

## The Truth about Those Cuts to Medicare Advantage



Provisions in the health care reform law called for reductions to the government's supplemental payments to Medicare Advantage (MA) plans. Starting in 2012, payments to these plans would be reduced by \$145 billion over 10 years. This reduction was widely called "cuts to Medicare" by those opposed to reform – causing many seniors to worry about reduced services, increased out-of-pocket costs and being driven out of MA plans back to original Medicare.

According to Extend Health, administrator of AGL Resources' Retiree Health Reimbursement Accounts, insurance companies see MA as an attractive, growing market because of the three million baby boomers entering Medicare annually for the next 15 years. MA plans continue to show healthy growth in membership numbers.

Extend Health reports that insurance companies have adjusted their benefit designs and premiums to handle the coming reductions without breaking the bank for their plan members. However, the loss of the subsidy may mean that smaller insurance plans may exit the market, leaving it to larger insurance carriers. As a result there will probably be fewer plan choices five years from now.

If your MA plan is terminated, you will have a "special enrollment period" where you can sign up for another MA plan or for Medicare Supplemental Insurance (Medigap) on a guaranteed issue basis. Retirees who want to move from MA to Medigap, or from one Medigap plan to another, can be rejected for pre-existing conditions. However, "involuntary termination" – when your carrier terminates your plan – restores your guaranteed-issue status for enrolling in either kind of supplemental insurance again. This means if the plan you are currently in ends, you can enroll in a new plan without worrying about pre-existing conditions.

To sum up: if this issue has you worried, you can relax. Medicare Advantage is alive and well, and likely to continue to be a viable option in spite of the changes caused by health care reform. If your plan does end, the good news is that you'll once again be eligible for every type of supplemental Medicare insurance, just as you were the first time you enrolled.

### — In Memoriam 2011 —

Donald Synder Elizabethtown Gas	Roosevelt F. Smith Chattanooga Gas
Morris W. Hilley Atlanta Gas Light	Allan Decker Jr. Virginia Natural Gas
Talmon Hash Virginia Natural Gas	Dorothy Clark Elizabethtown Gas
Doris P. Stacy Savannah	Patsy Marconi Elizabethtown Gas
James Ellis Crowder Marietta	Joseph Lauro Elizabethtown Gas
Edward Taylor Cherokee	Arthur J. Suttles Jr. Chattanooga Gas
Samuel Coile AGL Resources	William Fritsche Virginia Natural Gas
Ella Hamilton Savannah	Nathaniel Murchinson Savannah
Harold Biddy Marietta	John Parks Chattanooga Gas
Cornelius Ruffin Sr. Virginia Natural Gas	Violet Lane AGL Resources
Henry Thomas Macon	Robert Smith AGL Resources
Jack Scott Griffin	John Wallace Virginia Natural Gas
William Stump Sr. Virginia Natural Gas	

To report the death of a retiree or spouse, please contact Benefits Resource Team at 1-866-977-4278.

 GoldFlames

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## Not Quite Ready to Retire?

*AGL Resources Program Fills Critical Workforce Gaps with Gold Flame Veterans*



If you're like most American retirees, you know that the "retirement reality" is very different from the stereotypical images of perpetual travel and leisure. Economic trends have put retirement nest eggs in jeopardy. And if you're in reasonably good health, you could potentially be funding many years of retirement.

No wonder retirees are returning to the workforce in droves. In fact, the Employee Benefit Research Institute says that at least 25 percent of retirees surveyed have gone back to work within five years of finishing their careers.

At the same time, employers—and utility providers in particular—are facing a severe "brain drain" as highly knowledgeable retirees walk out the door. Baby boomers represent about one-third of today's American workforce, and 45 percent of utility industry employees will be eligible for retirement in the next few years. Decades of hands-on experience and understanding of subtle nuances are vanishing in a wave of retirement sendoffs.

### PREP Yourself

To cope with the talent shortage, AGL Resources is introducing the Post-Retirement Re-Employment Program—PREP—an arrangement that allows retired workers to return to the company on a part-time basis without any consequence to accrued retirement benefits.

**"Our retirees are among some of the most skilled and experienced people in the industry."**

It's truly a win-win: AGL Resources gets the benefit of your expertise in critical areas. You get to stay engaged in the industry that's been your life's work while supplementing your retirement income.

"Our retirees are among some of the most skilled and experienced people in the industry," explains Dave Smith, vice president, Human Resources. "By creating a talent pool of our company's retiree population, it allows us to tap into a uniquely qualified group that has the experience needed for specific positions."

### What Might A PREP Assignment Look Like?

Retirees rehired in the program will be restricted to working 1,000 hours in a calendar year. Pay is based on the current market value of the work, not your former salary. Potential assignments might consist of seasonal work such as fall light-up, special projects and more.

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## Sound Tempting?

To participate in PREP, you must have retired from AGL Resources at a time that you were eligible for retirement under the company's plan (at least 55 years of age with five or more years of service to the company) and must have been separated from the company for at least 90 days. The process for screening, interviewing, selecting and making employment offers for PREP candidates is the same as the current AGL Resources hiring process.

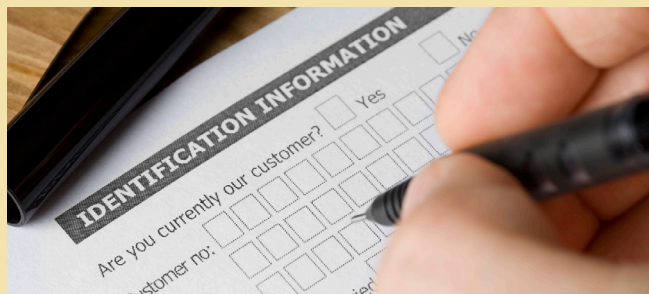
**IMPORTANT NOTE:** Retirees and retirement-eligible individuals should be informed about opportunities to participate in PREP by the Human Resources department only. A hiring manager must never solicit interest, make commitments of employment or assist in making arrangements to participate in the program with active employees.

## If You're Interested

The Talent Acquisition department will provide retirees information about PREP. In addition, as a standard process, all employees who are retiring will receive information about PREP as part of the exiting process from their HR Client Services Manager. Eligible retirees who are interested in the program must complete an application for the PREP Reservist Pool. A database of retiree reservists will be created and maintained by the Talent Acquisition department.

**More information on how to participate in PREP will be mailed to your shortly!**

## Rome Retirees Reduce Their Exposure to Identity Theft



Identity theft is one of the fastest growing crimes in the U.S. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen annually.

Identity theft occurs when someone uses your personal information, such as your name, Social Security number or credit card number, without your permission to commit fraud or other crimes. It can ruin your credit, costing hours and money to straighten out.

Dale Roberts, an identity theft specialist, told the Rome Gold Flames at their June meeting how to safeguard their sensitive information:

- Monitor your credit history with a major credit bureau.
- Always check your credit or debit card statements each month for suspicious activity.
- Guard your mail. Do not use unsecured mailboxes for outgoing mail. Promptly remove your mail from your mailbox. Consider renting a post office box.
- Never give personal information such as Social Security number, date of birth, mother's maiden name, bank PIN codes or credit card numbers to people you don't know or over the phone unless you

initiated the call. Protect this information and release only when necessary.

- Important documents such as your passport and credit card statements should be locked away.
- Do not carry your Social Security card, unused credit cards or IDs with you.
- Do not keep PIN codes, credit card numbers, bank passwords and other financial information in your wallet or purse.
- Remove your Social Security number from your driver's license and personal checks.
- Use a shredder to dispose of documents with sensitive financial information (including pre-approved credit applications).
- Never lend your credit or debit card to anyone. Just say no to anyone who asks you to co-sign loans or financing for consumer goods.
- Use caution on the computer. Make sure your computer has up-to-date anti-virus and spyware software. Never click on links sent in unsolicited e-mails.
- Create unique passwords and personal identification numbers (PIN) and change them frequently. Don't use an obvious password like your birth date, your mother's maiden name or the last four digits of your Social Security number.
- Never leave receipts at bank machines, gas pumps or in trash receptacles.
- When entering account and PIN information at an ATM or a sale terminal, shield the keypad and your hand from view.
- Check your credit reports at least once a year for suspicious activity or inaccuracies. You can do this for free by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Tell the national credit reporting agencies not to give your name to solicitors. Call 1.888.567.8688 to opt out.
- Place your phone number on the National Do Not Call Registry to reduce telemarketing calls. This free service is available at 1.888.382.1222 or [www.donotcall.gov](http://www.donotcall.gov).

## How to Prevent Medical Errors

According to The Prevention Plan, a proactive health management program subscribed to by AGL Resources, there are many ways you can avoid mistakes with your healthcare.

Often caused by a lack of good communication, these mistakes can occur in hospitals, clinics, surgery centers, doctors' offices, nursing homes, pharmacies and your home. Errors can involve medicines, surgery, diagnosis or medical equipment. Medical errors may result in injury or death.

### Some Examples Are:

- Getting the wrong medicine or the wrong dose of medicine
- Getting a diagnosis or lab test that is not correct
- Doing the wrong thing because you do not understand or did not follow the doctor's instructions
- Getting the wrong meal while in the hospital

The best thing you can do to prevent medical errors is to be involved in your healthcare. Ask questions and learn as much as you can about your health problem, medicine and treatment. Take part in making all decisions about your care. Talk to everyone who is involved: your doctors, other health professionals, family and friends.

Before you agree to a medicine, treatment plan or surgery, be sure you understand it. Always ask if you do not understand.

### These Steps Can Help You Prevent Medical Errors:

- Speak up if you have questions or concerns. You have a right to question anyone who is involved with your care. This is easier if you have a doctor you feel comfortable with.
- Make sure that one person, such as your personal doctor, is in charge of your overall care. This is especially important if you have many health problems or are in a hospital.
- Make sure that all of the health professionals involved in your care have correct information about you, such as a list of all the medications you take. Don't assume that everyone knows everything they need to know.
- Ask a family member or friend to be there for you. Take someone along with you to a doctor's visit or to the hospital. Make sure this person will speak up for you and get things done if you're not able to help yourself. Even if you don't need help now, you might need it later. Make sure this person knows your wishes for your care.
- Know that "more" is not always "better." Find out why a test or treatment is needed and how it can help you. You might be better off without it.
- If you have a test, don't assume that no news is good news. Ask when and how you will get the results of tests or procedures. If you don't get them when you expect to, don't assume that the results are fine. Call your doctor and ask for the results and what they mean for your health and treatment.
- Learn about your condition and treatment. Ask your doctors if your treatment is based on the latest evidence. You can find treatment recommendations based on the latest evidence at [www.guideline.gov](http://www.guideline.gov). Other good places to learn about your condition and treatment include your local library, respected Web sites and support groups.

You can check to see how your healthcare is rated. Here are a few web sites that can help you find that information:

- Hospital Compare, U.S. Department of Health & Human Services: [www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov)
- The Joint Commission: [www.qualitycheck.org](http://www.qualitycheck.org)
- Consumer Health Ratings: [www.consumerhealthratings.com](http://www.consumerhealthratings.com)



## Ask About Your Medicines

Make sure you ask questions about any medicines your doctor prescribes. Take a copy of these questions to your next healthcare appointment. Make notes on the answers so you remember the details.

- How will this new medicine help me?
- Are there other names for this medicine? Does it have a brand or generic name?
- Are there specific instructions for taking my medicine? For example, are there any foods or drinks I should avoid while taking it?
- Do I need to take it with food?
- Do I need to swallow or chew the medicine?
- May I cut or crush it if I need to?
- Remind your doctor about any allergies and reactions you may have had to medicines in the past and ask, Can I take this medicine with my allergy?
- Is it safe to take this medicine with my other medicines?
- Is it safe to take it with my vitamins, herbs and supplements?
- Are there any side effects of the medicine?
- Who can I call if I have side effects or a bad reaction? Can they be reached 24 hours a day, seven days a week?
- May I stop taking the medicine as soon as I feel better? Or do I need to take it until it's gone?
- Is it safe to drink alcohol with the medicine?

## Take Your Drugs the Right Way

- Never skip doses or let yourself run out of prescribed medications
- Always attend follow-up appointments
- Follow instructions