Laboratory Retiree Group Newsletter

Vol. 27 No. 2 July 2022





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.

LANL Benefits Updates Norman Delamater

As of the date of writing this article (late-June), we have not heard any information from the Lab HR group on the details for the retiree benefit vendors and premiums for 2023. We expect to receive this information for the November, 2022 Main Gate. We have not heard many complaints on the health, dental and vision benefits from the LRG members this year. Please continue to let us know of any issues with these benefits.

The main complaints we have heard this year have to do with the survivor benefits for survivors when a retiree death occurs. Usually these issues are resolved, but it takes some time and much paperwork is involved for the family survivors. We will call your attention to a recent article in the UC publication New Dimensions (February, 2022) which deals with preparation to make it easier for survivors to claim benefits. While this article deals with University of California pension benefits, it would also apply more generally as well to LANL Triad retirees and survivors. The article may be found online at:

https://ucnet.universityofcalifornia.edu/retirees/ new-dimensions/pdf/nd_39_1.pdf

The article points out that one may want to create a survivor file which has important documents like the original retirement paperwork which specifies the spousal continuance percentage amount, and other documents like birth certificates and marriage license documents.

In addition please make sure your address is current and all beneficiaries are current and updated when necessary, and evidence of name changes are in your survivor file. You should have a designated point person to work with the retirement service center when needed, as someone other than a grieving spouse may be better suited in this situation. If you have a trust in your estate plan, be sure you can provide copies of the current trust document and any amendments, if the trust is included as a beneficiary.

In addition to pension continuance, survivors of UC and Triad/LANS retirees in TCP1 (defined benefit plan) are eligible to receive a "Single Sum Death Benefit" of about \$7,500. Check with your pension provider (contacts on p 3) to verify eligibility and taxability.

UC is working to improve the claiming process for survivors by implementing a dedicated team and phone line through the Retirement Administration Service Center. The UC RASC can be reached by phone at 800-888-8267, though call early in the day and ask for a callback to speak with them for any pension or survivor claiming issues. For LANL Triad retirees the contact phone for AonHewitt is 866-370-7301. For both UC and Triad retirees, the Empyrean contact number is 844-805-0002. The Fidelity NetBenefits contact number is 800-835-5095, or the number found on your retirement saving statement from Fidelity.

Cont. next page

CalPERS Long Term Care Policies

We have had some questions from LRG members who purchased the CalPERS Long term care insurance, and there is now some recent news concerning the class action lawsuit brought against CalPERS in the California courts. While most LRG retirees with this insurance are not members of the settlement class, we may be interested parties to the settlement. As of April 21,2022, both CalPERS and the plaintiff attorneys have agreed to terminate the proposed settlement. The parties have agreed to continue negotiations to reach a new settlement agreement, or if no agreement is reached they will go to trial and this process may take a long time to complete. Details can be seen at the website

https://www.calpersltcclassaction.com/
The effect on future rate increases for those in the CalPERS long term care program is uncertain at this time. But if any LRG member with the CalPERS long term care insurance needs this type of insurance you may wish to speak with a financial advisor about continuing the CalPERS policy or any other alternatives.

Long term care insurance is still very expensive and all the major insurance carriers have been faced with premium increases so you will need to determine the value of the CalPERS program in your financial planning as it may well be impossible to obtain a new policy from another company. While Medicare does not in general cover basic long term care expenses, there is some limited coverage. Medicare does pay for limited stays in rehab facilities — for example, if you have a hip replacement and need inpatient physical therapy for several weeks. But if you become so frail or sick that you must move to an assisted living facility or nursing home, Medicare won't cover your custodial costs. (Nursing homes average about \$90,000 a year for a semiprivate room and more than \$100,000 for a private room. Costs vary based on where you live and what facility you choose.) Check on genworth.com which provides a long term care cost calculator specific to your location. You must factor all this into your planning for long term care expenses.

Odds and Ends

Here is information on a few more coverages Medicare provides in 2022. While Medicare does not provide for routine podiatry coverage, it will cover podiatry expenses related to nerve damage from diabetes or care for foot injuries and some other foot ailments. Check with your physician about Medicare podiatry coverage.

Medicare also will provide some coverage for acupuncture treatments, but only if it is related to chronic lower back pain. Check with your physician about this type of acupuncture coverage and if it might apply in your specific case.

There is some recent good news about Medicare Part B premiums for 2023. There could be a slight reduction because of the reduced cost of an Alzheimer drug Aduhelm. More good news for New Mexico taxpayers: Rebates are being sent to eligible New Mexico taxpayers in June, July and August which you may have noticed as deposits into your bank accounts or checks in the mail. This could amount to a total of \$1500 for married filing jointly for those eligible taxpayers. Your check could already be in the mail or direct deposit!!

The Cost of Living Adjustment (COLA) for UC retirees this year will be 3.69% effective with the July pension payment received on August 1st. Triad/LANS retirees should also see a similar COLA. For social security retirees, the monthly benefits COLA effective in January, 2023 may be up to about 8%, but the exact amount will be determined later this year. Cost of living increases are helpful, but of course inflation is becoming a problem especially with food and transportation costs, so even with COLA we must still watch our spending and adjust to higher costs of living.

The AARP offers a Smart Driver class, either online or in person. See the website:

https://www.aarp.org/auto/driver-safety/
The link gives a description of the class and how to take it online or in person. The advantage of taking this class is that it offers tips on safer driving and gives you documentation to send to your auto insurance company to receive a safe driver discount. The discount applies for three years, but check with your auto insurance company for the specific amount of your discount.

We hope our readers will have a healthy and enjoyable summer. Please continue to contact us with any benefits issues and concerns.

DISCLAIMER: The information provided in the Main Gate, while believed to be currently accurate, is meant to be educational in nature and should not be interpreted as medical, investment, or legal advice. Consult your physician, financial adviser, tax advisor, or attorney before taking any actions based on information offered here.

Empyrean: 1-844-805-0002, www.lanlbenefits.com

Blue Cross/Blue Shield of New Mexico: 1-877-878-5265, www.bcbsnm.com/lanl

BCBS Behavioral Health Unit 1-888-898-0070

Express Scripts: 1-800-838-4590, www.express-scripts.com Delta Dental of New Mexico: 1-877-395-9420, www.deltadentalnm.com

Davis Vision: 1-800-999-5431, www.davisvision.com/members

ARAG Legal: 1-800-247-4184, www.araglegal.com

Access code: 14822lal

Medicare: 1-800-MEDICARE or 1-800-633-4427, www.medicare.gov

Laboratory Retiree Group www.lalrg.org

LANL Pension Center for LANS/Triad defined pension plan, TCP1 pensions, AonHewitt: 1-866-370-7301,

https://pension.hewitt.com/losalamos

University of California Retirement Plan, UC Retirement Administration Service Center at UCnet:

1-800-866-682-7787

https://ucnet.universityofcalifornia.edu/contacts/rasc.html

California Public Employees Retirement System (CalPers):

1-888-225-7377, https://www.calpers.ca.gov/page/retirees

LRG News

Morris Pongratz — acting LRG President as of July 1, 2022!

Alan Wadlinger — acting LRG Vice President as of July 1, 2022!

Thank you to **Patricia Wing** for her service as LRG board member & CUCRA representative!

Thank you to **Dave SchiferI** for serving as acting LRG President for the past 6 months!

Thank you to Leigh House for his service as LRG Vice President

& handling necessary document submissions for the LRG!

Treasurer Sheila Girard explains that the address label on your Main Gate indicates your dues status. The date on the label indicates the date for which your dues have been paid.

Laboratory Retiree Group Directory As a service to current LRG members the LRG Directory, mailed each February, contains the names and available information for every present and past LRG member, whether that member is in good standing or not. Some listed in the Directory have passed away or experienced life changing events: marriage or change of contact information. We regret that the information in the directory may be outdated. Unless we receive updates the information will remain inaccurate. It's important to update your profile with the LRG so we can better serve you. Or if you know of a life change of a fellow retiree in the Directory please update us. Contact information is on page 9.

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

We will continue to meet on Zoom until further notice.

First Tuesday Breakfasts have resumed. LRG members and guests who are fully vaccinated are welcome. Coffee is provided by the LRG.



Morning Glory Restaurant 1377 Diamond Drive 8:30—10:30

The CDC advises that the vaccine takes full effect two weeks after the final dose.

The Los Alamos Employees Scholarship Fund

The Los Alamos Employees' Scholarship Fund (LAESF) was established in 1997 by LANL employees to support higher education in Northern New Mexico. Each year, the LAESF Advisory Committee reviews and selects the strongest candidates based on merit and their commitment to academic achievement, leadership and community service. Additionally, LAESF makes a commitment to awarding diverse scholars based on gender, ethnicity, family income, and life circumstances.



2021-2022 LAESF Advisory Committee

Scholarships range from \$1,000 to \$20,000 and support students at any stage of their academic journey. Four-year Undergraduate Scholarships are designated for high school seniors and current undergraduate students pursuing a bachelor's degree in any field of study. Career Pathways Scholarships are designated for high school seniors and non-traditional students returning to school to pursue an associate degree or certification in any field or trade.

The Los Alamos Employees' Scholarship Fund (LAESF) in partnership with the LANL Foundation has awarded more than 2,000 scholarships worth over \$10 million since 1999.

The best way for retirees to stay informed about the Foundation's initiatives is to sign up for our monthly newsletter on the <u>www.lanlfoundation.org</u> webpage.

LANL Workforce Retiree Scholarship

A Retiree Scholarship of \$1000 is funded primarily through retirees' directed giving.



Lucian Badash-Dyer is the 2022 Retiree Scholarship awardee. He is a resident of Chamisal and a recent graduate from Penasco High School, has always had an interest in education and enjoys helping his community members with any task they need. Lucian will attend the University of New

Mexico in the fall to pursue a Bachelor of Science in Emergency Medical Services.

"My goal is to provide necessary, accessible healthcare to those within my surrounding communities," he says.

Lucian has been a driven and passionate student, has participated in his school's crosscountry, track and baseball teams, and worked as a ski patroller, He is a member of his high school's National Honor Society and has a true love for learning. Always drawn to the healthcare field, he was convinced this was the

right fit for him while completing dual credit anatomy and emergency medical responder courses at Northern New Mexico College and Clovis Community College. He also completed an associate degree in Liberal Arts.

A commitment to his community

Lucian's commitment to helping others, whether tutoring algebra students, getting firewood for elders or helping a family after a housefire, has remained constant throughout his teens. Lucian has gained insight into the importance and benefits of volunteering in a community like his: "While living in a small rural community, I believe that involvement of some sort is an inevitable but positive part of life," he says. "I also feel that an individual should strive to provide the most benefit to those around them as is possible."

Hopes for the future

As he prepares to begin his new academic journey at UNM, he is excited about being in an environment where his learning will be supported. He hopes to bring his knowledge and career back to his community, which he knows will "help my community in very direct and necessary ways."

History & Science: Manhattan Project, Los Alamos Lab, & J.R. Oppenheimer

A series of lectures, sponsored by the J. Robert Oppenheimer Memorial Committee, are covering the history and environment of Los Alamos.

In March, a panel discussed the Pajarito Plateau before the Manhattan Project. This panel included **Fraser Goff** Geologist, LANL retired),





Picture by J. Wolff

LANL), **Tim Martinez** (Cultural Resources Advisor, San Ildefonso Pueblo), and **Elliot Schultz** (Historian of Science, LANL).

In April, LANL Senior Historian **Alan B. Carr** presented *MANHATTAN: The View from Los Alamos of History's Most Secret Project.* Then, biographer, historian, and novelist **James W. Kunetka** (Associate Vice President, University of Texas at Austin retired, & former LANL employee) presented *Los Alamos: Robert Oppenheimer's Greatest Legacy.*

All three of these presentations are available to watch (or rewatch) online, and can be accessed through the J. Robert Oppenheimer Memorial Committee website

https://jromc.org/video-recordings/

or by searching www.youtube.com. A wide range of historical information can also be explored in the youtube channel of LANL Historian Alan B. Carr.

In August on the 12th, the 49th Oppenheimer Memorial Lecture will be presented by **Prof. Feryal Özel**, titled *Black Holes: from Oppenheimer's Ideas to the First Direct Images*. The presentation abstract is:

For a long time after Einstein's formulation of the Theory of General Relativity, black holes were nothing but a mathematical curiosity. Even after Oppenheimer's groundbreaking work, who demonstrated that black holes can be formed in the Universe through natural processes, many skeptics remained. In the intervening decades, astrophysicists collected a lot of circumstantial evidence, indicating that black holes do exist. In my presentation, I will discuss how the century-long quest culminated in the first-ever images of supermassive black holes with the **Event Horizon** Telescope. With these images, we can not only confirm their



Picture by J. Wolff

existence, but also perform unprecedented tests of the theory of General Relativity.

See more information on the JROMC website.

Also during this year, filming of a movie about Oppenheimer has occurred in Los Alamos, at Ghost Ranch, and the University of California, Berkeley. See the **LA Daily Post** for pictures during filming in New Mexico, and **UC Berkeley News** https://news.berkeley.edu/2022/06/02/for pictures on campus as the film crew sent UC Berkeley back to the 1940s. The movie is expected to be released in 2023 and is based on the book American Prometheous: The Triumph and Tragedy of J. Robert Oppenheimer. For lots of movie background details see:

https://www.imdb.com/title/tt1398776/fullcredits/

Reprise:

1400 badge photos that have been restored, have we changed much?
Search Google for

how LANL historic badges were restored





Notes and Photos From My Iris Garden Joyce Wolff

The stately and elegant iris x germanica or tall

bearded iris, which can grow 41" tall, must be one of the most beautiful blooms of spring. And what's quite nice is that it is common. It is found in front gardens*, public areas, and street medians in an assorted array of colors and color combinations. My notes refer only to tall bearded irises but there are several kinds.



Celebration Song

shown

here. Many

are named

for famous

people. So

Schreiner's

far I have

not won

yearly

In The World of Irises by the American Iris Society, I found that irises have been discussed among gardeners (not yarders*) for over 350 years. Development in this country came later when growers began to develop more colors, color combinations, and shapes. There is a longing to produce a black iris and some deep purples succeed. Three meaningful descriptive terms to learn are *standards*, the upright three petals of the bloom; falls, the three lower petals that "fall" downward; and beard, the little cluster of fuzzy hairs that form at the base of the fall as if emerging from the heart of the bloom.

Irises are given amusing, romantic, and descriptive names, like Wench and Bewilderbeast both





Bewilderbeast

naming contest for one of their new varieties, but I keep enterina.

There are any number of fine dependable iris growers. My favorite, is Schreiner's in Salem. Oregon, mentioned above. On their website you will find video guides for proper planting and growing practices. Their free catalog is a mini growing guide in itself: full of inspiring photos of acres of growing fields and of their show





Avalon Sunset

Dream Lover

developed

numerous award winning varieties. Irises can be transplanted at any time of the year, but in order to ensure spring bloom one

should be aware of their growth cycle. The following advice comes from The World of Irises and from the worksheet from a local NM iris farm, sadly out of business.

To give your plant a new home, chose a spot with at least six hours of sun and well drained garden soil. They aren't particular but amending poor garden soil will be advantageous. The hole should be deep enough to accommodate the length of the roots when fanned out downward. Shriveled roots can be cut off and the viable roots can be shortened if they are too long for your prepared hole. Place the rhizome on the side of the hole with roots separated downward. The rhizome should be covered with no more than one inch of soil. Work in the suggested fertilizer. Keep them slightly moist but never

In theory irises are deer resistant, but I have had deer nip off the emerging buds and in hard winters chew into the rhizome if they find it accessible. When I gardened with deer in Colorado I used a spray, Liquid Fence. If I was faithful in the proper application I had no trouble with deer. I also suggest you talk to your plants. If one cares enough about their garden to speak with the flowers they are bound to give them good care as well. And the neighbors will smile.

overwater. In winter, the base can be covered

with mulch, pine needles, or leaves.

Now the hard part, waiting till spring to see the results. Thanksgiving and Christmas will distract you. The plants begin to show new growth in early spring and will enjoy a low nitrogen fertilizer some time before expected blooms as it takes about 30 days for the nutrients to become available to the plant. Schreiners has a properly balanced iris food that I have used for years with good results.

Continued on next page

^{*}Since my English gardener friend reminds me that yards are where prisoners exercise, I prefer the term garden. In the US it seems a hard sell.

Irises (continued from previous page)

Uncover whatever mulch you have used so the rhizome is barely covered with soil and exposed to the sun. Catalogs will indicate when a variety will bloom: early, mid, or late spring. An iris chart I kept for a few years shows that I had one variety followed by another blooming from April 9 to June 9th. Occasionally a plant will fail to bloom. It either went into the ground too late in the season, was buried too deeply, or didn't listen to the pep talk. But in another year it should reward you with double blooms. Iris cultivation teaches patience.

After the bloom cycle is complete and dead bloom stems cut off nearly to the ground, the plant becomes busy underground storing nutrients and developing buds that will become new rhizomes. This period takes about 6 to 8 weeks when the plants should be left undisturbed, then feed again or separate them. The tall leaves need not be cut into a fan shape as sometimes seen, but removing dried leaves will keep the plant attractive and healthy through the non-blooming period.

Iris clumps need dividing about every 3-4 years. When left longer the plants will become smaller, may develop diseases, and may not bloom because of overcrowding. The new rhizomes need room to expand and from new rhizomes come spring blooms. To separate the clumps I find a garden fork lifts the clumps with less damage to the roots or rhizomes.

Pull the rhizomes apart and discard those that have a dead bloom stem attached. This rhizome will not bloom again according to The Iris Patch in Colorado. Soak the freshly dug rhizomes in a solution of 1 part bleach to 10 parts water. Then rinse and let them dry for at least a day. The rhizomes can safely remain unplanted for even a couple of weeks. It may take you that long to find homes for the numerous rhizomes that otherwise you will sadly toss, unless you continue to enlarge your garden or take up renegade gardening in the vacant lot across the street. You can put them on the curb, make phone calls, go door to door, or leave them on doorsteps in the dark of night. I've done them all. If you are watchful you might find a local iris swap or sale. And the circle of life will begin again.

Stay Informed

A list of resources on page 9 can keep you informed of happenings in Los Alamos, in the LANL Community, and more broadly.

Additional websites that are full of information include

LANL Bradbury Museum website, Ianl.gov/museum

National Atomic Testing Museum in Las Vegas, NV *nationalatomictestingmuseum.org*Manhattan Project National Historic Park *www.nps.gov/mapr/index.htm*

LRG Officers and Board Members

	ERG Officers and Boar	<u>a members</u>
President	Morris Pongratz	president@lalrg.org
Vice President	Alan Wadlinger	president@lalrg.org
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Board Member	John Stewart	jns@rt66.com
Board Member	Joyce Wolff	jwolff@lomalobo.com

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

LANL In Memoriam

By Jack Clifford

Jerry E. Allen

Michael Eli Alvarez

Mable Amador

Marilyn Bentley

Gennady Berman

Lucille Bonner

Ken Bostick

Daniel Brandt

Donald Bryson

Mary Burns

Bill (Billy) Buzbee

Robert L. Cady

Phil Castore

William Compton

Daniel Comstock

Robert Dvorak

Charles Forest

Epifanio Gallegos

Grace R.A. Gallegos

Gary L. Green

Doris Harker

Joan Houlton

Ruby M. Johnson Vigil

Thomas Johnson

Mardy Karki

Ann Kelly

John Kottmann

Richard B. L'Heureux

James Lewis

Marvin Linke

William Long

Mercedes Martinez

Robert McCormick

Dorothy Mcgrath

Robert Newell

Mary Sena Quintana

Mary Ratliff

Victor O. Romero

Paul Roybal

Herman E. Sanchez

Diana J. Sena

Maryellen Sherman

Roy Slice

Howard Stacy

Robert William Stokes

Joseph L. Uher

Anne Valverde

John William Ward

Lloyd Wheat

Robert Wootton

The preceding names have not been listed in LANL Memorium before. An obituary can frequently 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*,

Goodbye Black Hole! from LA Daily Post—June 20, 2022

for printing obituaries at no cost.

Ed Grothus established The Black Hole in 1973. A 2012 public liquidation sale included Cold War relics and materials from the Manhattan Project and LASL/LANL. Construction of new housing is in progress at the site. Photos by Kathryn Willcutt & John McHale.





Stay Informed

Los Alamos news on line with the Los Alamos Daily Post and the Los Alamos Reporter LANL news and more at: discover.lanl.gov Bradbury Science Museum news with their monthly online newsletter: @theBradbury LANL Foundation Scholarship news monthly email newsletter at lanlfoundation.org/ Laboratory Retiree Group (LRG): www.lalrg.org Los Alamos Chamber of Commerce at: losalamoschamber.com Plan a trip with UC Retirees: ucretireestravel@gmail.com LLNL retiree website: www.livermorelabretirees.org LBNL retiree website: retirement.berkeley.edu/ex-ls

LABORATORY RETIREE GROUP (LRG) Working to Protect Retiree Benefits & Information Sharing

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 <u>LRG Directory</u> of members and <u>The Main Gate</u> newsletter 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 LAE New Membership re if requested info Check here if y	rmation re	wal (mains) Frien unchan	d Ó iged (ir	Change cluding	e of Addı g phone	no. and e-mail)	
Active Member: _	Last Name		First Name				Middle		
LANL Retiree?	Yes No Year	System:	UCRS	PERS	LANS	TRIAD	OTHER	(circle as needed)	
Spouse and/or	Last Name			First Name			Middle		
LANL Retiree?	Yes No Year	_ System:	UCRS	PERS	LANS	TRIAD	OTHER	(circle as needed)	
Friend _	Last Name			First N	Name		Middle		
Address		_City:				_ State:		Zip:	
Telephone: ()	E-ma	il? No	Yes:_					
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Date [.]	Check No.	D	ues Enclosed:						

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

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The Workforce Retirees' Scholarship Fund is an endowed component of the Los Alamos Employees' Scholarship Fund (LAESF) funded by contributions from Laboratory retirees, including Laboratory Retiree Group (LRG) members.

The LAESF Advisory Committee awards a \$1,000 Workforce Retirees' scholarship to a deserving student each year based on both scholarship and financial need.

To donate go to the LANL Foundation website:

lanlfoundation.org

Mike Ammerman is the scholarship program manager & can be contacted directly at

mike@lanlfoundation.org or 505-795-3778

Making differences in a young lives, one at a time.