

The Pioneer's Club Newsletter

Volume 6, Issue 12
December 2012

AARP

Like everyone else in the world, I'm a member of AARP. That doesn't mean I agree with their politics. I feel that they should stay out of politics and serve all their members. But what the heck, I'm just a grumpy old man.

Anyway I got an email from them advertising "their" benefits finder.

I had some free time, so I tried the benefit finder. But being the type of person I lied. I used my Social Security as my only income to see what it recommended. Well was I surprised when it brought up 21 different programs that I might qualify for, with links to the individual program's home page.

OK, so I was impressed.

The one that caught my eye was a Veteran's drug program that supplies the Vet all his or her prescription needs. I'm going to look into that program after the holidays.

Figures! I went to post the link in this news letter that I used and it no longer brought me to the same page on the AARP web site. Sorry for getting everyone's hopes up.



Obituary Page

We lost three individuals that I am aware of since the last newsletter.

They will be missed by who knew them.

Joseph D. Uttaro- November 13, 2012, Rochester, NY at age 79. Joe was retired from General Maintenance.

Jerry P. Bowe- November 16, 2012, Penfield, NT at age 73. Jerry worked in Information Systems and was a member of the U.S. Coast Guard Auxiliary at Sodus, NY.

Norman O. Swift - November 19, 2012, Rochester, NY at age 91. Norm was retired from Line Maintenance and served in the US Army in WWII.

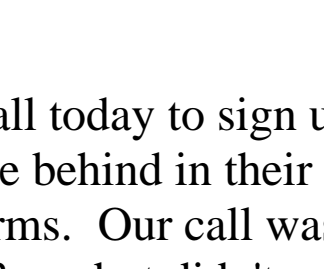


December Events

December 7--Pearl Harbor Remembrance Day
December 8--Hanukkah Begins
December 21--First Day of Winter (Boo Hoo)
December 23--The Emperor's Birthday (Japan)
December 25--Christmas (Like you didn't already know!)

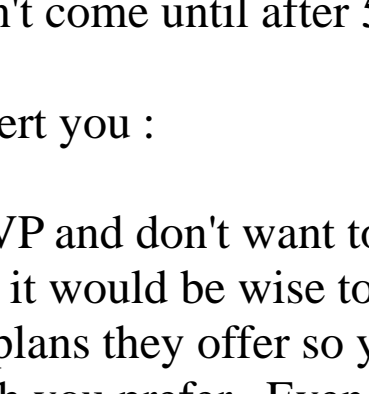
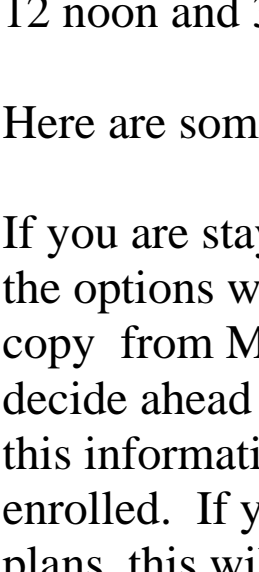
December 26--Kwanzaa
Boxing Day (UK, Canada, Australia, NZ)

December 31--New Years Eve



December Birthdays

Last Name	First Name	Middle Initial	Birthday
Bliss	John (Jack)	A.	19-Dec
LaDelfa	Carmen	J	1-Dec
Lalor-Timmons	Mary	L.	11-Dec
Miller	Dave	G	2-Dec
Richardson	Bob	E.	31-Dec
WOOLSTON	GERALD	R.	19-Dec



Our Retiree Benefits

The Email continues to pour in from you guys about your experiences with the new benefits process. I'll list them below.

11/3

Tom, A very "telling" bit of information is in the critique from AON employees: "...inaccurate commission checks..." That's what I feared when I read that some of the "counselors" were repping certain carriers.

Be very careful not to get steered by high pressure sales pitches.

11/2

We had our call today to sign up for health-care. They are behind in their calls because of the east coast storms. Our call was to come in between 12 noon and 3 pm but didn't come until after 5 pm.

Here are some things to alert you :

If you are staying with MVP and don't want to hear the options with Medigap, it would be wise to get a copy from MVP of the 4 plans they offer so you can decide ahead of time which you prefer. Even with this information it will take about 45 minutes to get enrolled. If you want to hear about the Medigap plans, this will take an additional 2 hours to hear, understand and ask questions.

As stated in an earlier e-mail, the most inexpensive Medigap plan will cost \$173/monthly plus an added cost for medicines depending upon which ones you take. They do not include dental or Silver Sneakers and perhaps eyewear (not sure about that last one).

The MVP plan (for folks who stay in the Rochester area) closest to what we now have will cost \$122.50 which includes medicines in the various tiers as they do currently and include \$300 dental and \$100 eyewear. Co-pays are \$15 and \$25 (primary and specialists) vs. what we now pay of \$10 and \$15. Hospital admissions are \$450 per admission up to 3 admissions/year -- after that, it's 0. (This is different from what we now have.) This is just an overview of the new costs and may include a few others.)

(There are the other 2 plans for folks who spend time away from Rochester. Check with MVP as to those costs.)

A less expensive MVP plan will cost \$41/monthly and the medicines use the same tiers as above. The main difference are the co-pays - \$20 and \$40. It does not include dental or eyewear. Hospital admissions are \$600/per admission up to 3/year. After that, it's 0. (As a reminder, if you have AAA, they offer \$100 towards eyewear, at least they have in the past.)

Because they are so busy, you'll want to enroll during this call if possible. Otherwise, you'll have to sign up for another call.

The above is how we understand the procedure and we are now enrolled in MVP for the foreseeable future -- YEA!

10/24

tom, I just talked to MVP and they said their program for us will be available starting tomorrow. I don't know the details or pricing so lets hope it is decent

10/18

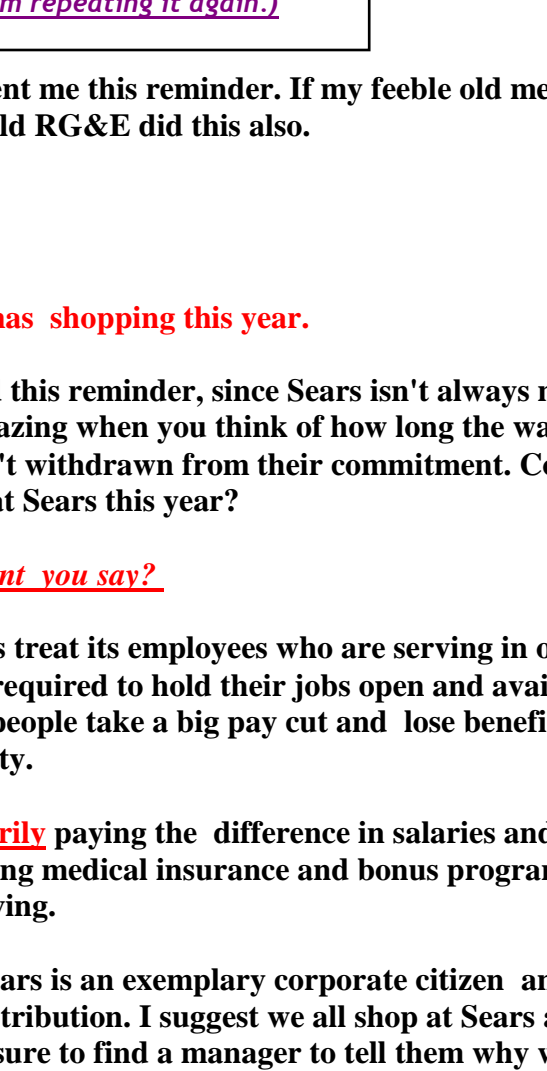
OK guys, As I went onto SS disability at 54 and on medicare at 56 I faced your problems. I have AARP supplement F at \$171 a month and a RX plan, Supplement D at \$44 a month. I have had major surgery with little out of pocket. I have no deductible, am able to see any doctor I want and have little out of pocket cost. my RX plan is very good. I suggest AARP. Check it out. These are my 2012 cost so _____ is right on with her quotes.

Good luck.

Well the mail has slowed down. I hope that's because everyone is satisfied with the Christmas Holidays.

Best wishes,

Tom



Don't forget your flu shots!

Sears - Christmas shopping this year. (This is so good, I'm repeating it again.)

Tom Meyers sent me this reminder. If my feeble old memory serves me correctly, the old RG&E did this also.

Sears - Christmas shopping this year.

I know I needed this reminder, since Sears isn't always my first choice. It's amazing when you think of how long the war has lasted and Sears hasn't withdrawn from their commitment. Could we each buy at least one thing at Sears this year?

What commitment you say?

How does Sears treat its employees who are serving in our military? **By law**, they are required to hold their jobs open and available, but nothing more. Usually, people take a big pay cut and lose benefits as a result of being on active duty.

Sears is **voluntarily** paying the difference in salaries and maintaining all benefits, including medical insurance and bonus programs, for all employees who are serving.

I submit that Sears is an exemplary corporate citizen and should be recognized for its contribution. I suggest we all shop at Sears at least once this year. Be sure to find a manager to tell them why we are there so the company gets the positive reinforcement & feedback it well deserves.

Pass it on.

I decided to check this before I sent it forward. So I sent the following e-mail to the Sears Customer Service Department:

I received this e-mail and I would like to know if it is true. If it is, the internet may have just become one very good source of advertisement for your company. I know I would go out of my way to buy products from Sears instead of another store for a like item, even if it's cheaper at that store.

This is their answer to my e-mail:

*Dear Customer:
Thank you for contacting Sears. The information is factual. We appreciate your positive feedback. Sears regards service to our country as one of greatest sacrifices our men and women can make. This is the "least" we can do for them.
We are happy to do our part to lessen the burden they bear at this time.*

Bill Thorn

Sears Customer Care

webcenter@sears.com <<http://mc/compose?to=webcenter%40sears.com>> [1-800-349-4358](tel:1-800-349-4358)

Please pass this on. Sears needs to be recognized for this outstanding contribution and we need to show them as Americans, we do appreciate what they are doing for our Military!!!

It's verified! By: <http://www.snopes.com/politics/military/sears.asp>

Club News

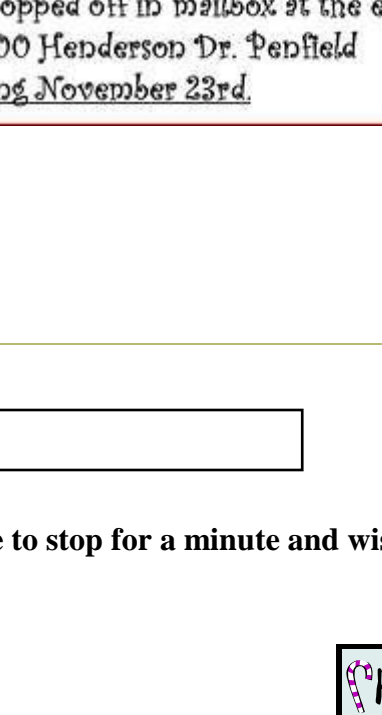
Arnie and I made some changes to the Club's finances. The bank that the Club had been using for years started raising it's fees.

The raised them up to over \$40.00 per year for us only using the account for the months of July and August.

Well since both Arnie and I are cheap, we moved the account and got a federal tax ID so the account is on it's own and other than signing checks, Arnie and I aren't attached to your money any more. So if either of us die, the other won't need to run to the bank and grab the money before the account is frozen.

And to further benefit our members who still use them, the Club is now a member of Summit Federal Credit Union. We even earn a little (very little!) interest on the money.

I have another surprise for you guys. Arnie is rechecking all the costs involved with the Annual Picnic and might be able to lower the ticket price. Now all the figures aren't in yet, but it looks like we might be able to lower it to \$15.00 per person.



One More Fun Thing to Do

Happy Holidays Everyone,

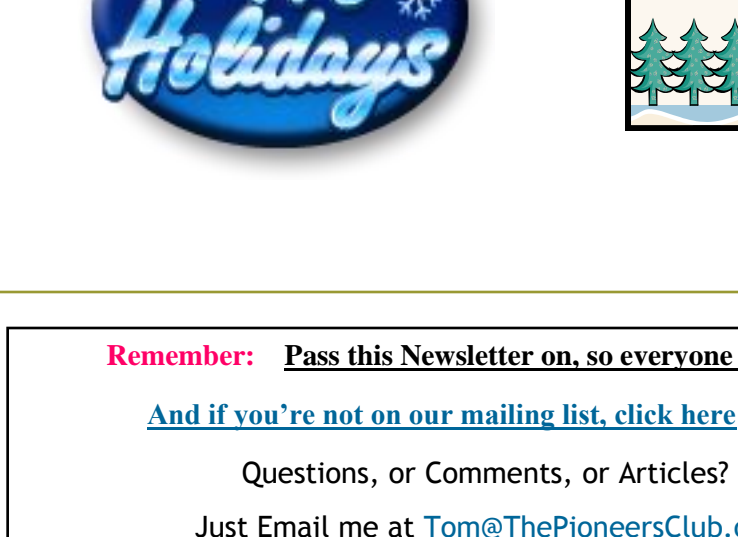
Well it's that time of year again. This will be our 8th year doing the Tour.

Below and as an attachment is a copy of this year's Flyer for our Holiday Home Tour.

If possible please forward this flyer to your friends and family to help spread the word.

Hope you and your family are able to share the spirit of the Holidays with us.

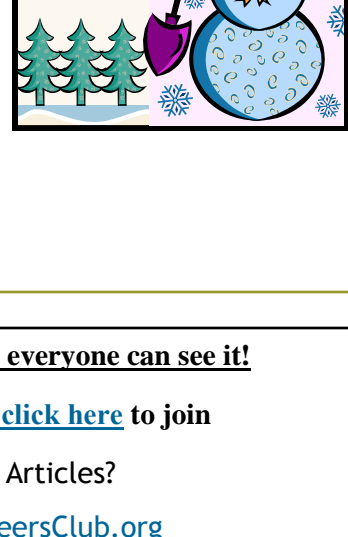
Charlie and Cora Venishel



Holiday Greetings

Arnie and I would like to stop for a minute and wish everyone a Happy Holiday Season.

Tom



Remember: Pass this Newsletter on, so everyone can see it!

And if you're not on our mailing list, [click here](#) to join

Questions, or Comments, or Articles?
Just Email me at Tom@ThePioneersClub.org

To remove your name from our mailing list, please [click here](#) (we'll miss you!)

To a Friend! They'll be glad you did.

www.thepioneersclub.org