

# The Pioneer's Club Newsletter

Volume 6, Issue 11  
November 2012

## Disgruntled Employee

On of our members sent me the following on 10/24.  
I went to check out the Aon Hewitt website and found a review by a current employee;

"I'm grateful for a job; Embarrassed that it is this one!" Current Employee in Lincolnshire, IL - Reviewed Jan 19, 2012

**Pros** - Very good pay due to vast OT opportunities.  
Great brand throughout the business community and the off-chance to work virtually.  
The horrible experience known as "Aon Hewitt Navigators" will actually help with the interviewing process elsewhere.  
Some genuine co-workers (whom go unnoticed.)  
**Cons** - Cannot deliver and apathy runs through the halls.  
70 hour work weeks that are insulated by OT opportunities and late night carry out to Jimmy John's and Potbelly's.  
Very hard have a satisfying day; a thought shared by all.  
Our customers and clients cannot rely on us and we continue to reinforce this with directionless leadership.  
Throughout the department, employees are surprised and relieved when IT and systems support makes it through the day - it's a shame clients/customers have no clue. However, some do and have had the "experience."  
Do not expect an accurate and timely commission check.  
AON Hewitt will be able to buy themselves into this business and will one day run a seamless operation that will provide a great benefit. As of now, we are impacting lives in a reckless manner and make it an ungodly feat for a customer to regain control of their healthcare status.  
**Advice to Senior Management** - Lighten up, lose all the different job titles and acronyms and find a plan.  
Consult with your Benefit Advisors, the ones who build and maintain the relationships (you know, the relationships you continue to dismember at a relentless pace) on how to improve the customer experience and life cycle.  
Watching you has been extremely dissatisfying. Upon hire, I really wanted to be impressed. I thought I was extremely blessed to be a part of this. However, your inability has taught me a great deal about myself and what I am capable of...oh, if only I knew someone who wore the same colors as I in college.  
**Current Aon Hewitt employee**  
I would not recommend this company to a friend.

## Obituary Page

We lost four individuals that I am aware of since the last newsletter.  
They will be missed by who knew them.

**John J. Hinds - October 3, 2012, Gates, NY.** John worked in Credit and Collection. He was a WWII and Korean war veteran. He was also a member of the RG&E Armed Forces Club.

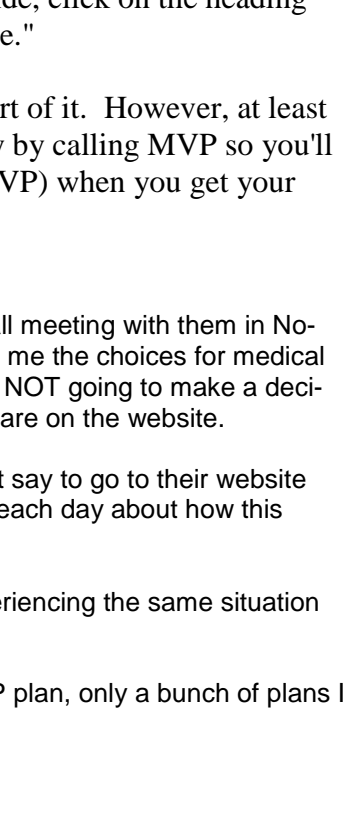
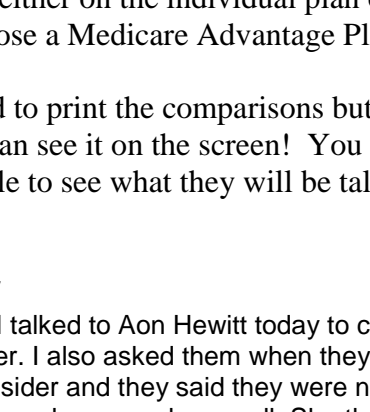
**1. Anthony J. Carey - October 5, 2012, Brockport, NY.**  
Tony retired from the electric generation dept. around 1999 when BeeBee Station closed and took one of the early retirements. He served in the Navy before coming to RG&E and worked at the old Station 9 as an operator (9 was part of the old steam dept) When the steam department closed, Tony and a few others came to Russell station. In those days, when a department closed, everyone was offered jobs in other areas of the company. Unheard of these days. Tony worked with the mechanic and turbine gangs at Russell, BeeBee, Ginna and the Hydro stations, he was well traveled and well liked. After retirement, he drove a school bus, probably for ten years, never one to sit still for long. Always jovial, always a stand-up guy, always a pleasure to work with. You would be hard pressed to find a man with more character than Tony, and even harder pressed to find anyone that had anything bad to say about him. To simply say he'll be missed is understatement. When guys like Tony pass, they leave a big hole. Respectfully, Frank Ten-Broeck

**Thomas R. Coleman Sr - October 21, 2012, Rochester, NY.** Tom was a supervisor and satellite Customer Office Manager in Customer Service.

**Janet Palermo - September 14, 2012, Fairport, NY.** Jan was a retired RN and an Occupational Health Nurse at RG&E.

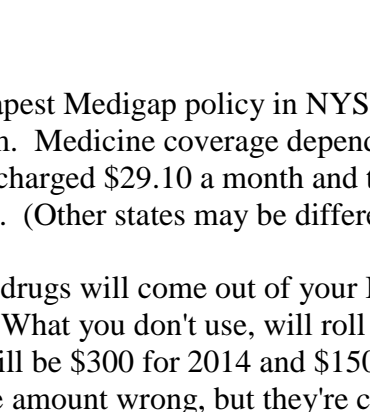
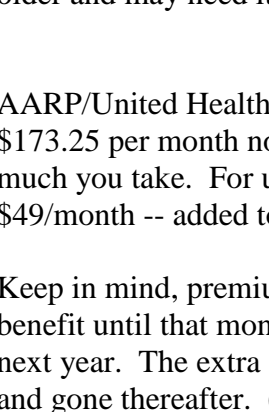
## November Events

- November 1-All Saints Day
- November 4-Daylight Savings Time Ends
- November 6-Election Day
- November 11-Veterans Day
- November 22-Thanksgiving Day



## November Birthdays

Last Name	First Name	Middle Initial	Birthday
Bellows	Vera	E	07-Nov
BODINE	CHARLES	A	07-Nov
Buck	Gary		08-Nov
Chelini	Jo-Ann		20-Nov
DiTucci	Joe	A.	25-Nov
Kepplinger	Heinz		30-Nov
ROOD	MARGOT	A.	01-Nov



## 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.

10/16

MVP == YEA! We were told by MVP that they will be one of the choices and the "ink was drying as we spoke!"

If you want to see the 4 plans available from MVP, go to [MVPHealth-care.com](#) click on Member Medicare, select your county - "Monroe" - then click either on the individual plan or to see side by side, click on the heading "Choose a Medicare Advantage Plan to Fit your Style."

I tried to print the comparisons but could only get part of it. However, at least you can see it on the screen! You can request a copy by calling MVP so you'll be able to see what they will be talking about (for MVP) when you get your call!

10/17

tom, I talked to Aon Hewitt today to confirm my phone call meeting with them in November. I also asked them when they were going to send me the choices for medical to consider and they said they were not. I then said I was NOT going to make a decision based upon a phone call. She then said the choices are on the website.

Now, no where in the literature we have been sent does it say to go to their website and check out the choices. I am getting more suspicious each day about how this situation is being managed.  
you may want to check with others to see if they are experiencing the same situation

10/18

I checked their website (Aon) tonight and there is no MVP plan, only a bunch of plans I never heard of

i will need to call them and ask

10/18

Our AON Hewitt Navigator experience.

Keep in mind this is how I/we saw it -- and maybe we're all wet, but, here goes!

They are basically steering us to Medigap type insurance because "we're getting older and may need it!"

AARP/United Healthcare was the cheapest Medigap policy in NYS and cost \$173.25 per month no matter for whom. Medicare coverage depends on how much you take. For us, one would be charged \$29.10 a month and the other \$49/month -- added to the \$173.25/mo. (Other states may be different.)

Keep in mind, premiums, co-pays and drugs will come out of your Iberdola benefit until that money is exhausted. What you don't use, will roll over to the next year. The extra \$600 for 2013, will be \$300 for 2014 and \$150 for 2015 and gone thereafter. (I may have those amount wrong, but they're close.)

Humana was mentioned at our meetings is not offered in NYS!!! Actually those meetings (in hindsight) were geared toward Medigap -- not that I knew then!

The telephone call lasted well over 2 hours and I think he was glad we already knew about MVP so he didn't even try to cover the Medicare Advantage plans. He was very patient and knows his products.

I "think" I've attached Plan F - the Medigap plan that we all would be using in NYS. You can use it to compare the benefits you now get from MVP.

As I wrote before, if you want to see the 4 plans available from MVP, go to [MVPHealthcare.com](#) click on Member Medicare, select your county - "Monroe" - then click either on the individual plan or to see side by side, click on the heading "Choose a Medicare Advantage Plan to Fit your Style."

"I'm tired and I'm going to bed!"

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 costs. Good luck. If you have any questions let me know.

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

11/2

We had our call today to sign up for healthcare. They are returning 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).

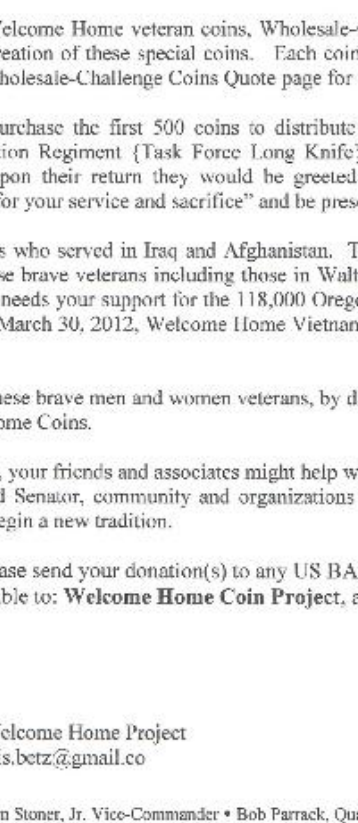
The MVP plan (for folks who stay in the Rochester area) varies to what we now have will cost \$122.50 which includes medicines in the cheapest tiers as they do currently and include \$300 dental and \$100 eyewear. Co-pays are \$15 and \$25 (primary and specialists) vs. what we now pay of \$10 and \$15. 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!



## Sears - Christmas shopping this year.

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 bonuses 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 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 great 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](mailto: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>

## Welcome Home

Jim Quadd sent me this flyer. I promised to put it in the September Newsletter, but I forgot.

So anyway here it is again because it is a great idea. When I inserted it, it got small. I hope you can still read it.

**Beaverton Post 4617**  
C/O 1916 NE 11<sup>th</sup> Avenue, Hillsboro, OR 97124  
Carl Brown, Commander • [post4617@gmail.com](mailto:post4617@gmail.com)  
EIN: 93-6038564

*Honoring the debt by creating the history*

**Welcome Home Coin Project**  
Iraq and Afghanistan Veterans  
Welcome Home Vietnam Veterans Day Celebration, March 30, 2012

Dear Friend(s),

"WELCOME HOME", two words not heard by most Viet Nam vets when they returned home. Now, nearly 40 years later, we have an opportunity to say these words to our returning Iraq and Afghanistan veterans and to celebrate. Welcome Home Vietnam Veterans Day on March 30 2012.

The words are great to hear, but it is time we gave our veterans a unique gift, a "Welcome Home Coin", that symbolizes America's appreciation for their Service and Sacrifice. It is more than a piece of metal, it is a token of our warmth, affection and gratitude that tangibly demonstrates the words, "Welcome Home".

In order to create three unique Welcome Home veteran coins, Wholesale-Challenge Coins in Ocala, FL, was contracted to assist us with the creation of these special coins. Each coin would cost \$3.44 with a minimum purchase of 500 coins (refer to Wholesale-Challenge Coins Quote page for more detailed information).

US BANK provided \$1720 to purchase the first 500 coins to distribute to the members of the 1<sup>st</sup> Assault Helicopter Battalion -140<sup>th</sup> Aviation Regiment (Task Force Long Knife) California Army National Guard, based in Los Alamitos, CA. Upon their return they would be greeted with a handshake and the words, "WELCOME HOME, thank you for your service and sacrifice" and be presented with a Welcome Home Coin.

There are over 27,180 Oregonians who served in Iraq and Afghanistan. The next part of this project requires funding to purchase coins for these brave veterans including those in Walter Reed Army Hospital and Oregon veteran homes. This project also needs your support for the 118,000 Oregonians who served in Vietnam. It is finally their time to celebrate, on March 30, 2012, Welcome Home Vietnam Veterans Day. They too deserve a Welcome Home Coin.

Please help us provide coins for these brave men and women veterans, by donating, as much as you can, toward the purchase of these Welcome Home Coins.

In conclusion, it is hoped that you, your friends and associates might help with this unique project. Please invite your US/State Representative and Senator, community and organizations to join us in welcoming home our brave veterans. Together, let us begin a new tradition.

Please send your donation(s) to any US BANK.  
Make check(s) payable to: Welcome Home Coin Project, acct. #: 153664683783

Sincerely,  
*Francis E. Betz*  
Mr. Francis F. Betz, Chairman, Welcome Home Project  
Tel/Mobile: 503.526.1726 • [francis.betz@gmail.com](mailto:francis.betz@gmail.com)

Pat Hayes, Sr. Vice-Commander • Jim Steiner, Jr. Vice-Commander • Bob Parrack, Quartermaster • Charlette Kent, Adjutant  
Francis F. Betz, Welcome Home Committee, Chairman

## One More on benefits

I didn't have enough room to include this email above with the AON Hewitt stuff. It was insightful to leave out so I added it at the end.

10/6

I attended one of the meetings with Aon Hewitt regarding the upcoming changes to our health coverage.  
I walked away with two impressions:

**1. The Aon Hewitt representatives seemed to be very knowledgeable and helpful. I have talked with some RG&E retirees who have had experience with Aon Hewitt and they stated their satisfaction working with them.**

**2. One particular representative (an HR Executive over all of Iberdrola's U.S. holdings) was less than straightforward. Although it was explained that we would still receive our \$100 Flex-Benefit, it would not be directly applied to our health-care premiums -- we will receive a check every month. Aside from the Flex-Benefit, we all currently receive the same Company contribution towards our Health Care premiums. She stated that she could not tell us if the benefit will be the same as we are receiving now, but that we will see our "individual" benefit contribution in the enrollment packet we will receive this month (October).**

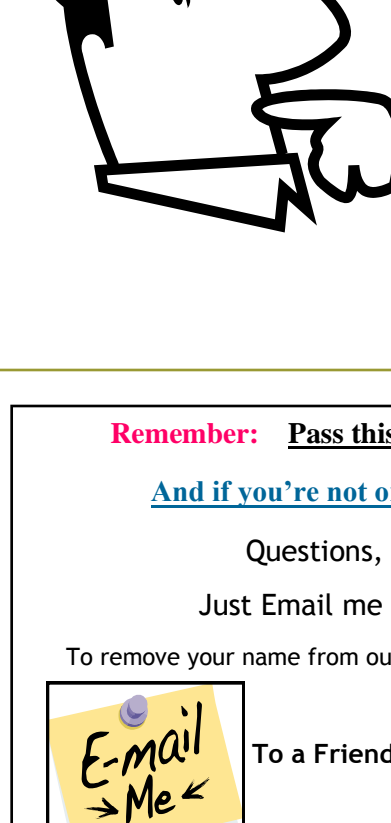
-- This sounds to me that we will not be receiving the same amount that we are now, but an amount that will be individually determined.

I also asked her to explain what criteria will be used to determine how much Iberdrola will contribute to our health care premiums. Her response seemed incredible.

After joking about how much "number crunching" she has been doing lately regarding Iberdrola's proposed contribution, she stated that she "did not know what criteria will be used" in the calculation. If she had been doing so much "number crunching" over the issue, she must know what the numbers represent! Also, as the head of Iberdrola's "Rewards" (they don't call it "Benefits" for all of Iberdrola's U.S. holdings, how is it possible she does not know what criteria will be used? I felt her answers were vague and misleading.

I walked away with the impression that Iberdrola's contribution will total less than it does now, and they didn't want us to realize it yet. Also, after speaking with others regarding the issue, I was informed that the transfer of Group benefits to Individual benefits was made at Xerox prior to Xerox's elimination of all Company contributions to retiree health care premiums. Having lived in the Rochester community for all of my career, I have seen countless occurrences where one of the bigger corporations in Rochester (notably Kodak, Xerox, Bausch & Lomb) takes some actions and all other corporations in Rochester follow suit sooner or later.

I want to stress that what I have stated here is my personal impressions and beliefs, and I am not reflecting the impressions of others. I hope I am wrong, but my intuition tells me otherwise. I've had the extreme pleasure of working along side a dedicated group of co-workers at RG&E for 35 years, and I believe I have had the benefit of a comprehensive and well-meaning set of Benefits representatives applying the beliefs of executives who were genuine in their concern over employee and retiree welfare. After reading what is going on throughout the country regarding businesses and their relationships to their employees and retirees, I have my fears that we are looking at a future similar to what other retirees have endured. With all the lobbying that goes on in this country, who truly speaks for us?



**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](mailto: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](http://www.thepioneersclub.org)