

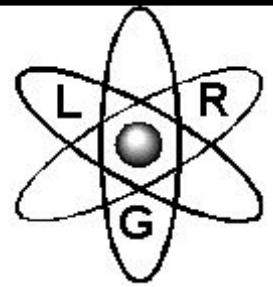
**Laboratory
Retiree
Group
Newsletter**

**Vol. 25 No. 3
November 2020**



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 Leigh House

We have been informed by Laboratory benefits group that this year's open enrollment for Lab retirees will be a passive open enrollment. That means if you have no changes, then you do not need to do anything for next year's benefit enrollment. Your existing coverages will be continued into next year. They do not plan to hold any presentations for retirees this year. Open Enrollment for retirees will run from October 26 – November 12. Letters will be mailed out to remind us of the upcoming open enrollment event. If you plan to make changes in your insurance coverages, you will need to login to the Empyrean website to make them. Even if you do not plan to make changes, you may still wish to login to Empyrean's website to verify the coverages you have. This will be our once a year opportunity to make changes in our coverages. Follow the instructions that will be in the physical mail you will soon receive about open enrollment. Also, you may want to check whether Empyrean has your current physical mail address. And, if you had a "life event" such as a death in the family, a marriage or remarriage, new dependents, new eligibility for Medicare, or others, you will need to contact Empyrean to update your coverage. Changes in coverage because of a "life event" should be made as soon as possible after the event. These changes are not limited to the open enrollment time period.

We hope all our readers are staying healthy and safe. Please be sure to get any important immunizations you may require, like the influenza shot, pneumonia and shingles shots and any required booster shots like tetanus. Consider the Covid-19 vaccine when it is developed and proven effective and safe. Medicare and Lab retiree health insurance will cover most immunizations. Stay safe this Fall and Winter

As always, please continue to email us with any questions or issues which may arise as we go through the open enrollment period this year. A discussion of long-term care insurance follows:

Some important factors to consider when deciding to buy or keep a Long-Term Care (LTC) insurance policy

Many members of the Laboratory Retiree Group have purchased long term care insurance through their employment at LANL. This would include long term care coverage from CALPERS as well as long term care coverage with a group plan from John Hancock insurance company. Both of these plans are currently closed to new applicants, but current members can continue with their coverage. However, due to uncertainties in the long-term care insurance market, both of these plans are subject to general rate increases. The CALPERS plan announced that premiums will increase in 2021, with the actual amounts to be decided in a CALPERS board meeting in November, 2020. The John Hancock plan has had rate increases in recent years, and we do not know if they will increase rates again soon.

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When a long-term care policy holder is notified about a rate increase, here are some options: 1) if the increased premium is acceptable, keep the existing policy as is, and pay the increased premium; 2) if the increased premium is too onerous, you might consider reducing the policy coverage, such as by reducing inflation coverage, or exploring other changes to reduce or eliminate the increase in premium; or 3) drop the policy. If you decide you need to use options 2) or 3), contact the LTC insurance company first to explore what they may be able to do for you.

We don't recommend option 3), unless you really feel you have no other choice, because you will likely forfeit all the premiums you have already paid, which may be considerable. And, before you drop an existing policy, you may want to try to get another policy, which can be difficult. You will likely need to pass a health check to get a new individual long-term care policy. You might consider the long-term care policy as a cost sharing arrangement. It may not pay all the long-term care costs, yet it may pay part of the total cost, leaving you to your own resources to cover the difference.

Alternatives to traditional long-term care insurance for paying for LTC are (1) cash value life insurance, (2) hybrid life insurance with long term care rider, (3) immediate or deferred annuities and (4) self-insurance using personal savings. You may also qualify for Medicaid at some future time if your assets are at risk of becoming depleted in paying for long term care expenses.

Some general information about traditional long-term care policies:

What is Long-Term Care ?

- Assistance with living as you are now; not directed toward improving or correcting medical problems
- Includes: home care, adult day care, full-time care, respite care, hospice care
- Provides in facilities such as: at home, adult day care, assisted living facility, nursing home, or hospice facility

What does LTC cost? According to the NAIC (defined below) *A Shoppers Guide to Long-Term Care Insurance 2019*, average costs in 2018 were:

- For a health care aide to visit in your home six hours a day, five days a week, about \$2,860 per month.
- Rent for a one-bedroom unit in an assisted living facility was about \$4,000 per month.
- For nursing home care in a shared ("semi-private" room), about \$7,440 per month.
- Depending on individual needs, additional help, such as with taking medications, physical therapy, or getting meals, will add to the basic costs above.

Who will need LTC?

- About 70% of people older than 65 will probably need some form of LTC at least once.
- About 35% of people older than 65 will probably need nursing home care at least once.

Why might we need LTC?

- Age-related infirmity that makes it difficult or impossible to carry out activities of daily living, such as bathing or dressing
- Recovery from major illness or injury, such as stroke, heart attack, or auto accident

Who pays for LTC?

- Medicare coverage is limited to short-duration and specific circumstances.
- Medicaid pays for nursing home/chronic care for low-income patients with limited finances. Currently, Medicaid pays for about a third of nursing home care in the U.S. otherwise, the patient or family pays for most LTC.
- LTC Insurance can pay for some or all LTC costs, depending on policy coverage.

Factors to consider with LTC Insurance

- Should you keep a policy you already have? If you've paid a significant amount of premiums for an existing policy, think carefully before letting it lapse. About 1/3 of the people who have LTC insurance when they are age 65 let their LTC policies lapse before they die. Many people who subsequently use long-term care were more likely to have let their LTC policy lapse.

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- Should you sign up for a policy now? LTC insurance is an arrangement that will last for the rest of your life. Will you be able to keep paying the LTC insurance premiums for many years, even if they increase?
- LTC insurance can protect some estate and family assets and from having to be spent on LTC
- Premiums and coverage can be complicated and may be hard to find out about.
- In general, premiums are higher the older we are when we sign up for it, and will likely increase over time. Also, the premiums for individual policies will be higher than for a group policy
- The financial stability of the company that issues the policy is important. It may be a decade or more before you need long-term care, and if the company is not around to honor your claim, or is no longer viable, you've lost all the premiums you paid.
- Although the premiums for LTC insurance policies increased, sometimes dramatically, 10 or 15 years ago, premium increases now tend to be smaller. Companies have more experience to realistically set premiums.
- CALPERS issued LTC policies to LANL employees who applied during the UC management period of the Lab. These were group policies and required health underwriting to qualify, as well as some UC service credit. CALPERS is not currently accepting new applications for this coverage.
- John Hancock issued the LANS group LTC policies about 15 years ago for LANS employees with no health check. They are no longer writing these group LTC policies. John Hancock now will issue individual LTC policies which may require a health check.
- Mutual of Omaha is a well-rated company that issues individual LTC policies and also may require health check.
- A policy detail: policies include an "elimination period" which is the delay, often 90 days, between the start of needing Long Term Care and the start of benefits from an LTC policy. The patient pays for Long Term Care during the elimination period.
- An organization called NAIC, the National Association of Insurance Commissioners, issues a shopper's guide to LTC policies. We highly recommend this guide for its wealth of information.

Some Resources:

- *A Shopper's Guide to Long-Term Care Insurance*, 2019 edition, the National Association of Insurance Commissioners (NAIC). This guide is large, about 15 Mbytes, and is available at: www.naic.org/documents/prod_serv_consumer_ltc_lp.pdf.
- *Why Do People Lapse Their Long Term Care Insurance?*, W. Hou, W. Sun, and A. Webb, Center for Retirement Research, Boston College, Oct 2015, 10 p, available from: www.naic.org/documents/committees_b_senior_issues_related_why_people_lapse_their_ltc.pdf
- CALPERS website: www.calperslongtermcare.com
- US Health and Human Services long term care website: longtermcare.acl.gov

DISCLAIMER: The information provided in this article, while believed to be currently accurate, is meant to be educational in nature and should not be interpreted as medical or investment advice. Consult with your physician, financial advisor or tax advisor before taking any actions based on information in this article.

Original Medicare

Patricia Wing

A reader asked, "What is original Medicare?" mentioned in the last Benefits column. Original Medicare is actually just plain Medicare. If you have a Medicare card in your wallet, you have "original" Medicare. Medicare is the plan that complements the Laboratory-sponsored "National Medicare Supp" and the "PPO/EPO" plans offered by LANL to retirees. The Blue Cross Blue Shield card in your wallet will show whether you have the "National Medicare Supplement" or "PPO/EPO" plan.

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Commercial plans to replace Medicare are available and advertise with flyers and countless adds on TV. As LANL retirees, these plans do not apply to us. Medicare Advantage, New Mexico Medigap, Presbyterian, Lovelace, and many other health entities offer Medicare advantage plans. These are plans that require an individual to give up "original Medicare" and choose another designated plan that has in-network providers. With these plans, you cannot go to any provider; you must go to a provider predetermined by their network.

Our LANL "National Medicare Supp" is sometimes confused with all these other plans. It's a good thing we carry those cards in our wallet to keep us straightened out. Please make copies of your medical plan cards to keep in a safe place!

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.araggroup.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

The Vial of Life for 911

Patricia Wing

What do you tell the medical 911 responder? If you or a household member are unconscious or not inclined to discuss your medical history, there's a tool to help: the Vial of Life kit. It's available free from the Los Alamos Fire Department, through Ana Martinez at 505-662-8303. The kit can be mailed to you, or picked up. For those not living in Los Alamos, VialofLife.com has printable forms, a way to store your information on-site, and free decals to order. A local fire department may have packets and forms. Or you can prepare your own packet.

The Vial of Life kit consists of a one-page form to put in a plastic bag placed on the refrigerator, a red and white medical sticker for the bag, and a matching sticker for the front door. Ana Martinez advises that one form per person is necessary for every individual, child or adult, in the home.

To make your own kit, go to VialofLife.com to order stickers and instructions or mark your own instruction envelopes with a prominent 3-inch red square with a white cross on it. Instructions go inside the bag and are attached to the refrigerator. If you have placed a Vial of Life sticker on your front door, emergency responders will look at the refrigerator door for the packet.

The form has places to fill in this information:

-) Date completed
-) Name, SSN, street address, phone numbers, date of birth, M/F, height, weight, eye color, blood type, and religion
-) Hearing difficulties, hearing aids, speaking ability Y/N
-) Vision difficulties, glasses or contacts required for distance or near
-) Dentures upper and/or lower
-) Identifying marks

Cont. nextpage

-) Current medications, name, dosage and frequency
-) Allergies to medications
-) Current medical conditions
-) Past medical conditions
-) Doctor(s)' name(s) and phone numbers
-) Last hospitalization: where and reason
-) Special instructions such as Health Directive and
-) Do Not Resuscitate (DNR) completed form
-) Health insurance or copies of health cards
-) Emergency contact: name, address, phone number, relationship

Or you can place the red sticker on the refrigerator door and place the instruction envelope on top. It's not a bad idea to keep a similar list in your wallet. It can be a relief to give a piece of paper to the physician rather than play a memory game when you're not feeling well.



LRG News

Recently retired LRG Board member, George Best, celebrated his 100th birthday on August 4th, a day proclaimed George Best Day by the Los Alamos County Council. His life of community service prompted not one, but two parades, passing his house. Well wishers left cards, and tooted horns as they waved to George, seated on his porch, as he reviewed his many passing admirers. Several LRG Board members were happy to accept the invitation to drive in the parade sponsored by the Unitarian Church where George is a founding member. (Please go to the LADaily Post for some great parade photos). His contributions to the community and the Manhattan Project are far too many to list here but several excellent articles documenting his inspirational life can be found on the Internet. For many years George

was a faithful member on the LRG Board, retiring just this spring. In gratitude and with thanks the Board has made him a forever member of the Laboratory Retiree Group. He says that being the second child born to his parents made him Second Best, but nothing could be further from the truth. So George, heart felt thanks and best wishes for more birthdays to come 'cause we love a parade.

The Unitarian Church parade was led by Hedy and Skip Dunn, pictured right, in their 1914 Model T Ford (Tin Lizzie) touring car. Hedy noted that the car was six years old when George was born. The Dunns are only the third owners of the car which they acquired at an auction in 2000.



The LRG Member Directory will be mailed to you next February if your dues are current. It contains contact information for over 500 members who have submitted that data. Please send updates well in advance of that date to jwolff@lomalobo.com or mail to Sheila Girard, P.O. box 546, Los Alamos, NM 87544.

LANL Foundation Scholarship Announcement

October 16, 2020

The LANL Foundation is pleased to announce that its 4-Year Undergraduate Scholarship application is now open. Among the scholarships the Foundation administers, with the support of the Los Alamos Employees' Scholarship Fund (LAESF) Advisory Committee, is the

LANL Workforce Retirees' Endowed Scholarship Fund.

This endowment is fully funded and continues to grow from contributions made primarily by retired LANL employees to provide scholarships for students pursuing degrees critical to the needs of the Laboratory and the region. Emphasis for these awards is placed on students who have high academic achievement and financial need. Preference is given to students who are pursuing STEM degrees. LANL Workforce Retiree Scholarships are one-time, \$1000 awards that may be awarded concurrently with other LANL Foundation scholarships.

To make a donation, visit: www.lanlfoundation.org/give and click "Donate Now." Here, you can choose to either:

-) Download a scholarship PDF pledge form and mail the completed form along with a check or credit information to the LANL Foundation, or
-) Make a donation online. When asked "Do you want to specify how the LANL Foundation will use your donation?" click "Yes" and then enter the amount of your donation in the box for "LANL Workforce Retirees' Scholarship Fund."

Please do not hesitate to contact Mike Ammerman, LANL Foundation Scholarship Program

On The Bookshelf

Joyce Wolff

Sadly for the literary world, well known author, Rudolfo Anaya, died last June, at age 82, ending a lifetime of delightful storytelling rooted in Hispanic culture, concentrating on New Mexico. His most famous work is, undoubtedly, award winning *Bless Me Ultima*, published in 1972 and made into an endearing film. Before his death I had decided to write reviews of two of his Christmas stories for children. They appear in my holiday basket of Christmas books each year. His recent death makes it more appropriate that I do that for this "holiday" issue. I must add that the term "children's books" is misleading. Although written for children a reader of any age with a love of New Mexico will enjoy these stories, colorfully and boldly illustrated. Through the years I have given copies to friends and family. I offer them for your entertainment this holiday season.

They are *The Farolitos of Christmas* and *Farolitos for Abuelo*, both illustrated by Edward Gonzales. When I contacted the Museum of New Mexico to see if I could reproduce the covers in the Main Gate I learned that there is a new edition of *The Farolitos of Christmas*, illustrated by Amy Cordova. This new edition contains a wealth of rich material drawn from Professor Emeritus Anaya's warm and loving childhood memories of New Mexico Christmases past.

Mmmmmmmmm—from the moment I opened this new edition till I closed it I could smell the aroma of biscochitos baking, tamales steaming, and the ever-wonderful fragrance of pinon burning in Christmas Eve fireplaces or luminarias on Canyon Road.

The stories are of Luz who lives in San Juan. It's 1944 and her father is away fighting the war. Her abuelo is her special friend. This year he can no longer cut the wood to form the little stacks of wood for the luminarias that light the way for the posada. Together they create the first farolitos or little lights, made from paper bags, sand, and a candle. So the tradition of lighting the way for Mary and Joseph on Christmas Eve is maintained by smaller lights. Professor Anaya makes the clear distinction between the two words.

Farolitos for Abuelo is a second sweet Christmas story of Luz and Abuelo. These endearing books should be on every Christmas coffee table. There is something within each that will touch all ages: encouraging us to appreciate and maintain the rich traditions of this multicultural state. All are available on Amazon. The new edition is available at the Museum of New Mexico Press..



LANL In Memoriam

By Jack Clifford



Lorraine Arter	Benjamin B. Alarid Jr.	Elizama (Sam) I. Lopez
Robert L. Cardenas	Jack L. Bacastow	Virginia (Ziebol) Lyon
Walter Chamberlin	Barbara Anne (Moore) Bacon	Patricia Winter Mendius
Thomas Wilford Dowler	Roline Chrystal Baker	F. Fay Moats
Willard Draisin	Felisha Barela	Robert Charles Malone
William Foley	Richard W. Basinger	Kurt E. Nielson
Laurie Jean Iko	Jose N. Chavarria	Maureen O'Mara
Larry Allen Jones	Roger D. Coad	Mollie Garcia Rodriquez
Alvin Jerome (Jerry) Miller	George E. Cort	Samuel D. Romero
Betty Perkins	Louis William Cutler	Larry J. Roybal
Robert Pogna	William (Bill) Edgar Deal, Jr.	Dale Eugene Ryan
Donald Shover	Imogene Dison	John Seal
Joseph Stampfer	Bill Dale Fordham	Billie Bishop Shull
Belinda Teller	William (Bill) Gibson	Kathleen Karen (Carroll)
George Elbert Tubb	Margaret (Judy) Gosling	Taylor
John Van Marter	Doris Jeanne Gula	Charles Trujillo
John Weltman	Donald E. Hoard	Mary Tyson
David Whitcomb	Jack W. House	Jerry D. Umphres
	Armanda Betty Lopez	Jaunita S. Velasquez
	Jackson	Leroy Vigil
	Steven Paul Limback	Robert Thomas Wagner
		Harry Williams

The names above from 2019 were reported to us recently by UC and have not been listed previously in the Main Gate.

An obituary can usually be found in Google by entering the individual's name, followed by Los Alamos.

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

The Bradbury Science Museum Association (BSMA)

BSM Staff Writer

A separate, not-for-profit entity dedicated to enhancing the educational work of the Bradbury Science Museum.

The BSMA opened in July of 2016 to support the Bradbury Science Museum in its mission to stimulate interest in, and enthusiasm for, science and technology while promoting public understanding and appreciation of the work being done at the Los Alamos National Laboratory.

The BSMA expands the Museum's ability to offer free, local programs and services by funding events and outreach, something the Museum isn't able to do as part of a government-funded entity.

Fast forward to 2020 and the BSMA continues to help make professional development programs and STEM-focused events, including field trips, accessible to an ever increasing local and regional audience, most especially to students and educators.

In order to fund these events, the BSMA offers memberships to the public (with great benefits!), hosts public events and also sells fun Lab and science-themed apparel and goods at Gadgets, their gift store located inside the Museum.

At the moment, all BSMA events including Night with a Nerd and STEM Bingo are being held virtually and can be easily found and registered for online at their website:

<https://www.bradburyassociation.org/>.

The store, *Gadgets*, shown to the right, is also closed to the public, but they are happy to take orders at their online store:

<https://www.bradburyassociation.org/Gadgets-store>.

The BSMA's funding of Museum events has a huge impact on the science education of school-age children in our community and welcomes your support, whether through membership or by visiting Gadgets for some great, local gifts for friends and family. They also welcome volunteers to help with special events and programs at the Museum, to donate time to Gadgets or even to join the STEM Docent Program and enjoy engaging conversations with learners of all ages!



Laboratory Retiree Group Website:

www.lalrg.org

LRG Officers and Board Members.

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

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LABORATORY RETIREE GROUP (LRG)

www.lalrg.org

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.

**Bob Meier reports that
First Tuesday
breakfasts are cancelled on a
month to month basis and not
likely to resume until there is a
definite decline in the
pandemic threat.**

**LRG Board meetings remain
on the third Wednesday
of the month,
at 2 pm,
by way of Zoom.**

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

Laboratory Retiree Group
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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