

The Pioneer's Club Newsletter

Volume 8, Issue 11
December 2013

I think I'll pat myself on the Back

I received this email just before Thanksgiving. It just points out that each and every one of us is responsible for our retirement benefits. I firmly think that all our benefits will be going the same way Kodak's have gone. Keep your eyes open and pass anything you notice along to me so that I can share with all the rest of us. Example below.

Tom,
Thanks for pointing out the problems with RGE/Iberdrola not notifying retirees of their 2014 Benefits. I did not receive a darn thing in the mail or via email from RGE. I did sign up for Health Insurance through Aon Hewitt and verified that the FSA was in place for 2014, and it was funded at \$2300, down from \$2600 in 2013. I also learned that the YBR website, or the phone number in your message below, take to you another division of Aon Hewitt. All roads apparently lead to Aon Hewitt, to which Iberdrola has outsourced all of our Benefits Administration. A different section of Aon Hewitt deals with Health Ins and FSA, another with other benefits such as life insurance. They provided no good answer as to why no formal notifications were sent out, explaining what needed to be done, who would do it, and by when. This is especially alarming (and upsetting) since we all know of people who have been "thrown off the bus" regarding Health Ins and never allowed to reboard. Where's the Attorney General on that one?

By phoning my "navigator" and spending close to an hour on the phone with them, including a mandatory call back portion, I am now comfortable that I am covered for 2014. Shouldn't be this complicated. Makes me appreciate the old HR Dept!

Obituary Page

There were only four members lost this past month.

Gilda Ricci - October 31, 2013, Greece, NY. My records indicate that Gilda worked in the Mailing Department,

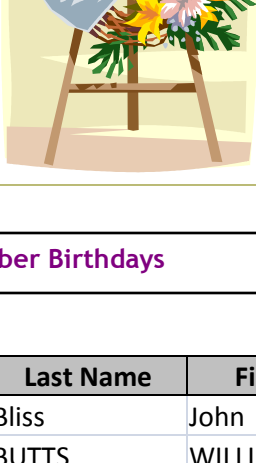
Michael A. McMahon - November 2, 2013, Victor, NY. Mike worked in Appliance sales.

LaVern Morrison - November 11, 2013, Walworth, NY. Vern worked in the Electric T&D Department. He died of complications after a tractor accident.

Steven Woznick - November 25, 2013, East Rochester, NY at age 94. He retired from Russell Station. He was a WWII veteran (a Pearl Harbor Survivor) and also a Korean War Vet.

A remembrance of Steve from TenBroeckFXR1986@aol.com:

Steve retired from Russell Station sometime in the early eighties. He worked in the boiler gang. Quite a guy, proud of the fact that nobody could out-work him, even to his last day on the job. They broke the mold after they were done making guys like Steve. His sound advice, and skilled hands were never really replaced. The "Woz" was sorely missed the day he left. God bless, God rest



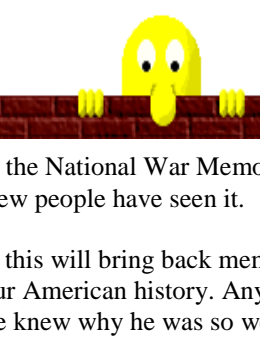
December Birthdays

Last Name	First Name	Middle Initial	Birthday
Bliss	John (Jack)	A.	12/19
BUTTS	WILLIAM	R	12/14
Klump	Ken		1
			12/30
LaDelfa	Carmen	J	12/1
Lalor-Timmons	Mary	L.	12/11
Miller	Dave	G	12/2
Richardson	Bob	E.	12/31
WOOLSTON	GERALD	R.	12/19



December Events

- Dec 7th - Pearl Harbor Day
- Dec 21st - First Day of Winter
- Dec 23rd - Emperor's birthday (Japan)
- Dec 25th - Christmas Day
- Dec 26th - Kawanzaa
- Jan 1st - New Year's Day



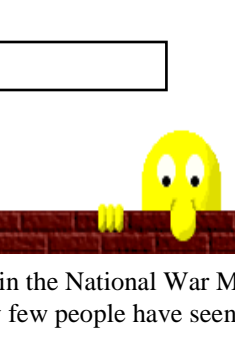
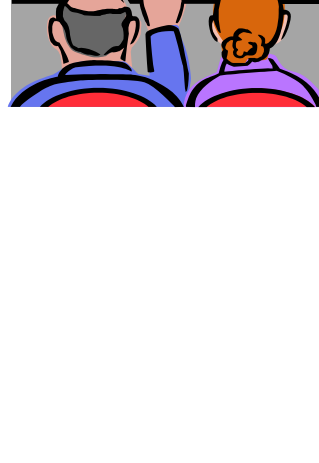
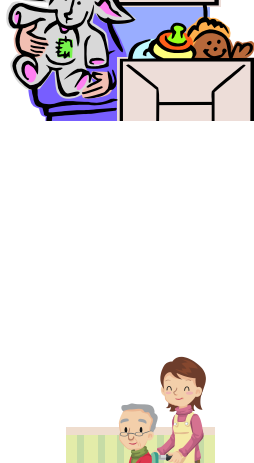
Lifespan of Rochester

With the Holidays and all Julie and I did not make contact this month.

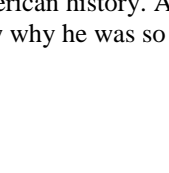
But I got on their web Site and decided that it was up to you to get any information you wanted from their web site at <https://www.lifespan-roch.org/information-request.htm>

This is where you can gain information on what they offer.

Good Luck,
Tom



Kilroy was Here



He is engraved in stone in the National War Memorial in Washington, DC- back in a small alcove where very few people have seen it.

For the WWII generation, this will bring back memories. For you younger folks, it's a bit of trivia that is a part of our American history. Anyone born in 1913 to about 1950, is familiar with Kilroy. No one knew why he was so well known- but everybody seemed to get into it.

So who was Kilroy?

In 1946 the American Transit Association, through its radio program, "Speak to America," sponsored a nationwide contest to find the real Kilroy, offering a prize of a real trolley car to the person who could prove himself to be the genuine article. Almost 40 men stepped forward to make that claim, but only James Kilroy from Halifax, Massachusetts, had evidence of his identity.

'Kilroy' was a 46-year old shipyard worker during the war who worked as a checker at the Fore River Shipyard in Quincy. His job was to go around and check on the number of rivets completed. Riveters were on piecework and got paid by the rivet. He would count a block of rivets and put a check mark in semi-waxed lumber chalk, so the rivets wouldn't be counted twice. When Kilroy went off duty, the riveters would erase the mark.

One day Kilroy's boss called him into his office. The foreman was upset about all the wages being paid to riveters, and asked him to investigate. It was then he realized what had been going on. The tight spaces he had to crawl in to check the rivets didn't lend themselves to lugging around a paint can and brush, so Kilroy decided to stick with the waxy chalk. He continued to put his check mark on each job he inspected, but added 'KILROY WAS HERE' in king-sized letters next to the check, and eventually added the sketch of the chap with the long nose peering over the fence and that became part of the Kilroy message.

Once he did that, the riveters stopped trying to wipe away his marks. Ordinarily the rivets and chalk marks would have been covered up with paint. With the war on, however, ships were leaving the Quincy Yard so fast that there wasn't time to paint them. As a result, Kilroy's inspection "trademark" was seen by thousands of servicemen who boarded the troopships the yard produced. It's message apparently rang a bell with the servicemen, because they picked it up and spread it all. Before war's end, "Kilroy" had been here, there, and everywhere on the long hauls to Berlin and Tokyo. To the troops outbound in those ships, however, he was a complete mystery; all they knew for sure was that someone named Kilroy had "been there first." As a joke, U.S. servicemen began placing the graffiti wherever they landed, claiming it was already there when they arrived, over Europe and the South Pacific.

Kilroy became the U.S. super-GI who had always "already been" wherever GIs went. It became a challenge to place the logo in the most unlikely places imaginable (it is said to be atop Mt. Everest, the Statue of Liberty, the underside of the Arc de Triomphe, and even scrawled in the dust on the moon).

And The Tradition Continues...



EVEN Outside Osama Bin Laden's House!!!

While I don't believe it, it makes a good story

Tom

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

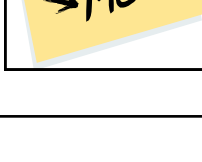
[And if you're not on our mailing list, click here](#) to join

Questions, or Comments, or Articles?

Just Email me at THClegg@thclegg.com

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

November 2013 Information and Inspiration Calendar

Overview of Lifespan Services

November 4th, 9:30am – 10:30am, Lifespan, 1900 S. Clinton Avenue

November 20th, 5:30pm – 6:30 pm, Lifespan, 1900 S. Clinton Avenue

This is the November Schedule for Lifespan Events:

November 2013 Information and Inspiration Calendar

Overview of Lifespan Services

November 4th, 9:30am – 10:30am, Lifespan, 1900 S. Clinton Avenue

November 20th, 5:30pm – 6:30 pm, Lifespan, 1900 S. Clinton Avenue

Cindy Steltz, Community Education Manager for Lifespan

Learn about the vast services available for caregivers and older adults through Lifespan.

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Medicare 101

November 5th, 5:00pm – 7:00pm at The Village at Unity, Village Square, 1477 Long Pond Road

November 5th, 10:00am – 12:00pm at Baywinde, 100 Kidd Castle Way, Webster

November 6th, 4:00pm – 6:00pm at The Summit at Brighton, 2000 Summit Circle Dr.

November 7th, 2:00pm – 4:00pm at The Hurlbut, 1177 E Henrietta Rd

November 20th, 4:00pm – 6:00pm at Ascension Garden, 1900 Pinnacle Road, Henrietta

Ron Brandwein, Lifespan Financial Specialist

An easy-to-follow explanation of Medicare.

Medicaid & Financing Long Term Care

November 5th, 5:30pm – 7:00pm

Alan Illig, Esq., (retired), Financial Specialist, Lifespan

Location: Lifespan, 1900 S. Clinton Avenue

Learn more about how to prepare financially for the possibility of nursing home care.

Housing Options for Older Adults

November 7th, 5:30pm – 7:00pm

Lisa Wholley, LMSW, Eldersource Care Manager

Location: Lifespan, 1900 S. Clinton Avenue

Housing options are numerous, confusing and sometimes expensive. In this session we will review what is available in our community. Come early (4:00pm - 5:30pm) to speak with representatives from housing communities sponsoring Information and Inspiration workshops – Episcopal SeniorLife Communities, The Village at Unity, The Brightonian & Hurlbut Care Communities and Jewish Senior Life.

Advance Care Planning

November 11, 5:30pm – 7:00pm

Patricia A. Bomba, MD, FACP

Location: Lifespan, 1900 S. Clinton Avenue

Dr. Patricia Bomba, vice president and medical director at ExcellusBlueCross Blue-Shield, will share her expertise on advance care planning, palliative care, end-of-life care and the MOLST program. Participants will leave this workshop with advance care planning and end-of-life care resources and MOLST forms.

Memoir of a Caregiver

November 12th, 2:45pm – 4:45pm

Sue Savard, local author and former teacher from Brockport, NY

Rose Marie Fagan, Project Director for Take It On For Mom

Location: Lifespan, 1900 S. Clinton Avenue

In her memoir, *Autumn Leaves Don't Want the Dance to End*, local author Sue Savard tells her husband Jim's story--a story of their 60 year love affair, and courage and resiliency when faced with his illness. As Jim's caregiver for 10 years, together they faced each day with a sense of purpose, strength and fortitude. In this interactive session, Sue will share how she dealt with a roller coaster ride of emotions--guilt, anger, stress; and frustration in figuring out the complicated health care system. Most important, she recognized the importance of caring for herself so she could assure Jim had the quality of life he deserved.

How to Advocate for a Loved One in a Nursing Home

November 12th, 5:30pm – 7:00pm

Rose Marie Fagan, Project Director, Take It On For Mom, Lifespan

Alana Russell, Program Manager, Ombudsman, Lifespan

Location: Lifespan, 1900 S. Clinton Avenue

Whether your loved one is a short or long-term nursing home resident, learn how to be an advocate to ensure their quality of care.

How to Choose a Person-Centered Nursing Home

November 13th, 1:00pm – 2:30pm

Leanne Rorick, Assistant Director, Eldersource

Location: Lifespan, 1900 S. Clinton Avenue

A short or long-term stay in a nursing home may be needed unexpectedly, at any age. How do you find a home that truly practices person centered care? Learn what to look for and what questions to ask.

Take Three Deep Breaths; Relaxation Breathing Techniques

November 13th, 5:30pm – 7:00pm

Cheryl Minchella, MVP Health Care

Location: MVP Health Care's Wellness Center, 220 Alexander St., 2nd floor

Explore and learn how the breath can heal, re-energize, relax, refresh and bring a sense of calm to your life. Wear loose and comfortable clothing.

You Are Not Alone: Care giving Resources

November 14th, 5:30pm – 7:00pm

Christine Peck, LMSW, Director of Care Coordination for Eldersource

Location: Lifespan, 1900 S. Clinton Avenue

Caring for a friend or loved one can be difficult. Lifespan and Eldersource want to help. Come to this session to learn what is included in an Eldersource care consultation and other resources that are available for caregivers.

Legal Checklist to Protect You and Your Family

November 18th, 5:30pm – 7:00pm

Miles Zatkowsky, Esq.

Location: The Summit at Brighton, 2000 Summit Circle Dr.

Learn about power of attorney, health care proxy and other advanced directives to help protect you and your loved ones while eliminating some of the bumps on your journey as a caregiver.

Home Care 101

November 19th, 5:30pm – 7:00pm

Cindy Steltz, Community Education Manager for Lifespan

Location: Lifespan, 1900 S. Clinton Avenue

Caring for someone in the home can mean assisting with everyday tasks such as bathing, transferring, dental hygiene and feeding. This session will include tips to make these tasks easier for you and the person you are caring for.

Memory Enhancement Strategies

November 21st, 12:15pm – 1:45pm

Suzanne Feather, MVP Health Care

Location: The Lily Café at the Maplewood YMCA, 25 Driving Park

Take a look at the mechanism of memory and relieve the concern that changes are unavoidable as we age. Learn easy techniques to improve your memory, what lifestyle changes can help, and ways to stimulate your brain to keep it sharp now and in the future. We will also discuss the differences between normal forgetfulness and dementia.

Managed Long Term Care

November 21st, 5:30pm – 7:00pm

Leanne Rorick, Operations Director, Eldersource

Location: The Episcopal Church Home, 505 Mt. Hope Avenue

NYS is changing the way people receive care through Medicaid. Individuals in NYS will have to choose a Managed Long-Term Care (MLTC) plan if they are chronically ill or have disabilities and who need health and long-term care services. Learn about plan options and the process to apply for a plan.

Finding the Right Words

November 25th, 5:30pm – 7:00pm

Ellendeer Berkowitz, LMSW & End-Of-Life Specialist

Location: Lifespan, 1900 S. Clinton Avenue

Learn how to find the right words to initiate conversation that will lead to a peaceful and meaningful end-of-life experience for those you love.

Alzheimer's: Know the 10 Signs

November 26th, 5:30pm – 7:00pm

Julie Luther, MSW, Alzheimer's Association Early Stage Co-ordinator

Location: Lifespan, 1900 S. Clinton Avenue

Learn the difference between age-related memory loss and dementia and the 10 sign of Alzheimer's disease.

PLEASE NOTE THAT BOTH MVP AND BAYWINDE HAVE NEW LOGOS.

RG&E/Iberdrola USA – 2014 Health Care Options

Health Savings Account (HSA)

Each employee/surviving spouse is given a yearly allotment, via a HSA, that may be used for health care expenses, including premiums for health care policies. Any funds in the HSA not used in 2013 will rollover.

NOTE: THESE FUNDS WILL BE PAID ONLY IF THE EMPLOYEE/SURVIVING SPOUSE, ENROLLS OR MAKES CHANGES THROUGH THE COMPANY RECOGNIZED CONTRACTOR, AON HEWITT NAVIGATORS.

Health Plans Being Offered

Medicare Advantage Plans

TYPE	PLAN NAME	MONTHLY PREMIUM
HMO	MVP Gold Value with Part D	\$72
HMO	MVP Preferred Gold with Part D	\$159.50
HMO	MVP Preferred Gold without Part D	\$40
HMO	Wellcare Value with Part D	\$0
HMO	Wellcare Advance without Part D (not on comparison chart)	\$0
PPO	MVP GoldAnywhere with Part D Option 1	\$238
PPO	MVP GoldAnywhere with Part D Option 2	\$64
PPO	MVP BasicCare with Part D (new this year)	\$27

Medicare Advantage Plans Dropped for 2014

UHC Complete Choice	UHC Choice Essential (Regional PPO)
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Medicare Supplemental (Medigap)

PLAN	HUMANA	STERLING
A	\$173.93	\$172.76
B	\$189.11	\$211.36
C	\$225.84	Not Offered
F	\$230.40	\$239.77
F High Deduct	\$ 79.51	Not Offered
K	\$119.82	\$110.93
L	\$162.70	Not Offered
N (new this year)	\$143.63	\$185.25

Medicare Supplemental (Medigap) Dropped for 2014

Aetna Plans B and F

Stand Alone PDPs

Plan	Monthly Premium	Deductible
2014 Aetna Medicare RX Premier		\$144.40 \$0
Express Scripts – Medicare Choice		\$ 49.50 \$0
Express Scripts – Medicare Value		\$ 36.40 \$310
Humana Enhanced		\$ 52.50 \$0
Humana Preferred RX Plan		\$ 25.80 \$310
Humana Walmart		\$ 12.60 \$310
UHC AARP Medicare RX Enhanced		\$101.00 \$0
UHC AARP Medicare RX Preferred		\$ 44.30 \$0
UHC AARP Medicare RX Saver Plus		\$ 23.40 \$310
Well-Care Extra		\$ 50.60 \$0
Well-Care Classic		\$ 29.00 \$0

This is the spread sheet with the comparison information of the information above.

Microsoft Office
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