

**MOTOROLA/FREESCALE* LONE STAR RETIREES
CLUB**

LONE STAR NEWS

August 2015 Issue, Volume 20 Number 3

Reminder -- The next Regular Club Meeting is **Tuesday, August 11, 2015**

Meeting will be at 10:00 A.M., at the Senior Activity Center on Shoalcrest Ave
(29th and Lamar)

Coffee and Lunch will be provided

The following meeting is Tuesday, November 10, 2015 – also at the SAC

Speaker: Natalie Boehm

Lower Colorado River Authority, Communications Department

Possible Topic: Recent flooding (or drought) in Central Texas

Remember **spouses of club members are always welcome** at any of our meetings.

- The Lone Star News is a publication of the Motorola/Freescale Retirees Club. Neither Motorola nor Freescale are affiliated with the club and do not endorse, nor are they responsible for, any of the content in this newsletter.

Minutes of the General Meeting, May 12, 2015

NO MINUTES EXIST – WE DIDN'T REALIZE NO ONE WAS TAKING THEM UNTIL IT WAS TOO LATE.

2015 / 2016 Dates to Remember

General Membership Meetings (10 A.M., the 2nd Tuesday of the 2nd month of the quarter)

November 10

Board Meetings (10 A.M., the 2nd Tuesday of 1st month of the quarter)

October 13 January 12, 2016

Annual Picnic for 2016: TBD

Christmas Party: Probably Freda's again

Newsletter Article Deadlines: October 30

Submit articles to any Board member – see Newsletter for addresses

Minutes of the Executive Board Meeting, July 14, 2015

The meeting was called to order by Mike Coley at 10:05 A.M., at the North Lamar Senior Center conference room. (Note: all members are welcome to attend.)

In Attendance: Mike Coley, Obie Hasty, Danna Redford, Pat Haner, Loy Buley, Wayne Harned, Jules Campbell, and guests, Al Alaspa, member, and Eric Nielsen, representing Humana.

Mike Reported that Al Scholin was recovering in a Houston hospital following a "stroke" July 4th, and hoped to be transferred to a rehab hospital in Georgetown soon (he is now there. Anyone wishing to visit Al should contact his wife, Brenda at 512-731-6627, to schedule an appropriate time for a visit.)

Prior to the board meeting, Mike introduced Eric Nielsen, representing Humana, to discuss issues related to the Freescale insurance transition, to occur on January 1, 2016. **Everyone should plan to attend a presentation meeting with Aon (insurance broker) on either August 20th or 21st from 10am-12pm or 2pm-4pm.** You should have received two letters from Freescale with more information on the insurance options for 2016. Freescale is changing the over-65 retirees from the current group insurance (good until the end of 2015) to a "Stipend". We each will have a personal insurance counselor to guide our selection of the best insurance policy for our situations

(health & financial). Working with Aon is the only way to receive health insurance funding from Freescale. Pre-65 retirees can remain on the group plan until they reach 65 after which they will transition to the stipend or private insurance.

Secretary's Report: There were no minutes from the May General Meeting, but a presentation was given on the new Medical School at UT, and the usual activities.

Treasurer's Report: Obie Hasty reported that we had:
Income of \$270.72, from the Spring Picnic \$160, Dues \$10, a contribution of \$100, and interest of \$0.72. Expenses for the May general meeting were \$180.03, the Spring Picnic \$876.35, totaling \$1,056.38, for a Net loss of \$785.66

Membership Report: Loy Buley reported our membership history and current membership of 97, which is the lowest since 2004. Our peak membership year was 2005, with 216 members. This year's meeting attendance was 29 in Feb and 28 in May. Leonor Soto's mailed newsletter was returned, and Loy asked if anyone knows how to contact her. (*We now have an updated mailing address for her.*)

Programs Report: Gary Daniels was absent, but Mike reported that there wasn't yet a speaker for August. We might try to get the new Insurance broker Aon, or check into UAV, a drone company located in Cedar Park, who gives demonstrations and training.

Newsletter: Danna mentioned that the deadline for input is 7/31/2015.

Website: Pat Haner reported that the website has been updated: www.MFLSRC.org She asked if we want photos of events placed on the website or in the newsletters.

Events: Wayne Harned presented the financials of the picnic held at Parmer Pavilion on May 26th, after the Temple's ranch had been flooded. Food & Beverages \$622.23, 10 Gift Cards \$254.12 totaling \$876.35. Thirty one people paid in advance \$315, and 11 at the picnic \$140, totaling \$455. Thus the subsidy by the club was \$421.35. Wayne asked that more people help organize the picnic, possibly forming a committee to handle all the logistics. To get a discount and free delivery from Rudy's BBQ we have to have at least 45 attendees. We didn't have a Margarita machine this year, which is over \$200 to rent.

The Christmas Party will likely be held at Freda's again, but we will probably have differing prices for the meals, based on their costs. Last year we had to subsidize the steaks.

New Business: We discussed making a charitable donation of \$500 to the Red Cross, in consideration of the Memorial Day floods in Wimberly.

We discussed the need for an interim president to serve while Al Scholin is in rehab. The topic will be raised at the general meeting in August.

The meeting was adjourned around 11:50AM.

Respectfully Submitted by Jules Campbell, Secretary, MFLSRC

Notes from the MFLSRC Board Discussion with Humana Broker, Eric Nielsen

Eric has been with Humana 9 years. His parents had plans from IBM similar to Freescale's with the same termination issue. He has 1400 clients (as a agent) including Freescale and deals directly with Humana. He offers Long Term Care Insurance from John Hancock

Freescale has sent two letters describing the change to an HRA vs. group plan.

A meeting with Aon/Hewett on 8/20-21 to discuss the plan changes. (note: Humana is a large supplier to Aon)

To get Aon "Stipend" (HRA payments) one must have Medicare A/B and can only subscribe through Aon. The plans will probably be Humana or Aetna (which are trying to merge, currently). If you go directly with another insurer, you will probably lose any possibility of returning to Freescale's plan.

To get more info: Google "Aon-Freescale Retirees" and enter your Zip, Date of Birth, to see plans.

Humana Austin has 4 PPO's (including Austin Regional, Austin Diagnostic, etc.), 1 HMO, 3 Rx plans, and Private pay for service.

HMO is \$0/month for primary care, and \$40 for specialist.

PPO is \$0 for VA benefits, others in 2015 have been \$15/month to \$69/month.

The PPO Max out-of-pocket (major risk) for 2015 was \$6700 in network, and \$10k out-of-network.

The major benefit of current Freescale is no "donut hole" on medications. Public plans have \$2960, which will decrease over time (due to Obama-care)

Private Fee for Service is a network of MD's, you pay \$15/mo, and no Rx coverage(?).

You can get Rx plans at Wal-Mart and others, approx. \$89/mo. You can use any provider in or out of network, with no deductible out of network. However, you must make sure the MD's will accept and file Medicare, and co-pays.

HMO's are not good for nursing homes who use expensive prepackaged Meds.

Open enrollment for institutional ...

When older, any diagnostic test/out patient surgery must be conducted at, or near a hospital ER. (Bailey Square qualifies: across the street from Seton).

Chemo is 20% out of pocket, but has Maximum for you.

Some plans offer vision (routine vision exam) & dental. This would be affected by the "Stipend".

Add on: HMO hearing benefit \$250/ear discount or refund.

Silver Sneakers is an add on at \$13/month (24 hr. fitness, Gold's Gym, some Curves, etc.) It will probably go away.

Prescriptions (Rx)

1) Sam's Club/Walmart have limited formulary (list of drugs) \$12.80/month.

Right Source: Tier 1 & 2 copay. Tier 3-5, deductible \$320/yr in 2014

Seniors have some meds that are high risk, e.g., Ambien, doesn't metabolize quickly, leading to auto accidents, can't use alcohol, and affects memory

2) Preferred drug plan \$320 deductible, \$27/mo with a larger formulary

3) \$54/mo + copays higher price to \$2960, then the same.

You can change plans during enrollment or under special circumstances.

Some plans use "Step Therapy", e.g., must prove the generics don't work for you.

Tier 5 same co-insurance

Plans are sold County by County:

Medigap (plans A-N) after Medicare and don't have Rx (Medicare Plan D)

If you leave group enrollment, you can go to Medigap (a.k.a. Supplemental)

If you leave the group plan, you have 63 day window to get other insurance.

You need Medigap if you have ongoing medical issues, e.g., 3 specialists/ month

Disability (under 65) are on Medicare plan A (\$500/mo) + Medicare D

There is a 7 month window for supplemental without health questionnaires.

Supplements (Private Insurance -- government rules). MD's may take Medicare Advantage, but not Medicare. Small claims may drop.

The only "pre-existing" question for Medicare Advantage is "end stage renal failure".

Supplements (will have?) increasing costs, except maybe USAA. Blue Cross unknown.

HMO-Humana/Well Med (San Antonio)

PPO network growing

Keep your primary care MD (Aon won't tell you who).

List of MD's online is not kept up to date well.

PPO is nationwide. If you travel a lot (outside the US?) - maybe go private fee for service.

Big Decision: Supplemental vs. Advantage \$6700 max in network for any.

High cost PPO max cost is \$7500/yr

Low cost PPO max cost is \$10,000/yr.

Supplemental Plan F- pushed by insurance companies. Approx. \$170/month

For over 65, you can try 1 year Advantage and then return to Supplemental

IF you go from Advantage to Supplemental-- you have to answer pre-existing condition questions, e.g., what meds do you take, etc.

In Memoriam

Bud Broeker

The Almost Famous Re-re-scheduled Picnic

Submitted by Wayne Harned

We set up our standard games: kid's basketball (with bean bags), Frisbee toss, golf putting, and lastly the water balloon toss. We did not have the margarita machine this year due to moving the picnic from Betty and Mike Temple's homestead back to the Parmer outdoor pavilion. Rudy's again provided the wonderful BBQ lunch with more food than we could eat.

After lunch we continued with the games and awarded the game prizes which were restaurant gift cards this year. The game winners were as follows: Anjali Pai in Basketball, Allan Alaspa in Putting, and Wayne Harned in Frisbee Toss. Submitted by Wayne Harned

On Tuesday, May 26, 2015 thirty-five Motorola/Freescale retirees gathered at the Freescale Parmer outdoor pavilion to enjoy food, fun and a general good time with other retirees and friends at our annual picnic. The weather was nice after the recent rains.

Next, we started Bingo which was called by Obie Hasty. We played five games of straight bingo. The bingo prizes, too, were restaurant gift cards. All of the gift cards were \$25.

We had five teams sign up for balloon toss. Wal-Mart's finest water balloons were used for this event. It took a distance of approximately 25 feet before the only balloon that was not broken was the one fielded by Yoshiko Beckman and Kai Wong. This is the second year in a row that they have won the balloon toss. Their prizes were –surprise! - \$25 restaurant gift cards.

Thanks to everyone who helped with the lunch setup and serving. Also, thanks go to Loy Buley who checked in all attendees and took the money of those folks paying at the picnic and thanks to Obie Hasty for helping set up.

I hope to see all of you next year at the April picnic in 2016.

Motorola/Freescale Lone Star Retirees Club 2014 Officers and Board Members

Elected Officers:

President Al Scholin, 102 Lampasas Pass, Georgetown, 78628, alscholin@gmail.com, 864-9493
V-Pres. Mike Coley, 10811 Redmond Road, Austin, 78739, mcoley@austin.rr.com, 965-3232
V-Pres. Brent Brown, 708 Minturn Ln, Austin, 78748, BBrown841@aol.com, 292-0147
Secretary Jules Campbell, 11015 Conchos Cove, Austin, 78726, jules-campbell@att.net, 656-8516
Treasurer Obie Hasty, 1610 Northumberland Rd, Austin, 78703, Obiehasty@yahoo.com, 771-2579

Our Website: <http://www.mflsrc.org>

Our Email address: mflsrc@yahoo.com

Board Members (Committee Chairs):

News Letter Danna Redford, 3416 Hillview Road, Austin 78703, dredford@austin.rr.com, 371-7332
Membership Loy Buley, 9400 Cedar Forest Dr, Austin, 78750, loylbuley@sbcglobal.net, 258-7465
Tours [We've not had anyone willing to take this position since Betty resigned several years ago.](#)
Events Wayne Harned, 16227 Oxbow Trail, Buda, 78610, wharned@austin.rr.com, 295-7041
Program Gary Daniels, rgd00111@yahoo.com
Webmaster Pat Haner, PO Box 744, Smithville, 78957, pbhaner@yahoo.com, 360-3537
Photographer Brent Brown, 708 Minturn Ln, Austin, 78748, BBrown841@aol.com, 292-0147
e-mail accts Loy Buley, 9400 Cedar Forest Dr, Austin, 78750, loylbuley@sbcglobal.net, 258-7465

Other Clubs: Rich Enstrom Florida rdenstrom@gmail.com (954) 214-2040
Jackie Wishon Phoenix jackiewishon@cox.net (480) 948-4859
[PNX Website: http://motorolaretirees.org](http://motorolaretirees.org)
James Kirk Schaumburg (815) 455-2469
Doug Wilkerson Colorado group doug.wilkerson@comcast.net

TruWest Credit Unions - main number for all: (512) 996-4000

Howard Lane (13609 Interstate 35, Frontage Rd #4)

12221 Riata Trace Pkwy

Legend Oaks (6001 W. William Cannon Dr., Ste 100)

**Return Requested
P.O. Box 10252
Austin, TX 78766**

**MOTOROLA/FREESCALE LONE STAR RETIREES CLUB
Application for membership**

NAME: _____ YEARS OF SERVICE: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____ E-MAIL: _____
(Please note if you do NOT have computer access or email)

SPOUSE'S NAME (If applicable): _____

HOW DID YOU HEAR ABOUT THE CLUB? _____

MAKE CHECKS PAYABLE TO: MFLSRC

Rev: 09/08

MEMBERSHIP: \$10.00 per year, due by February's meeting. NOTE: The dues are no longer pro-rated.
LIFETIME MEMBERSHIP: \$100

Don't forget that Spouses need to be members also. We need your other half as part of our club, so sign them up!

MAIL TO: MFLSRC at P.O. BOX 10252, AUSTIN, TX 78766