

# tvvara NEWS

*The TVA Retirees Association*

## TVARA Advocacy Council Report

By John Culp

The TVA Retirees Association Advocacy Council is encouraging chapter presidents and TVA retirees across the Tennessee Valley to participate in local efforts to promote TVA's work and image in their communities.

There are several things we all can do today to help our neighbors understand and appreciate the economic, social, and environmental impact TVA and TVA retirees have in our local communities.

We can (1) write letters to editors supporting TVA programs, (2) ask local civic clubs for time on their program agendas to discuss TVA and TVA retiree activities, and (3) visit elected local, state, and federal officials to express support for TVA and TVA-retiree issues such as health plans.

To help with making presentations at civic clubs and schools, the TVA Corporate Communications staff will assist in providing information and talking points that retirees can use in developing their speeches.

Also, Corporate Communications is willing to set up a one-day speaker-coaching session in Knoxville, Chattanooga, and Muscle Shoals for those who would like to hone up their presentation capabilities.

These sessions, however, will only

address how to give better speeches and will not provide speech content.

TVARA Valleywide President Buster Smith will ask chapter presidents to encourage involvement and to ask their members who are interested to attend one of the sessions in the locations listed in this article.

Many civic clubs and schools in the Valley are looking for speakers. By making phone calls to civic-club presidents, retirees can get on any civic-club program they wish to attend. It just takes a phone call.

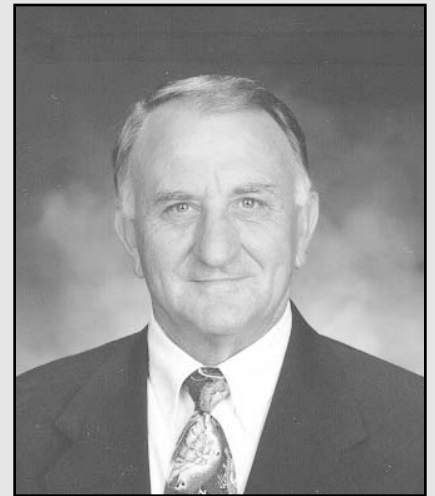
The Advocacy Council encourages chapters and retirees to get involved in constituency activity. In addition, the council is meeting with key executives in TVA to learn about the critical issues facing TVA. At some point there may be a need for TVARA members to band together in substantial efforts to be advocates for TVA in addressing some of these critical issues.

TVA retirees have an important stake in helping to ensure that TVA continues to operate in a way that helps provide economical and efficient power production, resource protection, and environmental protection for the benefit of the people of the Valley.

The Advocacy Council will work

*continued on page 3*

## PRESIDENT'S • CORNER •



By Buster Smith

Although not a betting man, I am willing to bet most TVA retirees practice advocacy on a routine basis every day.

If you have a favorite food, restaurant, TV show, or movie, and you recommend it or talk favorably or convincingly to someone about it, you are practicing advocacy. And why not? Advocacy is an experience of sharing positive thoughts, feelings, and beliefs on matters we feel strongly about.

As TVA retirees, we should be advocates for retiree and TVA interests at every opportunity. A simple and easy way to do this that will benefit your children,

*continued on page 3*

# Safer Fun in the Sun

By Sonja Gillespie

The sun's heat feels good when the weather warms up after a long winter or after a cool dip in the pool. However, the sun's ultraviolet radiation is harmful to our skin, and without the proper protection, we put ourselves at risk for skin cancer.

According to the American Cancer Society, "Skin cancer is the most common of all cancer types. There are more than 1 million skin cancers diagnosed each year in the United States. That's more than cancers of the prostate, breast, lung, colon, uterus, ovaries, and pancreas, combined. And the number of skin cancers has been on the rise steadily for the past 30 years."

There are two main types of skin cancer — nonmelanomas and melanomas. The most common cancers of the skin are the nonmelanomas, which include basal-cell and squamous-cell cancers.

Nonmelanomas rarely spread to other parts of the body and are less likely than melanomas to be fatal. However, they are important to recognize because they can cause scarring.

Melanoma cancer begins in the melanocytes (the cells that make the tan or brown pigment that gives skin its color). It is much less common than basal-cell and squamous-cell cancers, but it is far more serious because it can spread to other parts of the body. Melanoma and non-melanoma skin cancers are almost always curable if detected in their early stages.

So the next time you plan to be in the sun all day while you are unprotected from its harmful rays, know these facts: (Taken from the

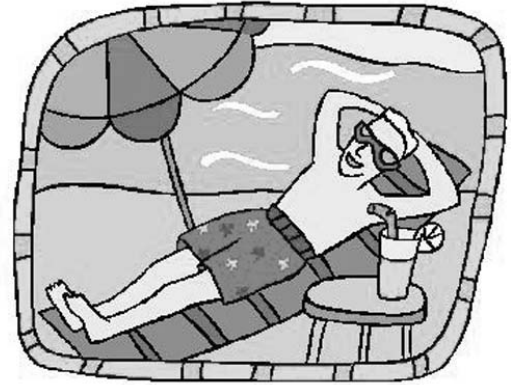
American Cancer Society's Website, [www.cancer.org](http://www.cancer.org))

## Risk factors for skin cancer:

- Unprotected and/or excessive exposure to ultraviolet radiation.
- Fair complexion.
- Occupational exposures to coal tar, pitch, creosote, arsenic compounds, or radium.
- Family history.
- Multiple or atypical moles.
- Severe sunburns as a child.

## Signs and Symptoms of Skin Cancer:

- Any change on the skin, especially in a new growth or the size or color of a mole or other darkly pigmented growth or spot already present.
- Scaliness, oozing, bleeding, or change in the appearance of a bump or nodule.
- The spread of pigmentation beyond its border, such as dark coloring that spreads past the edge of a mole or mark.
- A change in sensation, itchiness, tenderness, or pain.
- The "ABCD rule" of melanoma:  
A is for **ASYMMETRY**: One half of a mole or birthmark does not match the other.  
B is for **BORDER**: The edges are irregular, ragged, notched, or blurred.  
C is for **COLOR**: The color is not the same all over and may include shades of brown or black, sometimes with patches of red, white, or blue.  
D is for **DIAMETER**: The spot is larger than 6 millimeters across



(about the size of a pencil eraser) or is growing larger.

## Skin-Cancer Prevention

- Avoid the sun between 10 a.m. and 4 p.m.
- Seek shade. Practice the shadow rule: If your shadow is shorter than you, the sun's rays are at their strongest.
- Cover up with protective clothing to guard as much skin as possible when you are out in the sun. Choose comfortable clothing made of tightly woven fabrics you cannot see through when held up to a light.
- Use sunscreen with a sun-protection factor of 15 or higher. Apply a generous amount and reapply after swimming, toweling dry, or perspiring. Use sunscreen even on hazy or overcast days.
- Cover your head with a wide-brimmed hat, shading your face, ears, and neck. If you choose a baseball hat, remember to protect your ears and neck with sunscreen.
- Wear sunglasses with UV absorption of 99-100 percent..

Remember, whether you are golfing, gardening, or relaxing by the pool, you can enjoy the sunshine and protect yourself at the same time if you will follow these prevention guidelines.

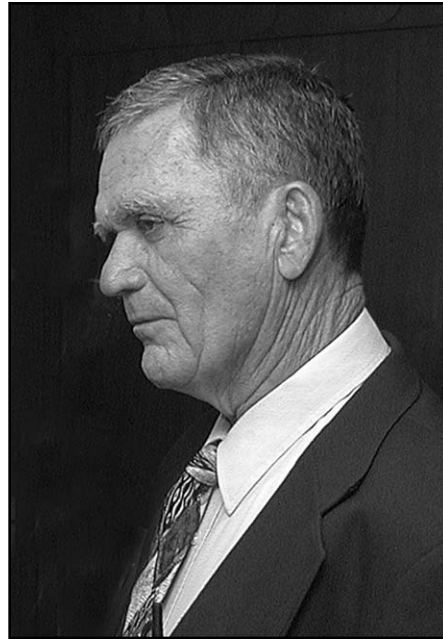
# TVARA Advocacy Council Report

*continued from page 1*

with Buster Smith and other TVARA officers, chapter presidents, and retirees to help everyone be more effective advocates for TVA and TVA retiree issues.

The council also urges all retirees to let council members know of important issues of concern that their fellow citizens may have, so these can be transmitted to TVA executives.

Members of the Advocacy Council are Dianne Steffy, Buster Smith, Earl Evans, Freddie Hogan, Ron Loving, Ann Wright, Chris Eckl, John Lyon, John Bynon, Lew Wallace, Lynn Morehous, Tony



*John Culp*

Casson, John Blackwell, and John Culp.

## Spreading the Word to Non-Retiree Members

If you know of a TVARA member who is not a TVA retiree and is not receiving the TVARA News, please pass that information along to your chapter secretary. The secretary can send address information to TVARA Valleywide Secretary John Blackwell.

We want to make every effort to see that all TVARA members receive copies of the newsletter.

TVA retirees are placed on the list automatically.

## New Email Address List

Please send your email address to [tvara-vw@tva.gov](mailto:tvara-vw@tva.gov).

We can then put you on our email-address list to send you announcements, news clips, retirees' death notices, or an array of other important issues as soon as the information becomes available.

Please include your phone number, also.

## Chapter News

At its March meeting, the Knoxville Chapter of the TVA Retirees Association presented the John T. O'Connor Senior Citizens Center with an automated external defibrillator. This will enable the O'Connor Center to respond quickly in the event of a cardiac arrest, when time is critically important. The Knoxville TVA Employees Credit Union contributed to the purchase of the defibrillator.

## President's Corner

*continued from page 1*

grandchildren, friends, and neighbors at the same time is to encourage your local power distributor to remain with the TVA Power System.

The local distributor's board of directors, whether its members are appointed by the local governing body or whether they are elected by electric-cooperative members, is composed of citizens like you. You possibly already know some of them, as well as the local leaders who appointed them, so they should be easy to talk to.

The TVA/distributor partnership is the perfect example of an important contemporary American institution, Public Power. It characterizes the American ideal of local people working together to meet local needs. It is not dependent on decisions by large mega-power companies that may not have your interests or other local interests on their list of priorities. Public Power is an expression of the local control that is at the heart of the American soul, much like public education.

The TVA/local-distributor partnership has yielded substantial economic benefits to the region.

For the Tennessee Valley to continue to prosper, the strength and efficiency of this Public Power partnership must play an even larger role in the future. The loss of any member of this partnership may possibly cause high-

*continued on page 4*

## President's Corner

continued from page 3

er costs and decreased efficiency. Keeping the partnership with TVA intact is essential for continued local control of the power supply and for making decisions about local energy needs in the future.

Therefore, it is important for you, as a TVA pensioner and/or as a TVA power-user and resident of the Tennessee Valley, to become actively interested and involved in the continued well-being of the TVA/local distributor partnership.

In addition, the financial health of TVA is extremely important to us as retirees, since we receive health benefits from TVA along with our retirement benefits through the TVA Retirement System. It behooves us to become advocates for TVA whenever possible. So, let your concern be known.

There are also many other ways you can be an advocate for TVA. To help you enhance the image of TVA in the region, the new TVARA Advocacy Council will provide suggestions and information through an advocacy network on things you can do.

If you are interested in becoming part of the TVARA Advocacy Network, please do one of the following:

Send your name, email address (if available), and phone number to TVA Retirees Association, P.O. Box 1010, Muscle Shoals, AL.

Call 256-386-2423.

Send an email to [tvara-vw@tva.gov](mailto:tvara-vw@tva.gov).

## Former Director Kennoy Dies

William H. "Bill" Kennoy died March 23 at Hospice Care Center at St. Joseph Hospital in Lexington, Ky., after a long illness. Kennoy, who served as a TVA Board Director from 1991-99, was 68.

"We are saddened by Bill's passing," Chairman Glenn McCullough said on behalf of the TVA Board, upon learning of Kennoy's death. "Our prayers are with his family and all those who knew him."

Born in Huntsville, Ala., Kennoy

grew up in Kentucky.

In 1960, he received a bachelor's degree in civil engineering from the University of Kentucky, which honored him with a career-achievement award in 1998.

The son of a TVA engineer, Kennoy ran his own civil-engineering company in Lexington from 1971 until 1991, when he was appointed to the TVA Board by President George H.W. Bush.

During his Board term, Kennoy

focused on recognizing TVA's engineering excellence, improving the agency's contract process, and establishing a TVA Weekend Academy program to motivate inner-city children.

He is survived by two daughters, Kelly S. Kennoy of Chicago and Leigh Kennoy Walton of Lexington, Ky., two brothers, a sister, and three grandchildren.

He was preceded in death by a son, William Christopher Kennoy.



*At the 1994 TVA Retirees Picnic & Reunion in Guntersville, Ala., Director Bill Kennoy takes down information from retiree Helen Goans of Chattanooga. Goans wanted details about purchasing an electric heat pump.*

# Bynon in New Key Role as Chairman of the TVARA Insurance Committee

By Dot Stewart

“John Bynon, Chairman of the TVARA Insurance Committee, has a record of invaluable, longtime service on the medical Insurance Committee,” says TVARA President Buster Smith. “In addition, he has missed only one TVARA Board meeting since he retired from TVA.”

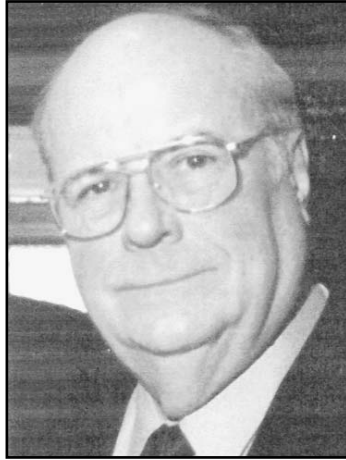
Bynon was involved with TVARA as a TVA staff member when the association came into being as a result of the need to have a sufficient number of enrollees in a supplemental health-insurance plan.

Later he kept that association with TVA when an informal group of retirees partitioned the TVA Board and General Manager on a long list of needs. While some of these needs could not be met, the Board did provide retiree rooms in Knoxville, Chattanooga, and Muscle Shoals, with the use of TVA telephones.

Bynon was born Sept. 10, 1926, in Carbon Hill, Ala. His people were in the coal-mining business, and he spent ages 11-16 in Aldridge, which had a mailing address of America, Ala.

The Stith Coal Co., for which Bynon’s father worked, had close ties with Alabama Power Co. As a result, Bynon spent his college-vacation time with Alabama Power as a boiler-mechanic helper and as a member of an engineering-survey crew.

A graduate of the University of Alabama, Bynon says he applied for work with TVA because he saw the positive impact of TVA on the



*John Bynon*

Valley’s quality of life while he was on family vacations in East Tennessee.

He also had a friend whose father worked for TVA in Muscle Shoals. TVA wasn’t hiring, however, so Bynon went back to Birmingham, where he became

a sales trainee for the Moore Handley Hardware Co.

Then out of the blue came a telephone call from TVA. Ed Shelly, Chief of the Employment Branch, was coming to Birmingham and wanted to know if Bynon was still interested in working for TVA.

“He said my work as a boiler-mechanic helper and as a member of the engineering-survey crew caught his attention,” Bynon says. “Over lunch, he hired me.”

Bynon went to work at the Widows Creek construction site and was transferred to Shawnee Fossil Plant after a couple of months. From there he went through numerous TVA positions, including personnel and management positions. He retired in 1988 as Assistant to the Manager of Power Engineering & Construction.

At that point he signed up immediately with TVARA and was elected Vice President and then President of the Knoxville chapter, as well as Chairman of the Valleywide Insurance Committee. He later

became VP and President of TVARA, while continuing to serve as Chairman of the Insurance Committee.

Under the leadership of TVARA President Lew Wallace, Bynon’s Valleywide Insurance Committee decided to research the practices of other companies in contributing toward their retirees’ health insurance. The committee’s report showed TVA needed to make some changes and resulted in TVA’s making its first retiree contribution of \$150 per month in 1992.

The Insurance Committee is currently involved with prescription-drug coverage through Medicare Part D. Bynon says he understands how concerned TVA retirees are about this matter and says he will strive, along with the TVA Employee Benefits and Office of the General Council staffs, to keep us as informed as possible.

In the meantime, Bynon recently has moved to Birmingham to be closer to his son’s family (Steve Bynon is an organ-transplant surgeon at the University of Alabama Hospital). Bynon plans to continue his work with TVA and TVARA, however, because he says he wants to serve TVA and the Association in any way he can.

“Participating through membership in the TVARA provides a retiree a way to continue a working relationship with employees and retirees with whom they have worked,” Bynon says. “There is a definite satisfaction to being a part of the continuing support of TVA programs and services to the people of the Valley.”

# Tribute to TVA Champions Heflin, Bevill

By John Culp

Two giant champions for TVA passed away in late March. Former U.S. Sen. Howell T. Heflin of Tuscumbia, Ala., and former U.S. Rep. Tom Bevill of Jasper, Ala., championed the cause of TVA during their entire congressional careers.

They also led legislative initiatives to promote agricultural and economic development in the Tennessee Valley for the state of Alabama. Both were effective statesmen on the national and international stage.

Senator Heflin, serving his nation in the most terrible times, was a highly decorated Marine in World War II. After the war, he earned a law degree from the University of Alabama, became Chief Justice on the Alabama Supreme Court, and was elected to the U.S. Senate in 1978.

During his legislative tenure, Senator Heflin introduced and led many TVA-related bills through the congressional process. He worked with his Senate colleagues and various presidential administrations to secure appropriate funding during the 1980s and 1990s.

Because he was one of the most



*Howell Heflin*



*Tom Bevill*

respected senators, Republican and Democratic leaders alike sought Heflin's counsel and support.

He was devoted to his family, was a champion for the American farmer, was a constant supporter of TVA, and made remarkable contributions to the state, nation, and the world.

He continued to work for TVA issues and causes after his retirement from the Senate.

Bevill served 30 years in the U.S. House of Representatives. He strived constantly to make a better way of life for people in his congressional district, as well as for people across the nation.

He obtained the resources for the establishment of Bevill Centers across the region — multipurpose facilities to be used by schools, industries, and organizations. These centers have helped stimulate economic development in the

state by helping thousands of Alabamians develop skills that enabled them to get good jobs.

Bevill was Chairman of the House Energy & Water Resource Subcommittee, which was then the appropriations authority for TVA, the Corps of Engineers, and other key governmental agencies.

He fought for TVA budgets and for TVA authority to keep its flexibility to partner with people in the region for power generation and transmission, flood control, agricultural development, environmental stewardship, and economic development.

Although TVA appropriations ended in the early 1990s, the support for TVA by Congressman Bevill created a lasting legacy of growth, progress, and environmental sensitivity in the area.

TVA employees and retirees owe a great debt of gratitude for the vision, leadership, and support of these two longtime friends and champions of TVA.

Both have left impressive legacies of accomplishment that continue to promote economic development and environmental protection in the region.

## MARK YOUR CALENDAR NOW FOR THE TVA RETIREES PICNIC, FRIDAY, SEPT. 9, 2005, AT GUNTERSVILLE, ALA.



Call Sherry Van Meter, 865-525-9920, or email her at [Retiree1983@aol.com](mailto:Retiree1983@aol.com), if you want to reserve a ride on the bus going from Knoxville to the picnic. The cost is \$10 per person. The bus will pick riders up at the Knoxville Center, West Town Mall, and at I-75's Sweetwater Exit.

Buses also will be arranged for rides from Chattanooga and Muscle Shoals.

# Screening for Colon Cancer a Must!

*Courtesy of TVARA Healthcare Outreach Program*

Colon cancer is the second-most common cause of cancer death among men and women in the United States. Thousands of lives could be saved each year if those people who should be screened for colorectal cancer were screened.

Colorectal cancer is preventable because it develops from noncancerous growths called “polyps,” which grow on the inner lining of the colon or rectum. These can be removed before they ever become cancer.

And because these polyps grow slowly over many years, there is ample time to detect and remove them — or to detect an early cancer that can be more easily treated.

Unfortunately, many men and women are not being screened, despite available screening tests. This may be because they find current screening tools uncomfortable, invasive, and embarrassing.

Regardless, however, the American Cancer Society advises men and women 50 years and older to talk with their healthcare professional about CRC screening.

If you have a family history of colorectal cancer, you may need to discuss with your physician the possibility of screening at an even earlier age.

## Myths About Colon Cancer

Don't let these five common myths stop you from getting the life-saving tests you need, when you need them:

**Myth: Colon cancer is a man's disease.**

**Truth:** Colon cancer is just as common among women as men. This year, about 150,000 Americans will

be diagnosed with colon cancer, and more than 55,000 will die from the disease.

**Myth: Colon cancer cannot be prevented.**

**Truth:** In many cases, colon cancer can be prevented. Colon cancer almost always starts with a small growth called a “polyp.” If the polyp is found early, doctors can remove it and stop colon cancer before it starts.

**Myth: African-Americans are not at risk for colon cancer.**

**Truth:** African-American men and women are diagnosed with and die from colon cancer at higher rates than men and women of any other U.S. racial or ethnic group.

**Myth: Age doesn't matter, when it comes to getting colon cancer.**

**Truth:** More than 90 percent of colon-cancer cases occur in people age 50 and older. For this reason, the American Cancer Society recommends you start getting tested for the disease at age 50. People at increased risk for colon cancer — for example, those with a family history of the disease — may need to begin testing at a younger age. You should talk to your doctor about your specific situation and about when you should begin testing.

**Myth: It's better not to get tested for colon cancer, because it's deadly, anyway.**

**Truth:** Colon cancer is often highly treatable. If colon cancer is found early and treated, the five-year survival rate is 95 percent. But because many people are not getting

tested, only 3 percent of cases are diagnosed at this early stage when treatment is so successful.

Note: The American Cancer Society has a seven-minute online video that illustrates and explains in simple language the most commonly used testing options for colon cancer. Check this out at [www.cancer.org](http://www.cancer.org).

## Sources:

The American Cancer Society

[www.cancer.org](http://www.cancer.org)

Cancer Research & Prevention Foundation

[www.preventcancer.org/colorectal](http://www.preventcancer.org/colorectal)

TVA's Healthcare Outreach Program

[www.carewiseonline.com](http://www.carewiseonline.com)

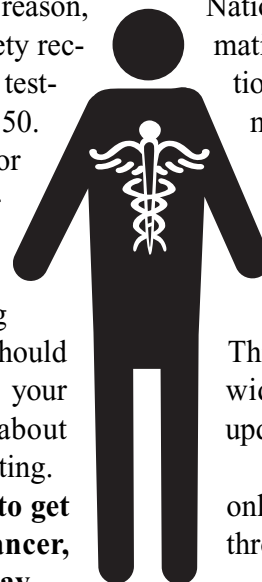
## Other sources for research:

Telephone (1-800-4-CANCER): Information Specialists at the National Cancer Institute Information Service can answer questions about cancer and can send materials published by NCI. They also offer a variety of booklets about cancer and related treatment.

Internet (<http://cancer.gov>): This is NCI's Website. It has a wide range of information updated regularly.

People can ask questions online and get immediate help through [LiveHelp](http://www.cancer.gov/livehelp).

Many NCI booklets and fact-sheets can be viewed at <http://cancer.gov/publications>. People in the United States and its territories can use this Website to order publications.



# TVA Retirees Association Information

By John Blackwell

## ***Why Join the TVA Retirees Association?***

As soon as you retire from TVA, you begin to benefit in many ways from the work of the TVA Retirees Association, which was organized in 1967 to protect and improve the retirement benefits of TVA retirees and their families.

## ***What Does Your Membership Include?***

You will have access to a strong and large association that has a history of representing the interests and concerns of the 22,000 TVA retirees and their families well. The TVARA is staffed with dedicated TVA-retiree volunteers who have serious interests in helping fellow retirees.

The TVARA is a watchdog and advocate. The association helps to ensure that TVA and the TVA Retirement System maintain a level of benefits appropriate to retiree needs.

TVARA realizes information is the most powerful key in unlocking the potential of a retiree's future. TVA retirees and families who are well-informed and actively involved in TVARA are the best defense against the potential erosion or stagnation of the future we've earned.

## ***Advocacy & Information***

People who join TVARA know legitimate change involves time, money, dedication, and the constant pursuit of what is right and just. It is with this in mind that TVARA has helped change the future for TVA retirees.

## ***TVA Retiree Newsletter***

The quarterly newsletter pub-

lished and distributed by TVARA is packed with the latest news and information concerning TVA retirees.

## ***Retiree Issues***

Social Security and Medicare are undergoing changes. TVARA continues to work with TVA on the implementation of Medicare Part D. TVARA helped bring about cost-of-living adjustments in TVA pension checks. By now, without these adjustments, inflation would have shrunk the buying power of pension checks for older retirees to only one-third of their present value.

Most retirees and beneficiaries with TVA healthcare plans now receive monthly benefits to help pay the cost as a supplemental pension benefit from the Retirement System or as a direct TVA contribution.

The Retirees Association helped to get these benefits established.

## ***Chapters***

Local meetings of 21 TVARA chapters across the region (and in Florida) give us the chance to get together for fellowship and to hear programs on matters of interest. Meeting dates, times, locations, and contact points are listed in the TVARA Newsletter.

## ***Working With the TVA Retirement System***

The Retirement System has some \$7 billion in investments that have built up over the years from the money put in by TVA and employees. Because of the health of the stock market, the system is fully funded to cover all of its projected future obligations to its members.

The Retirees Association has

strongly supported the Retirement System's independent status and continually monitors its financial condition.

## ***TVA Will Listen***

TVARA is the most dependable advocacy group that can be counted on by TVA. TVARA communicates with members of TVA's upper management to apprise them of TVARA's position and to foster a relationship that leads to a winning situation both for TVA and its retirees.

## ***We Are Still TVA People***

When we can use our experience as retirees to help TVA deal with outside challenges, TVARA gives us a channel for that support to help educate the public, as well as decisionmakers.

## ***Annual Picnic***

The TVA Annual Valleywide Retiree Picnic is a chance to get together and swap news with about a thousand other retirees from across the region.

## ***Volunteer Work***

Retirees also provide volunteer services to TVA and others across the area through Bicentennial Volunteers Inc. For more information about BVI, call 1-800-426-8801.

## **HOW TO JOIN**

Any TVA retiree or spouse can get all the great benefits of membership in TVARA for only \$10 a year. **And membership includes your spouse or partner, free!**

Joining is easy. Just mail your \$10 check to:

TVA Retirees Association  
P.O. Box 27290  
Knoxville, TN 37927

# Long-Term Care Receiving More Interest

By David Gruber

The feedback we have received from some of our chapter members indicates a modest beginning of interest in long-term care.

We are finding that long-term-care presentations during meetings do not need to be lengthy. Local members proficient in computer searches can bring handouts about local nursing homes and assisted-living facilities to the meetings.

These handouts could include inspection criteria for nursing homes that would give caregivers and prospective residents the tools they need to find a safe and clean facility and one that could truly meet their needs.

Another point we need to consider stems from recent events we have seen on TV. These events have brought to light the need for advanced healthcare directives. Those of us who are caregivers for our family might want to examine the need for these documents, whether our loved ones are in nursing homes

or are staying at home.

The last point we want to consider in this issue is that recent interviews with long-term-care-insurance-policyholders who are in nursing homes, assisted-living facilities, or in their own homes have revealed some expenses that are not covered in their policies. These have included extra

nursing aides, transportation, and home-health workers.

Remember when buying long-term-care insurance to shop around, ask questions, and get bids or proposals from several sources of providers.

You need to be a very savvy consumer when dealing with long-term care.



## A House on Its Way to Being a Home

*TVA retirees join TVA employees and other volunteers at "Blitz Day," March 5, for this year's TVA-sponsored Habitat for Humanity project in Knoxville. From left are retiree Frank Van Meter, employee Beth Keel, retiree Sherry Van Meter and employee Myron Iwanski. The house was to be completed in May for Calister Vernon and her children. This is the third year TVA has celebrated the legacy of Dr. Martin Luther King Jr. by building a Habitat house for a Knoxville family in the city's Empowerment Zone. TVA financed half the cost of the house and provided in-kind services.*

## New Email Address List

Please send your email address to [tvara-vw@tva.gov](mailto:tvara-vw@tva.gov).

We can then put you on our email-address list to send you announcements, news clips, retirees' death notices, or an array of other important issues you may select as soon as the information becomes available.

Please include your phone number, also.

## Attention, Knoxville Retirees

If you are interested in receiving information on volunteer opportunities supported by TVA, email Sherry Van Meter at [Retiree1983@aol.com](mailto:Retiree1983@aol.com), and your email address will be added to our list. You will be under no obligation to volunteer for any particular project. If you do not have email but would like to receive information on volunteer activities, call Van Meter at 865-525-9920.

## Seeds Meet Needs of Others

*This Muscle Shoals TVA retiree group and a Community Action representative handed out garden plants, seeds, and fertilizer to more than 150 families in the first hour of the annual Cooperative Garden Program's opening day on April 21. About 500 needy families in the Shoals area received garden supplies through the program this year. From left to right are Frank Moses, Mary Jane Rhodes, Phillip Ligda (Community Action), Hollis Lindley, James Bedsole, Gerry Reese, and Doris Lee.*



## Retirement System Q&A's

*Answers by Randy Snyder, Vice President, TVA Retirement Services*

- Q.** *Why does the TVA Retirement System continue to deduct for repayment of the level-income plan after a retiree has repaid the original advance?*
- A.** The System Rules offer an option under which a retiring member can elect to temporarily increase his or her Retirement System pension benefit until age 62. The amount of the increase is calculated to provide a retiree with more money from the TVA Retirement System until he or she would first be eligible to receive Social Security benefits. The amount of the increased benefit payable between retirement and age 62 is referred to as the "level-income plan" (LIP) adjustment.

Calculation of the LIP adjustment requires that we first estimate a member's age-62 Social Security benefit. We do this based upon our records of the member's Social Security earnings at termination of TVA employment. The Retirement System pension benefit then will be temporarily increased by a percentage of the retiree's estimated-age-62 Social Security benefit. The increased amount is calculated based upon a member's age at retirement and his or her life expectancy. This increased amount will be added to the regular pension benefit until the member is age 62. Then at age 62, this increased amount, or LIP amount, is permanently stopped AND an additional

until age 62. When the temporary LIP increase is stopped and the reduction starts, the reduction in the retiree's Retirement System pension benefit is exactly equal to what we estimated the Social Security benefits to be at age 62.

If you have a question or need information, you can do either of the following:

Mail questions to TVARA, P.O. Box 1010, Muscle Shoals, AL 35662-1010.

Email questions to [tvaravw@tva.gov](mailto:tvaravw@tva.gov).

## Dental Insurance Hike

Delta Dental, the plan carrier for retiree dental insurance, has announced it will increase premiums effective July 1, 2005.

Monthly premiums for individual coverage will be \$33.26, or an increase of \$1.58 from 2004 rates.

Monthly premiums for family coverage will be \$78.50, or an increase of \$3.74 from 2004 rates.

Monthly rates are revised based on a review of claims data.



## • NEXT CHAPTER MEETINGS •

<b>Chapter</b>	<b>Meeting Information</b>
<b>BROWNS FERRY</b>	June 14, 6 p.m. Catfish Cabin II, Athens, Ala. Will discuss May TVARA Board meeting. Jerry Barksdale also will discuss wills and living wills.
<b>CHATTANOOGA</b>	June 14, 10 a.m. Picnic. Catoosa County Civic Center, Colonnade.
<b>CLEVELAND</b>	June 10, 10 a.m. First Baptist Church, Cleveland, Tenn. Gretchen Thal, TVA Retirement Board member, will speak.
<b>FLORIDA</b>	To be announced.
<b>GALLATIN</b>	June 9, 1 p.m. King Solomon Masonic Lodge, Gallatin, Tenn. Rebecca Kelly, AARP, will talk on preventing slips and falls.
<b>HUNTSVILLE</b>	June 9, 10 a.m. TVA office at 108 Woodsen St., Huntsville, Ala. Will discuss the May 5 TVARA Valleywide meeting.
<b>JACKSON</b>	June 8, 10 a.m. St. John Masonic Lodge. Dr. Jennifer Johnson, humorist, will speak.
<b>JOHNSONVILLE</b>	June 9, 10:30 a.m. Country Western Restaurant, Camden, Tenn. Keith Craig, IBEW president, will speak. Door prizes will be drawn.
<b>KINGSTON</b>	June 27, 10:45 a.m. Kingston Community Center, Kingston, Tenn.
<b>KNOXVILLE</b>	June 9, 10:30 a.m. John J. O'Connor Senior Center, Knoxville. TVA Director Bill Baxter will report on the "State of TVA." Update on the Manhattan Project/TVA Reunion scheduled June 16-19, 2005.
<b>MEMPHIS</b>	June 21, 11 a.m. Ryan's Steak House, Memphis.
<b>MISSISSIPPI</b>	June 14, 10:30 a.m. TVA Customer Service Center, Tupelo, Miss.
<b>MUSCLE SHOALS</b>	June 16, 9:30 a.m. Picnic. Northwest Shoals Community College Multipurpose Center, Muscle Shoals, Ala.
<b>NASHVILLE</b>	June 8, 10 a.m. Tom Building, 1195 Antioch Pike, Nashville.
<b>NORTHEAST ALABAMA</b>	June 14, 10 a.m. Mud Creek Restaurant, Hollywood, Ala. Reports from TVARA Valleywide meeting and from healthcare and volunteer coordinator.
<b>PADUCAH</b>	June 21, 10 a.m. Executive Inn, Paducah, Ky. TVA's Employee Benefits staff will discuss medical coverage.
<b>PARADISE</b>	June 14, 10:30 a.m. John & Sue's Restaurant, Graham, Ky. Open forum.
<b>PICKWICK</b>	June 23, 10 a.m. Pickwick Inn. TVARA Valleywide President Buster Smith will speak.
<b>UPPER EAST TENNESSEE</b>	June 9, 11:30 a.m. Rogersville, Tenn., City Park. Program to be announced.
<b>WATTS BAR</b>	June 13, 10:30 a.m. Wolf Creek Fire Hall. Michael Borgosz will speak on land management.
<b>WESTERN</b>	June 10, 10:30 a.m. Paris Landing State Park. Gaye Ballinger, TVA Healthcare Outreach, will speak.



PRSRT STD  
U.S. Postage  
**PAID**  
Permit 1  
Powell, TN

**The TVA Retirees Association**

P.O. Box 27290  
Knoxville, TN 37927-7290

**TVA Retirees Newsletter**

Dot Stewart, Editor  
1753 County Road 584  
Rogersville, AL 35652  
Email: [dcstewart@tva.gov](mailto:dcstewart@tva.gov)

**Jim Andrews, Contributing Editor**

1932 Northwood Drive  
Knoxville, TN 37923  
Email: [patjimandrews@aol.com](mailto:patjimandrews@aol.com)

**For Address Changes, Notify:**

TVA Retirement System  
400 W. Summit Hill Drive  
Knoxville, TN 37909-1499

**Dues are \$10.00/year.**

**Send Dues To:**  
TVA Retirees Association  
P.O. Box 27290  
Knoxville, TN 37927-9909

**Information Sources:**

Employee Service Center  
1-888-275-8094  
Medical & Drug Coverage  
TVARA chapter contacts.  
  
Retirement System  
1-800-824-3870  
Pension benefits, 401(k) accounts  
Website: [www.tva.gov/retireeportal](http://www.tva.gov/retireeportal)

## Medicare Website How Does Your Hospital Compare?

Medicare launched the Website, Hospital Compare on April 1. This site includes 17 quality measures in treating heart attack, heart failure, and pneumonia.

The site is designed to empower consumers to make more informed decisions about their healthcare and to help hospitals identify areas for improvement.

While hospitals voluntarily have been providing data on performance for at least a year, this is the first time the public has had access to this information.

Users can search hospitals by state, county, and zip code. The site allows consumers to compare hospital performance with others in the area or nation.

Check it out at <http://www.hospitalcompare.hhs.gov/>.

An additional site about Diseases & Conditions can be found at <http://www.hhs.gov/diseases/index.shtml>.

## New Prescription Benefit Cards in the Mail

Medco Health, the administrator of the prescription-drug plan available to TVA retirees, TVA's mail-order prescription drug provider, will mail new prescription benefit cards in June. The cards will be sent to all retirees, including those on Medicare, who have medical coverage under a TVA-sponsored plan.

"The new cards will no longer use social security numbers as the identification number," says Becky Thomason of TVA's Employee Benefits staff. "The Social Security numbers are being replaced with new identification numbers created by Medco to protect a plan member's privacy and to guard against identity theft."

She says retirees should keep their new cards handy and use the new numbers when ordering prescriptions by mail from Medco or when purchasing prescriptions from a retail pharmacy. The new numbers are effective immediately.

"If you accidentally find yourself at the pharmacy without your new card, don't panic," Thomason says. "The pharmacist will still be able to verify coverage in Medco's system by using the Social Security number."

Members with family coverage who want additional cards for their dependents can request them directly from Medco at 1-800-818-0890 or from Medco's Website, [www.medco.com](http://www.medco.com).

## New Email Address List

Please send your email address to [tvara-vw@tva.gov](mailto:tvara-vw@tva.gov).

We can then put you on our email-address list to send you announcements, news clips, retirees' death notices, or an array of other important issues you may select as soon as the information becomes available.

Please include your phone number, also.