



Benefits Explained Robert Feeney

One hundred and fifty Denver area retirees peppered JM and Cigna representatives with questions about the new 2002 health plan during a two-hour question and answer period following lunch on January 24 at Columbine Country Club.

Diane Persons, JM benefits manager, opened the session by explaining that the Retiree Service Center received 8,900 telephone calls (800- 877-4979) in November following a mailing to all retirees reporting the basic change to Cigna. Three temps were added to staff for eight days, according to Diane, but were able only to record messages.

Comparable call volumes were directed to Cigna (800-244-6224) and to the new mail order prescription outlet, Tel-Drug (800-835-3784).

Among significant information presented by Diane were the following:

- If you have PPO 1 or 2, and get prescriptions filled at the local pharmacy, you will pay 100%, then file for reimbursement from Cigna using the standard claim form. When your deductible is met, you will be reimbursed at 90%.
- Prescriptions for 30 days are standard locally. You can order a 90-day supply by mail (Tel-Drug)
- JM is self-insured with Cigna PPO's. There are 10,000 covered retirees and spouses and 7,000 active employees with the same options as retirees. Approximately 1,000 retirees and spouses

who retired prior to 1979 do not have a mail order prescription plan. They may get 90-day prescriptions filled locally.

- If you had a December 2001 hospital stay which extended into January 2002, it is considered a continual stay and will be paid by Unicare.
- Include your Medicare EOB (explanation of benefits) with your first Cigna claim to establish identity.

Maggie Chambers, client strategy manager for Cigna, covered the following:

- Be certain that your Social Security number and your account number (245-2401) appear on all bills submitted to Cigna.
- If you visit a Cigna PPO provider, they will submit the claim for you. Regarding a non-Cigna provider, they may or may not submit the first necessary claim. Ask.
- Routine vision care is not a covered benefit but "medical conditions of the eye" are covered; e.g., glaucoma, cataracts and injuries.
- To use the Cigna web site (www.cigna.com) you must know that you are in tier 2.
- Cigna plans to send out a book to retirees explaining and defining benefits.

President's Corner

John Leasher

At the end of January, I traveled to Washington DC to meet with the National Retiree Legislative Network (NRLN), a non-profit group dedicated to federal legislative efforts on behalf of all retirees. The group comprises retiree associations from across the nation, representing more than a 1.5 million individual retirees.

NRLN's primary focus is HR1322, the House of Representatives bill introduced by Congressman Tierney (D-Mass), that would prohibit companies from eliminating or reducing health benefits after a person had retired. HR 1322 now has over 76 co-sponsors, all of whom are Democrats. Congressman Tierney spoke with the group for over an hour, and told us that seventeen House Republicans have indicated their support of the bill, but none of them want to be the first to break ranks with the Republican leadership.

However, hearings on the bill are being planned, and NRLN is lining up witnesses who have lost their health coverage despite promises to the contrary.

Our attorney, Mike Gordon, one of the drafters of the original ERISA act that protects our pensions, has also begun the process of introducing a Senate version of the bill.

The meeting was dynamic, action-oriented and charged with optimism. We recognize that we need to recruit the 25 to 30 million potential corporate retirees that are out there. And we need to undertake a massive media and advertising blitz to succeed. You'll hear more about this in the near future.

Jim Norby (US West Retirees) was elected President of NRLN, and Joe Ristuccia (Bell Atlantic Retirees) was elected Vice President and Executive Director. I was elected as Vice President, Secretary and Treasurer.

Go to NRLN's web site at NRLN.org for more information.

Medical Insurance Problems

Roy Hillmer

There are some important telephone numbers that you ought to have available:

Cigna Customer Service: 1-800-244-6224

Johns Manville Retiree Service Center:
1-800-877-4979

Secure Horizons (not available in all areas):
303 714-5805

Be prepared when you make a call regarding medical insurance problems:

- Have your question written down
- Record the name of the person you are talking with
- Record their answer
- Keep the information you have written down and attach it to the billing, prescription or the applicable explanation of benefits (EOB).

I recommend that you get a three ring binder and dedicate it to keeping track of all of your medical and prescription charges.

For those of you with Cigna coverage, be sure to file a claim for everything no matter how small the dollar amount. You must reach the deductible of \$300 before the 90% (JM) 10% (you) applies. The mail order drug charge of \$5 or \$15 per prescription does not apply toward the deductible or the out-of-pocket. Do the math! After you reach the out-of-pocket limit (\$1,150), go to your local drug store and let him have your business. Your net out-of-pocket is zero as you get reimbursed 100%. Sure it is a little more paper work but you also cultivate a friend! He'll keep the door open after closing time for you. Tel-Drug won't.

If you have a problem getting an answer out of Cigna, e-mail me your question and I will try to help. My e-mail address is HILLMERJO@msn.com

**Annual Meeting
Bill Snyder, Secretary**

The annual meeting of the Johns Manville Retirees Association was held at the Bemis Public Library in Littleton, CO at 10:00 am on Friday, December 21, 2001. Members represented by proxy numbered over 900 (thanks for your prompt response) so a quorum was established. The meeting was called to order by President John Leasher.

The president asked the secretary to cast one vote for the slate of officers and directors proposed by the nominating committee. This slate was unopposed. The following were elected to serve for two years:

Vice President & Director	Bob Feeney (incumbent)
Treasurer & Director	Ann Rogers (incumbent director)
Director	Roy Hillmer (incumbent treasurer)
Director	Burt Emory (incumbent)
Director	Mike Sivetts (new nominee)

Many thanks to these people for agreeing to serve for the coming two years. A special thanks to the Nominating Committee for their work this year.

In addition to those elected for the next two years the following continue to serve terms which run to 2002:

President & Director	John Leasher
Secretary & Director	Bill Snyder
Director & Newsletter Editor	Fern Balaun
Director	George Kinzer
Director	Andy Sokal
Director	Tom Winter

The Board also has one non-voting position:

Past-President	Dan Gallagher
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Many thanks to those of you who returned your proxy. This enabled the Association to have the necessary representation for an official annual meeting and election.

There was a motion by George Kinzer to approve the minutes of the prior annual meeting as published in the Newsletter. This was seconded by Bill Snyder and approved by all.

Since there was no other business the annual meeting was declared adjourned by President John Leasher.

**In Memory
February 2002**

George H. W. Auler (Alexandria)
John J. Black (Granada Hills, CA – Holophane)
Daniel R. Cool (N. Plainfield, NJ)
Edmond Dierck (Defiance 8)
Dick French (Sales – Florida)

Peter Geleta (Denver)
Herbert F. Gooding (Tucson, AZ)
Bettie Guertin (Long Beach, CA)
Art Hancock (Richmond, VA)
Lyndon Hanna (Defiance)

Ralph Hartwig (Denver)
W. Heermans (Parkersburg, WVA)
Dick Hunter (Toledo and Denver)
Wally Jamieson (Spokane, WA)
William F. Keyes (Albuquerque, NM)

Charlie Lostak (Denver)
Tom Lott (Denver)
B. Marchant (Denver)
Dorothy R. McFerran (Alexandria)
Mick McGowan (San Francisco)

Paul Paetzold (Orange Park, FL)
Ralph “Bud” Palmer (Denver)
John Rademacher (New Jersey)
Mike Rawlins (Rio Rancho, NM)
Jim Siegfried (Denver)

Bob Snyder (Etowah and Waterville)
Sidney Speil (Denver)
John Way (Stockton, CA)
Lloyd H. Wilcox (Waukegan, IL)

Information taken from people who sent in dues—no
indication of dates:

Philip D. Arcement (River Ridge, LA)
Clifford H. Bailey (Severna Park, MD)
Randolph M. Beebe (Lakehurst, NJ)
Joseph Bieniasz (Toms River, NJ)
Edgar W. Bishop (Lexington, KY)

W. F. Corriston (Salisbury, MD)
Clarence Cowan (Lompoc, CA)
George Dawe (Denver)
Angelo J. Dorsa (Flagtown, NJ)
Bob Downing (Bradenton, FL)

Rosemary Eakin (Franklin, PA)
Samuel M. Eaton (Bloomington, MN)
Oma B. Gillis (Austin, TX)
James E. Gilmore (Stockton, CA)
Fletcher C. Jones (Meadville, MS)

William J. Kerr (Sierra Madre, CA)
William G. Kopsco (E. Millstone, NJ)
Lenore Lakin (Largo, FL)
Robert Maddox (Richmond, IL)
Joseph R. Marvuglio (Whiting, NJ)

Edwin McConnell (Denver)
Alice McDermott (Briarwood, NY)
Virginia M. Neal (Pleasanton, CA)
Harold Niswander (Summerfield, FL)
Charles M. Pelanne (Denver)

Paul J. Paetzold (Orange Park, FL)
Johan H. Peterson (Palm Desert, CA)
Joseph J. Stankiewicz (Lowell, MA)
Mary J. Pitts (Dalton, GA)
Madeline D. Robider (Savannah, GA)

Nicholas Rosania (Manville Plant)
Carlton E. Roxbrough (Alexandria, VA)
Ellsworth C. Royer (Denver)
F. Richard Ruppert (Palm Bay, FL)
Rowena Shippee (Denver)

Raymond M. Southard (Parker, CO)
Kenneth L. Thomas (Woodstock, VA)
Charles S. Van Blarcom (Readington, NJ)
George W. Williamson (Cibolo, TX)
Charles W. Jacobs (Leesburg, FL)

James H. Walker (Bristol, RI)
H. J. White (Jupiter, FL)
William E. White (Hoffman, IL)
Ruth D. Wiseman (Merry Point, VA)
Arthur L. Woodruff (Jarratt, VA)

Waukegan:
Oscar Gee
Loretta Edwards
Ed Strykowski
Victor Cole
Chester Hanson
Philip Wagner, Sr.
William Dyer
Edward Bottenfield
Willard Breckenfelder
Lamoine Weaver
William Albright
Luke Mutaw
John Fuller
James Broomfield
Robert Fountain

