your income from 2019 or 2020. Filing early will allow the IRS to have your most recent income as they determine eligibility for Covid relief payments this year.

Please continue to practice safe habits during the time of the covid pandemic, stay healthy and get vaccinated when available.

Please email us any benefits issues. We hope to provide clarity where possible. You will find email addresses on page 8.

Empyrean:	1-844-805-0002, www.lanlbenefits.com
Blue Cross/Blue Shield of New Mexico:	1-877-878-5265, www.bcbsnm.com
Express Scripts:	1-800-838-4590, www.express-scripts.com (beginning 1/1/20)
Delta Dental of New Mexico:	1-877-395-9420, www.deltadentalnm.com group number 4000
Davis Vision:	1-800-999-5431, www.davisvision.com client code 9019
ARAG Legal:	1-800-247-4184, www.members.araggroupp.com/lans access code 14822lal, group number 14822
Medicare:	1-800-MEDICARE or 1-800-633-4427, www.medicare.gov
Laboratory Retiree Group	www.lalrg.org

LANL Pension Providers

Patricia Wing

All Lab retirees should log into their retirement pension website and explore the information there. Retirement decisions as to survivors, pension, and benefits are made when you prepare for retirement and at the time of retirement. If you have not saved that paperwork, and also if you have, it is imperative that you call your pension provider to make sure you understand and review the conditions of your retirement regarding survivor pension and benefits, making sure your information is up-to-date.

Resource list continued next page

LANL Pension Providers (continued)

LANL Pension Center for Triad defined pension plan, TCP1 pensions, Hewitt: 1-866-370-7301, <https://ypr.aon.com/LosAlamos/#/>

University of California Retirement Plan, UC Retirement Administration Service Center at UCnet: 1-800-888-8267, ucnet.universityofcalifornia.edu

California Public Employees Retirement System (CalPers): 1-888-225-7377, www.calpers.ca.gov/page/retirees

LRG News

LRG Seeks New Editor for "The Main Gate" Newsletter

The March issue of LRG's "The Main Gate" will be the last for our current editor, Joyce Wolff. We are urgently looking for someone to carry on with editing of the newsletter. Ideally, a prospective editor would be alert to subjects of interest to retirees, and be interested in pursuing these topics with interviews, photos, etc. Also ideally, they would enjoy writing, and have reasonable familiarity with word processing software on a pc or Mac. A prospective volunteer will find more information about editing the Main Gate on the Website, www.lalrg.org. or they can email Dale Thompson at president@lalrg.org or call him at 505-660-2144.

Missing The Main Gate for November 2020? Please email Joyce Wolff. See Page 8.

LRG Work Force Scholarship

Mike Ammerman, Scholarship Program Manager, reports that applications closed on January 19th and the committee began reviewing them immediately. LRG Board Member Norm Delamater is serving as a volunteer reviewer this round. Complete information about the recipient will follow in the July issue of the Main Gate. Read about the Work Force Scholarship on the back cover of this newsletter.

LRG Board meetings are held on the third Wednesday of each month, hosted on Zoom by Dave Schiferl

An April First Tuesday Breakfast is tentatively planned for April 6 at Morning Glory Restaurant 8:30 - 10:30

To confirm this event please go to the LRG Website.



Photo by Joyce Wolff

Vaccinations Begin

Vaccinations for Covid 19 began weeks ago in Los Alamos. Shown here in the lobby of Smith Auditorium Los Alamos Fire Department staff inoculate health care workers. Six hundred seniors were inoculated at Betty Ehart Center and the White Rock Senior Center over a well organized weekend event. Inoculations were also given at Walmart pharmacy in Espanola.

New Mexico residents are encouraged to go to the NM Department of Health Website for information, updates and registration to receive the vaccine.

WEAR A MASK

The CUCRA Connection



Lee Duffus

The LRG Board belongs to the Council of University of California Retirees Associations or CUCRA, feeling there are advantages in having an advocate for LANL retirees and the LRG, represented by this UC retiree organization. Board members, Patricia Wing, prime contact, and Erika Spallitta are the new representatives to CUCRA. Please read the article below about CUCRA and its benefits.

Lee Duffus, long time CUCRA executive committee member and one-time chair (2013-2016), toasts a successful trip to Patagonia and Easter Island like those sponsored by the CUCRA Travel Program. Duffus joined the fledgling administrative staff at the Santa Cruz campus in 1968 and retired in 1992. He subsequently served as a member and president of the UCSC Retirees Association board. Retirees can learn more about CUCRA travel opportunities at:

<http://cucra.ucsd.edu/travel/>

The CUCRA Connection for UC Retirees

Lee Duffus

The Council of University of California Retiree Associations (CUCRA) keeps LANL UC retirees in touch with Berkeley National Laboratory, Lawrence Livermore National Laboratory, the UC Presidents and Regents Offices, and all UC campuses.

Organized in 1993, CUCRA's purpose is to provide a single unified voice that speaks for the 65,000+ UC retirees and their survivors on issues that affect retiree pensions, benefits, and privileges. CUCRA's chair and vice chair are members of the Advisory Board for the UC Retirement System which regularly reviews the investment portfolios for the UC pensions and reviews the services provided by the UC Retirement Administration Service Center (RASC). More information about CUCRA is available at the actively managed website <http://cucra.ucsd.edu/>.

One issue of concern to CUCRA is some delays by the University of California Retirement Administrations Service Center in responding to survivors upon the death of the retiree. It is vital that UC retirees make certain that their designated beneficiary is current. It also is important that survivors and beneficiaries know how to report the death to UC to assure that ongoing survivor benefits are paid promptly.

Detailed information about survivor and beneficiary benefits is available at this link: <https://ucnet.universityofcalifornia.edu/forms/pdf/survivor-beneficiary-handbook-for-family-members-beneficiaries-of-uc-retirees--members-receiving-ucrp-disability-benefits.pdf>. It is recommended that UC retirees download a copy of this publication, acquaint their survivors with its contents, and keep it within their estate files.

CUCRA's travel program is an additional feature that may be of interest to all LRG members. Details are accessible at <http://cucra.ucsd.edu/travel/> This popular program is managed by a volunteer UC retiree who organizes international and domestic trips and excursions designed especially for small groups of UC travelers.

UC retirees should be receiving a quarterly publication, *New Dimensions*, which provides relevant news and information. It is available in print form and online.

More Alphabet Soup—The RPEA Connection

An LRG retiree recently asked for more information about the Retired Public Employees Association, RPEA, another advocate for LANL retirees. RPEA, with many local LANL retiree members, shares a booth with the LRG at each annual Los Alamos Health Fair. Kay Reiswig is Chairman of the Board of the local chapter and shares this information.

Cont. next page

Kay is well known for her volunteer work having held state and local offices on Boards for the National Alliance for the Mentally Ill (NAMI) and the American Cancer Association. She and her late husband, Bob, a metallurgist in CMR for 30 years, came to Los Alamos in 1955; she still calls it home.

Another Retiree Advocate

Kay Reiswig

RPEA is a non-partisan organization for members who in this area are mainly those receiving CalPERS pensions and benefits. Other public employees are encouraged to join.

RPEA's national office is in Sacramento, California and maintains an active political action group funded by donations, not through membership dues.

RPEA offers benefits such as many types of insurance, Medical Air Services Association, annuities and American Hearing Benefits. Also, through AMBA, benefits such as discounts on rental cars, cruises and vacations, pet insurance, and restaurants are available among other services. A full list of benefits and how to access them will be sent to all of our members in late February.

Our local chapter, before COVID, held and will hold, post-COVID general membership meetings three to four times a year. Those meetings include a free lunch and informative speakers. At our Christmas meetings, there is always entertainment as well as a short business meeting. The RPEA board hopes to hold a general membership meeting soon by Zoom.

We have a problem reaching all members because fewer than a third have listed an email address in their signup. We urge all RPEA members to send their email address if they have not yet done so to our membership chairman, Susan Krohn, at susankrohn4@gmail.com. For any other questions, suggestions or to volunteer to serve on the RPEA board, please contact Kay Reiswig at kayreiswig@gmail.com or 505-662-7988.

Getting About a Roundabout

Kim Thomas

Author Kim Thomas is no stranger to LANL retirees who have taken the AARP Smart Driver class at the Senior Center. The monthly classes are currently on hold but LARSO will resume them as soon as it is safe to do so. In the meantime you can learn or review roundabout safety in Kim's article.

The roundabout nearing completion at the east convergence of Trinity Drive and Central Avenue requires that drivers unfamiliar with this relatively new driving condition in Los Alamos learn the rules.



Looking east to the Sangre de Cristos from a balcony on the former Hilltop House Hotel.
Photo by Shari Mills

Cont. next page

Approaching a roundabout (aka, traffic circle or rotary) for the first time can be confusing and intimidating. However, it doesn't have to be if you keep a few simple things in mind...

First of all it helps to understand why roundabouts are becoming more and more popular. According to the Insurance Institute for Highway Safety, roundabouts are a safer alternative to traffic signals and stop signs. The tight circle of a roundabout forces drivers to slow down, and the most severe types of intersection crashes — right-angle, left-turn and head-on collisions — are unlikely. Studies of intersections in the United States converted from traffic signals or stop signs to roundabouts have found reductions in injury crashes of 72-80 percent and reductions in all crashes of 35-47 percent (*Retting et al., 2001; Eisenman et al., 2004; Rodegerdts et al., 2007*). Roundabouts also improve traffic flow and are better for the environment. Research shows that traffic flow improves after traditional intersections are converted to roundabouts. Less idling reduces vehicle emissions and fuel consumption.

The modern roundabout is a circular intersection with design features that promote safe and efficient traffic flow. At roundabouts in the U.S., vehicles travel counterclockwise around a raised center island, with entering traffic yielding the right-of-way to circulating traffic. Typically entering vehicles negotiate a curve sharp enough to slow speeds to about 15-20 mph. Slow speeds help vehicles move smoothly into, around, and out of a roundabout.

When approaching a roundabout reduce your speed, look **left** for potential conflicts with vehicles already in the circle and be prepared to stop for pedestrians and bicyclists. Only enter a roundabout when there is a safe gap in the traffic, yielding to traffic already in the roundabout. Treat entering a roundabout like a "right on red." Once in the roundabout, proceed in the proper lane to your exit (veering left for left turns; right for right). If you miss the desired exit, continue around the roundabout moving into the proper lane for exiting and take the desired exit when it comes around again. Drivers already in the roundabout need to anticipate entering vehicles that don't properly yield; however, they should also resist the impulse to come to a stop for vehicles waiting to enter the roundabout. Large vehicles and trucks need more space and often run onto the center apron, which has been designed for this eventuality. For this reason, it's best to give them plenty of space as they transverse the roundabout. When emergency vehicles are approaching with their lights and sirens on, you should completely clear the roundabout and then pull to the right to allow the emergency vehicles to pass.

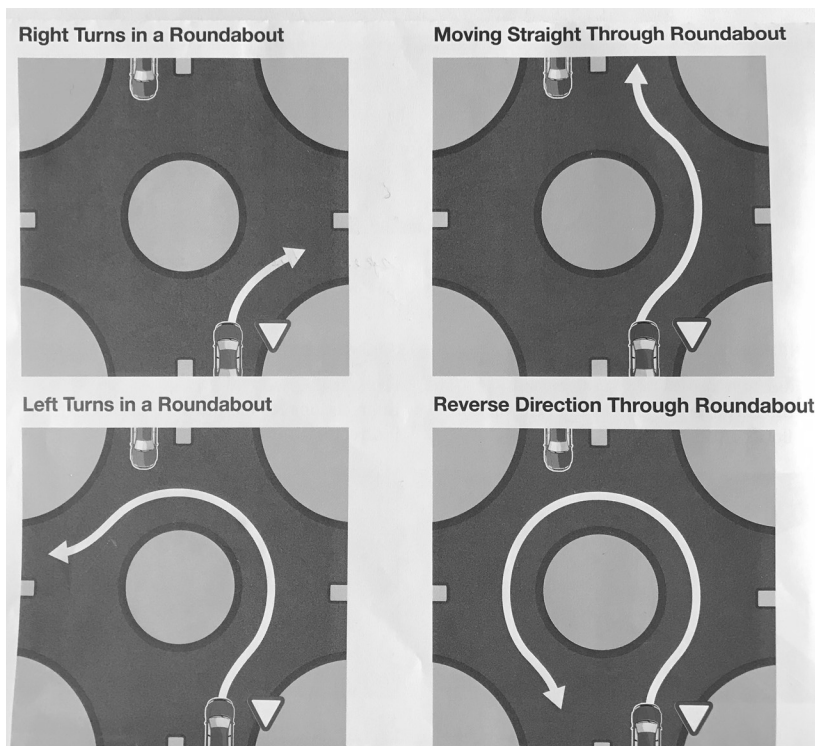
While your first time or two around a roundabout might seem intimidating, keeping your wits about you, reducing your speed, and being sure to yield before entering will ensure a safe traverse of this traffic intersection!

Ed note:

There are any number of videos on YouTube about negotiating a roundabout, but many of them are filmed outside the United States and can be confusing, especially those from the UK. Be sure to choose one written for and filmed in the US.

As a general rule, remember that right-of-way is something you give, not something you take.

AARP



LANL In Memoriam

By Jack Clifford



Olojia Abeyta
Emile Bernard
Nancy Brown
Mary Bryant
Charles Burns
James R. Campbell
Robert Cantwell
Sylvia Charmatz
Leo Chelius
Gregory Cole
Landry Dominguez
David Dorsey
Clarence Duffy
Early Eastburn
Marian Fox
Jake Fresques
John Gonzales
James Griffin
Albert Haberstitch
Joan Holliway
Chaoyuan Huang
Kaye Allen Johnson
Robert Kriz
Lawrence Martinez
Arthur Miller
Stephen Nielson
Donald Oakley
Jose Ortega
Donald Pasieka
Reycita Pena
Robert Pendley
Bobby Joe Phillips
Joe S. Quintana
Robert Rael

John Ross
Jesse Saulsbury
Alexander Shapolia
Robert Shelton
James Edward Schwiner
Belinda Teller
Cecil Thorn
Floyd Vinton
Donald Walker
Joseph Watts
Walter Willis
David Weldon

*The preceding names were
reported to us recently by UC
and have not been listed in
previous issues.*

Evan Ballard
James A. Baran
R. Richard Bartsch
Ginny Bell
Loyal Dean (Ben) Benham
Joe Bergstein
Robert (Bob) Boland
Orvil D. Bradley
Myra P. Branch

*Grief is just love
with no place to go.*

Robert Dannewitz
Sam Donaldson
Thomas (Tom) Duran Jr.
Stephanie Field
Fred Flick
Elipio Garcia
Siegfried Gerstl
Joe (Tito) Griego
Robert E. Harris
William Jake Honeycutt
Jeanne Melanie Hurford
Jose (Joe) Ernesto Hernandez
Jerry Jacoby
Kathleen Lorraine Jaramillo
Margaret C. Klaer
Loren G. Lundquist, *on
assignment to LANL*
Benito L. Martinez
Kimberly Martinez
Bruce Joseph Meyer
Raymond T. Ortega
Samuel Romero
Clinton Scarlott
Doyle Denton Simes
Barbara Sinkula
Sharon E. Smith
Thurman Lamar Talley
Rosalie Taylor
Billy E. Todd
William Maurits Visscher
Donald Lind Winchell
Karina Yusim

Tennis Anyone????

Neither rain nor snow nor low low temperatures daunt a group of local retiree tennis players from hitting the courts three times a week — year round! They shovel snow, squeegee rainfall, and wear warm clothes when temperatures drop below about 40 degrees.



Left
Cindy Koehler watches
LRG Board member,
Richard Henderson
return serve.

Right
LANL retirees, John
Sarracino and Bob
Brewer team up.

Photos by Joyce Wolff



Board Member Dave Schiferl Comments on a Good Retirement

A good retirement (a Lab retirement!) doesn't mean you won't get up early in the morning. It doesn't mean you won't occasionally work for money. It doesn't even mean that you won't occasionally get up to work for money! It does mean that you will never, ever again have a bad boss or a bad situation for very long. And in that sense, everyone should be retired.

Laboratory Retiree Group Website:

www.lalrg.org

LRG Officers and Board Members,

President	Dale Thompson	dalethompson@losalamos.com
Vice President	Leigh House	president@lalrg.org
Treasurer & Membership	Sheila Girard	hagar@newmexico.com
Scribe	Alan Wadlinger	president@lalrg.org
Board Member & Benefits	Norman Delamater	sgirard@losalamos.com
Board Member	Paul Elkins	awadlinger@vla.com
Board Member	Sue Elkins	ynormdel@earthlink.net
Board Member & Main Gate	Richard Henderson	pselks@gmail.com
Board Member & Website	Paul Lewis	pselks@gmail.com
Board Member	Bob Meier	brh@swcp.com
Board Member	David Schiferl	plewis0@comcast.net
Board Member	Erika Spallitta	website@lalrg.org
Board Member	John Stewart	bobmeier@mac.com
Board Member & Benefits	Patricia Wing	dsconsult@centurylink.net
Board Member & Main Gate	Joyce Wolff (JJW)	Erika.joseph@hotmail.com
All Board Members		jns@rt66.com
		hwybks455@yahoo.com
		jwolff@lomalo.com
		maingate@lalrg.org
		board@lalrg.org

The Main Gate is printed by Aspen Copies, Los Alamos, NM

Really?????

Joyce Wolff, departing humor

I once bought an electric lighted make-up mirror and was glancing at the "instructions" since I couldn't figure out what else there was to know about it. PLUG IN – toggle ON -toggle OFF – UNPLUG.

There was a long list of things not to do, like throw it in the bathtub if there were some one sitting there in water - you know - things like that. And then, just like all the lists we've seen in funny emails, there was the first one I've read firsthand. "Do not use while sleeping."

I warned my husband to waken me if he ever finds me using it in my sleep. I guess I'm not sure what harm would come to me, but I'm not taking any chances.

LABORATORY RETIREE GROUP (LRG) Works to Protect Retiree Benefits

Membership in the Los Alamos Laboratory Retiree Group, Inc. (LRG) 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, as described above, pay annual dues of \$20, have voting privileges at Annual Meetings, and may serve as LRG Officers and/or Board Members. Active members receive the annual LRG Directory of members and *The Main Gate* news bulletin 3 times a year. 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 mailing *The Main Gate*. Friends may not vote, hold office, or receive the LRG Directory.

MEMBERSHIP APPLICATION or RENEWAL FORM

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: New Subscribers and Renewals please mail this completed form plus \$20 per year dues payment by check to:

LRG, PO Box 546, Los Alamos, NM 87544

Date: _____ Check No: _____ Dues Enclosed: _____

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

The LAESF Workforce Retirees' Scholarship Fund is an endowed component of the Los Alamos Employees' Scholarship Fund. It is funded by generous contributions from Laboratory retirees, including contributions from Laboratory Retiree Group members. The LAESF Advisory Committee is now able to award a \$1000 annual scholarship to a deserving student each year in the name of the "Workforce Retirees' Scholarship Fund". This award is based on both scholarship and financial need. Thank you LRG members who have contributed to this fund or may contribute in the future. You will find complete information on how to donate on the LANL Foundation website:

lanlfoundation.org

or by mail to their address at

1112 Plaza del Norte, Española, NM 87532