


tvvara
The TVA Retirees Association

NEWS

What's Covered and What's Not — Reminders for Members of Medicare Supplement Plan

By Becky Thomason, TVA Employee Benefits Staff

Under the new Medicare Part D prescription-drug coverage, there is a formulary — a list of all covered medications. This formulary was mailed to the TVA Medicare Supplement enrollees in November and again in December in preparation for the Jan. 1, 2006 plan change.

Medications **not** listed on the formulary are **not covered** by the new prescription-drug coverage. That means the plan would pay nothing for a noncovered medication, and the patient would pay the full cost.

The formulary used by TVA's Medicare Supplement plan was developed by Medco's committee of physicians and pharmacists and meets the requirements of the Centers for Medicare & Medicaid Services applicable to Medicare Part D plans.

There are some medications CMS will not allow to be covered by Part D plans, including certain sleeping aids, tranquilizers, and certain brand-name drugs if generics are available. The formulary can change over time. Drugs can

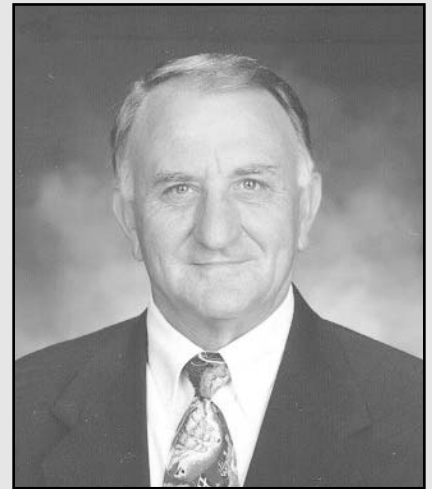
be added to coverage, and drugs can be removed from coverage.

Remember that you can find out if a medication is covered under your Medicare Supplement plan by calling Medco Member Service at the toll-free number shown in the box on page 3 or by visiting www.yourxplan.com. At that site, you should register as a covered member by clicking on "Manage your Medicare prescription-drug coverage now." Once you are registered, it is easy to find out if a medication is covered, as well as the amount of your copayment for a covered medication.

If a medication prescribed by your physician is not on the formulary that you received with your identification card, you should call Medco Member Service at its toll-free number to be sure it is not covered (remember the formulary can change). If Medco confirms that the drug is not covered, you have these options:

- Ask your doctor if you can switch to another drug that is covered by your plan. You can use the *continued on page 3*

PRESIDENT'S CORNER



By Buster Smith

Since this is the first issue of 2006, I would like to wish each of you a Happy New Year from the TVARA Board of Directors.

Judging from the number of calls received about Medicare Part D implementation, it could have been better for many of you.

What a wonderful way to start the year — another government form to fill out that you didn't expect. And on top of that, you discover that your medication is not on the approved formulary listing. Just what your doctor told you to avoid — STRESS! "Ain't"

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Council Updated on TVA Finances

By John Culp, Chairman, TVARA Advocacy Council

The TVA Retirees Association Advocacy Council met recently with Ken Breeden, Executive Vice President of TVA Customer Services & Marketing, for the purpose of receiving an update on TVA's financial status and energy-cost issues.

Natural disasters in 2005 — including the rash of hurricanes — and increasing energy costs, specifically coal and natural gas, are having real impacts on TVA. The Advocacy Council is preparing communication materials to help respond to these issues in the months ahead.

Council members also met with Jack Simmons, President/CEO of the Tennessee Valley Public Power Association Inc. Council members discussed the mission, objectives, and current projects retirees are conducting to promote and support the work of TVA.

Mr. Simmons shared information on the work of his 158 distributor-members of TVPPA. He encouraged TVA retirees to interact with their local distributors and local utility boards. He suggested that the TVARA Advocacy Council and TVPPA work together on issues important to TVA, utility distributors, and citizens of the region.

Mr. Simmons also expressed the favorable impact of his organization's work with TVA President Tom Kilgore and Ken Breeden.

Council members are enthusiastic about the potential of working

more closely with TVPPA. To that end, President Smith will make a presentation on the role of the Advocacy Council at the TVPPA's annual convention in Nashville on May 17.

Also, Bob Steffy, President of Bicentennial Volunteers Inc., will have a "Guest Column" in an upcoming issue of the TVPPA news magazine.

The column will identify the work of the Advocacy Council and the impact of TVA retirees across the region.

In addition, council members have prepared letters identifying the significant and effective way TVA is managing the reservoir system. These letters are for use by chapter presidents and other retirees. Other letters are being considered to help promote TVA programs and to respond to issues that are important to TVA.

I want to make a personal plea to each of you to help with two additional projects that offer real support to TVA: "Telling Your TVA Story" and calling civic-club program people to ask for opportunities to discuss TVA issues with their respective chapters.

Telling your TVA story — Telling your TVA story is about "displaying the heart of TVA" through your eyes and work at TVA, according to President Kilgore and Executive Vice President of River Systems Operations & Environment Kate Jackson.

Jackson says Kilgore wants to hear your personal story — what

you did at TVA, how you felt about it, how it changed people's lives, and how it affected you and your family. In fact, President Kilgore says the "telling of TVA stories" is his favorite thing TVARA is doing.

In addition, this should help today's generation feel the heart and soul of TVA. These kinds of stories are more interesting than telling about major developments at TVA, even though developments were significant and provided major contributions in improving the quality of people's lives.

But we welcome even more stories about YOUR personal actions, thoughts, and feelings about your work to improve people's lives in the Tennessee Valley, the nation, and international countries. Please send us one of your personal stories now. And send a photo or two!

If you want help in preparing your story, just send us an email at tvaravw@tva.gov. Send a tape or make a phone call to us, and we'll help put your story in print. Later we will publish these stories, photos, and anecdotes in a book that can be shared with TVA, retirees, and others.

(See retiree Buel Springer's "story" on page 6.)

Helping get retirees on civic-club presentations — You can start by calling us or by emailing us at tvaravw@tva.gov with the names, phone numbers, and addresses of civic-club program chairpersons in your area. And identify those in your chapters who would be willing to make presentations at civic-club meetings. Whenever possible, vol-

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John Culp

Medicare Supplement Plan

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printed formulary you received with your new identification card, or you can ask Medco Member Service to give you a list of covered drugs that are used to treat similar medical conditions.

- You can ask Medco for a coverage determination — specifically, a formulary exception — by calling Medco Member Service at its toll-free number. Your doctor can ask for an exception by calling Medco at 1-800-753-2851. You will probably be asked to submit — or have your physician submit — a supporting statement explaining why the specific drug is medically necessary for you. You can generally expect a response from Medco within 72 hours of receiving the information from your physician.

- If Medco approves your request for a formulary exception, Medco will authorize coverage for that medication.

- If Medco denies your request for a formulary exception, Medco will provide you a written decision explaining the reason for the denial. If your request is denied, you have the right to submit an appeal to Medco. Medco's Mem-

ber Service can help you with filing your appeal. Information on the appeal process is also contained in the Evidence of Coverage you received with your new identification card.

No “doughnut hole” in TVA Medicare Supplement Plan — Many plans offering Medicare Part D prescription-drug coverage include a feature commonly referred to as the “doughnut hole.” The “doughnut hole” in those plans refers to a point at which the patient pays the full cost for covered prescription drugs and the plan pays nothing.

Medco Member Service can be reached toll-free at 1-800-592-4520.

This is a reminder that there is **not** a “doughnut hole” in the TVA Medicare Supplement plan. Participants enrolled in

TVA's Medicare Supplement plan have a \$50 deductible per calendar year, and then pay the copayments specified in the benefits summary and evidence of coverage documents mailed to plan participants in November and December 2005.

If you have questions about your prescription-drug deductible or copayments you need to make, call Medco Member Service at its toll-free number.

Advocacy Council

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unteer to speak at local civic clubs. We can help with speeches.

We would also like to keep a record of retiree speeches made to civic clubs.

We need your help with these

two projects.

These are some of the most important things retirees can do to help promote TVA and to continue contributing to TVA's support of retirees.

President's Corner

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government programs great?

Hopefully, by this time most of you have solved your problems. But if you haven't, please feel free to contact us.

Included in this newsletter are the 2006 TVARA chapter officers who serve you locally. They join me in encouraging you to become actively involved in TVARA in 2006.

There never has been a more important time in TVARA history for this organization to be strong and united.

We need to show the new TVA Board that TVA retirees are one of TVA's most valuable resources and easily TVA's best advocate.

At 22,000 members, TVARA can be a positive force for TVA. But we need the remaining 11,000 TVA retirees to join TVARA.

The year 2006 is especially important for TVA retirees because of the new TVA Board structure and its possible effect on the TVA Retirement System. Of course no one knows what effect this TVA Board may have, but the TVARA Board plans to keep well abreast of TVA Board actions and will keep you well-informed.

As you know, TVARA's effectiveness depends on the size of its membership and its financial support. To meet its challenges, TVARA must have the broadest possible retiree representation, with a strong active membership.

From Purple Heart to TVARA Membership Files

By Dot Stewart

George Jacobs, better known as “Jake,” is busy posting the dues just paid by between 8,000 and 9,000 TVARA members. Before the end of 2006, he hopes to have the 2005 membership of more than 11,000 posted, plus dues from additional TVA retirees who decide to join TVARA this year,

Approached by Lew Wallace to place the TVARA membership on computer, Jacobs and A.C. Wilson created a master file for each member from 21 chapter-membership lists. They started posting dues for 3,000 members beginning in 1993.

The program for posting dues changed from an original church program a Chattanooga group revised for Jacobs and Wilson to a DOS program and then to a program accessing TVA’s main computer.

“These past 13 years have been a very pleasant experience for me,” says Jacobs. “I have made new friends and have watched retiree benefits grow from \$5 to the expanded benefits we receive today, with much of the background work being done by TVARA.”

Jacobs was born Oct. 28, 1925, and grew up in Knoxville.

The schools he attended have long since been replaced and torn down, he says, as well as Riverside Hospital, where he was born. He graduated from Knoxville High in 1943 and was drafted into the Navy during World War II.

After boot training in San Diego, Jacobs served aboard the destroyer USS Daly in the Pacific. The destroyer was highly decorated

after crewmembers sank a Japanese battlewagon, heavy cruiser, and destroyer.

In addition, Jacobs and his shipmates participated in 21 island invasions and shot down 11 enemy planes before a suicide plane hit the Daly during radar picket duty around Okinawa.

Of the 20 planes that attacked that day, crewmembers shot down five of them before being hit themselves. Jacobs received shrapnel in his right thigh and still carries it with him as a souvenir today. No medical treatment was available on the ship, because the ship’s doctor had been killed in the attack.

Jacobs was awarded a Purple Heart, but this did not end his service for his country. After the two atomic bombs were dropped on Japan and surrender was proposed, he was sent to help secure the naval base at Sasabo, Japan.

He says, “Soon after this, the top brass must have wanted some guinea pigs, because I was one of the few to walk through the drop area of the blast at Nakasaki.” He says that was a hair-raising and unbelievable experience. “I have always felt like I had radiation before I had to have it.”

After the Navy, Jacobs attended the University of Tennessee but had to drop out after two years because of family illness. Having to go to work, Jacobs was hired by TVA as a File Clerk on Feb. 28, 1948. He inched up through the Division of



George Jacobs

Finance to Voucher Clerk, only to have his career broken by a two-year hitch at Camp Polk, La., during the Korean War.

“On returning to TVA, I joined the Central Accounting Office in Knoxville and started working with freight vouchers,” Jacobs says.

“Around 1956 I began working with the Central Payroll Office, when payroll was being placed on the early computers with IBM card input.” There he worked with the programming staff on designing, writing, testing, and implementing payroll programs.

He retired Feb. 28, 1988, as a Data-Processing Analyst, after 40 years with TVA. He jokes, “I was making more in one payday than the \$1,440 a year I started with when I was hired.”

Jacobs became involved with TVARA soon after his retirement and has served as Membership Chairman and Assistant Treasurer in addition to his duties with membership dues.

Jacobs has been married to the same “lovely wife,” Loraine, for 57 years. They have two children, Diane (Mrs. Herbert Payne) and George Jr.

The Paynes have two children in college and live in Townsend, Tenn. George Jr. and Donna live in Knoxville and have three children — a son with North Carolina’s Forestry & Wildlife Division, a daughter who is in archeology and works for TVA, and a son who

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Need More Than Counting Sheep To Sleep?

Courtesy of TVARA Health Outreach Program

Do you ever have trouble sleeping? If so, you may need to check out some facts about insomnia.

Who has insomnia? Forty-eight percent of Americans report insomnia occasionally, while 22 percent experience insomnia every or almost every night.

Women are 1.3 times more likely to report insomnia than men.

People over age 65 are 1.5 times more likely to complain of insomnia than younger people.

Divorced, widowed, and separated people report more insomnia.

Diagnosing insomnia — Before you can treat insomnia, you need to identify its cause. Your doctor may ask about your mood. Are you depressed? Anxious? Under stress? Could your insomnia be caused by pain, medications, disruption in your life due to travel across time zones? Could caffeine, alcohol, nicotine, or spicy foods play a part in your difficulty sleeping? Questions you answer with a “no” may help point to a diagnosis of primary insomnia.

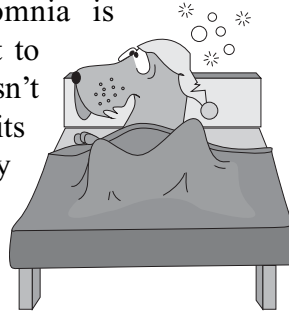
Some medications can lead to insomnia. These include medications for cold and allergy (some *antihistamines* and *decongestants*), high blood pressure (*antihypertensives*), heart disease (*betablockers*), thyroid disease, as well as asthma and pain medications (containing caffeine).

Some common sleep disorders can also cause poor sleep. These disorders range from *restless-legs syndrome* (a creeping, crawling sensation in the legs only relieved

by movement) to a bed-partner’s *sleep apnea* (a breathing disorder with loud snoring and brief periods when breathing stops).

Insomnia may be experienced for a few days, for two to three weeks, or it may be *chronic*, lasting for three weeks or more.

Chronic insomnia is more difficult to treat and doesn’t go away on its own. You may need to see a physician or sleep specialist.



Impact of insomnia — Insomnia can have a very serious impact on one’s quality of life, productivity, and safety.

People with insomnia are four times as likely to suffer from depression than people who sleep well.

Lack of sleep due to insomnia may contribute to illness, including heart disease.

Safety at home and on the road may be affected by sleepiness.

After a poor night’s sleep, many people report accomplishing fewer daily tasks and enjoying activities less.

Treating insomnia with medication — Treating insomnia with medication is the most common treatment for these sleep problems. Twenty-five percent of Americans take some type of medication every year to help them sleep.

Medications may be taken when:

- The cause of insomnia has been

identified and is best treated with medication.

- Sleep difficulties cause problems in accomplishing daily activities.
- Behavioral approaches have proven ineffective, and a person is suffering insomnia-related distress and beginning behavioral therapy.
- Insomnia is temporary or short-term.
- Insomnia is expected or occurs in association with a known medical or biological condition or an event such as giving a speech or traveling across time zones.

Treatment with medications should:

- Begin with the lowest possible effective dose.
- Be short-term, if used nightly.
- Be intermittent, if used long-term.
- Be used only in combination with good sleep practices and/or behavioral approaches.

Guidelines for better sleep:

- Exercise regularly, about six hours before you want to sleep.
- Avoid napping.
- Go to sleep and wake at the same times every day.
- Save your worries for daytime. (If concerns come to mind in bed, write them down in a “worry” book, and then close the book until the morning.)
- Select a relaxing bedtime ritual, like a hot bath or listening to calming music.

When to see a doctor — If sleep problems persist, it may be time to seek professional help. Your doctor

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You Can't See the Smokies from These Towers Anymore

By Buel Springer, Retired Manager, TVA Aviation Services

Though part of a federal agency, TVA's Aviation Services actually functioned much like a private business. We sold our services, collected income and paid our own way. TVA Power Systems Operations was one of our best customers.

However, we also received requests from other federal agencies. In the mid-1980s we got a call from the Great Smoky Mountains National Park superintendent. Several abandoned fire towers in his park had become magnets for cliff-climbers and thrill-seekers. These towers created a hazard and were to be removed.

The superintendent had contacted a commercial helicopter operator for a quote on removing the towers, but the estimated cost was prohibitive.

Could TVA possibly do the job? What would the cost be? Our immediate response was "yes," we could do the work. But we would have to look the project over before giving an estimated cost. The superintendent agreed to pay a fee to have TVA fly a helicopter from Muscle Shoals to the park for a review of this project.

Immediately after our conversation, I sat and asked no one in particular, "How in the world are we going to do this?"

Then I thought about our "can do anything" pilot, Richard Downs, and relaxed. Richard was that rare aircraft pilot who was equally at home in airplanes or helicopters. If you could do it with aircraft, Richard could do it.



Buel Springer



Richard Downs

We just needed someone to take down and bundle the towers for us.

But I had learned one thing because of my work with practically every TVA organization. If you had a job to be done, someone in TVA could do it. With that thought in mind, we called TVA's Transmission Line Construction boss, Alvin Brown. Yes, he had a crew ready to work in the Smokies. Just say when and where.

Richard and I jumped in a helicopter and flew to the park for a job briefing. We learned that no ground vehicles could be used, and no trees were to be cut. All towers would be felled, dismantled, and transported to staging areas by helicopter. Richard and I returned to Muscle Shoals, where we calculated an estimated cost, set a starting date, and projected a date of completion.

On the starting date, Richard and crew chief U.G. Wilson departed for the Smokies in a Bell 204B Huey helicopter. The project had begun.

To reach the towers that were located on pinnacles, high rocks, and ridgelines, TVA construction crews were ferried in by helicopter, walked in, or even rode in on pack

animals. And with anticipated high winds and turbulence, Richard would have a challenge in delivering acetylene torches, gas tanks, rigging cables, etc., in metal drums, suspended on 100-foot cables below the helicopter. This job required a mastery of the aircraft and elements.

Construction crews displayed a high degree of know-how and professionalism, felling these huge steel structures to exact, predetermined spots.

Downed towers were cut into sections, rigged for transport, attached to the helicopter hovering high above, then transported to Cades Cove, located in the park; to Cosby, Tenn.; or to Oconaluftee, N.C., to be loaded onto trucks and removed.

From Rich Mountain to High Rocks to Greenbriar Pinnacle and beyond, the crew performed admirably.

On a job that, by any measure, was extremely difficult and inherently hazardous, TVA crews finished the project ahead of schedule, under budget, and without accident or injury.

As an indication of their appreciation for a job well-done, Great Smoky Mountains National Park management extended our contract for some other work and also recommended our services to the Blue Ridge Parkway superintendent. But then, those are other stories.

(Buel Springer worked for TVA from 1965-71 and again from 1979-93, including five years as Manager of Aviation Services.)

Long-Term-Care Committee To Visit Chapters

By David Gruber, Chairman, TVARA Long-Term-Care Committee

As we begin our second year, the members of TVARA's Long-Term-Care Committee plan to attend several of your chapter meetings each quarter. By attending these meetings, we hope to be able to give information to all members about long-term care in specific locations.



David Gruber

Before the meetings, your chapter advocate for long-term care will be asked to gather as much information as possible about facilities in your area. This information includes the condition of nursing homes and assisted-living facilities, as well as the costs for care.

Remember, long-term care is a local issue, and each chapter should gather all the information possible about that care before our meeting.

This will help us have a valid discussion about any problems with long-term care in your particular area.

In addition, we will welcome success stories from caregivers. We will highlight local area providers as

to their capabilities.

Licensing has raised its head again. A long-term-care facility in the Tennessee Valley was recently shut down. The patients were moved to other facilities when complaints about the care and cleanliness of the nursing home were made to the local district attorney. The facility was not licensed and, as such, had not been in a regular inspection program.

Not all of the staff had been

trained, and some of them had been required to work 12-14 hours at a time. The ratio of staff members to patients was insufficient.

Further investigation of the home revealed a deliberate and rampant disregard for safety.

The costs of care in assisted-living facilities and nursing homes are about the same, whether licensed or not. However, the licensing of these types of homes helps ensure adequate staffing, proper training, and correct application of services.

Long-term care continues to be complex and costly for our loved ones. We need to be very good shoppers when selecting a facility for our family members.

Any and all sources of facts about long-term care need to be fully understood.

Resolving to Create a Healthy Lifestyle in 2006

By Sonja Gillespie, Western Region Live Well Manager

How many of you made a health-related New Year's resolution this year?

Are you sticking with your plan, or has it faded with the limitless duties that require so much of your time? That list never ends: grocery shopping; tending to your grandchildren, and for some of you, your parent or parents, as well; doctor visits; housecleaning, etc.

However, I would like to ask you one question, "How much better could we take care of the things we have to take care of if we were living a healthy lifestyle?"

If you are a smoker and were to stop smoking, how many fewer doctor visits would you have a

year? If you started walking for just 15 minutes a day for five days a week, how much easier would it be to keep up with your grandchildren? If you are overweight and lost 10 percent of your weight, how much easier would grocery shopping and housecleaning be?

I encourage all of you to take baby steps.

Don't try to stop smoking and lose weight at the same time. Decide on one thing you want to accomplish and make a plan that is reasonable. Write your plan on paper. Be specific with your goals. Don't just say, "My goal is to lose weight." Write down how much you want to lose, the specific steps

you will take to help you lose weight, and how you will overcome setbacks that occur along the way.

So much information is available to us now to help in our quest to become healthier. The Internet has many Websites with information to help you with cholesterol reduction, weight loss, smoking cessation, etc. One such Website, www.myaccesshealth.com, is a part of TVA's Healthcare Assistance Program.

When you are connected to the site, you can search for information on diseases or medical conditions (such as diabetes and high blood pressure), consult medical diction-

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• NEXT CHAPTER MEETINGS •

Chapter	Meeting Information
BROWNS FERRY	March 14, 6 p.m. Catfish Cabin II, Athens, Ala. Startup Manager R.G. Jones, Browns Ferry Unit 1, will discuss plans and progress for startup and extent of modifications. Discussion on February TVARA Board meeting.
CHATTANOOGA	March 14, 10 a.m. Brainerd United Methodist Church. Program on latest technological advances in the treatment of age-related eye and ear problems.
CLEVELAND	March 10, 10 a.m. First Baptist Church, Cleveland, Tenn.
FLORIDA	To be announced.
GALLATIN	March 9, 1 p.m. King Solomon Masonic Lodge, Gallatin, Tenn. Program on County's 4-H program for summer. Home-Safe program.
HUNTSVILLE	March 2, 10 a.m. TVA offices at 108 Woodsen St., Huntsville, Ala. Discussion on the February TVARA Board meeting.
JACKSON	March 8, 10 a.m. St. John Masonic Lodge, Jackson, Tenn.
JOHNSONVILLE	March 9, 10:30 a.m. Four Seasons Restaurant, New Johnsonville, Tenn. David Gruber, Chairman of the TVARA Long-Term-Care Committee, will speak on long-term care and assisted living.
KINGSTON	March 27, 10:45 a.m. Kingston Community Center, Kingston, Tenn. Frank Knirs, Vice President of Citizens National Bank, will speak.
KNOXVILLE	March 9, 10:30 a.m. O'Connor Senior Citizens Center, Knoxville. TVA Senior Manager Steve Chardos, Organization Development, will discuss "Mental Flossing." Questions for TVA Benefits staff about Medicare Part D.
MEMPHIS	March 21, 11:30 a.m. Ryan's Steak House on Riverdale, Memphis.
MISSISSIPPI	March 14, 10:30 a.m. TVA Customer Service Center, Tupelo, Miss.
MUSCLE SHOALS	March 14, 10 a.m. TVA's Environmental Research Center Auditorium, Muscle Shoals, Ala. Susie Heird, Shoals Economic Development Authority staff member, will discuss economic development in the Shoals.
NASHVILLE	March 14, 10 a.m. TVA Engineering Office, Antioch Pike, Nashville.
NORTHEAST ALABAMA	March 14, 10 a.m. Mud Creek Restaurant, Hollywood, Ala. Discussions on February TVARA Board meeting and problems with Medicare Part D. Door prizes.
PADUCAH	March 21, 10 a.m. Paducah Executive Inn, Paducah, Ky.
PARADISE	March 14, 10:30 a.m. Shorts Family Restaurant (formerly John and Sue's), Graham, Ky. Discussion on February TVARA Board Meeting. Update on membership drive.
PICKWICK	March 21, 10 a.m. Pickwick Landing Hotel. Samantha Hartsell and Samantha Strickland, both of TVA's Pickwick-Wheeler Watershed Team, will discuss watershed operations and resource stewardship.
UPPER EAST TENNESSEE	March 9, 11:30 a.m. Golden Corral Restaurant, W. Andrew Johnson Highway, Morristown, Tenn. Program on "Boosting Your Energy." February TVARA Board meeting to be reviewed.
WATTS BAR	March 13, 10:30 a.m. Red Barn Restaurant and Grill, Spring City, Tenn.
WESTERN	March 14, 10:30 a.m. Paris Landing State Park. Review February TVARA Board meeting. Discuss long-term care.

The TVA Retirees Association

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400 W. Summit Hill Drive
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Dues are \$10.00/year.

Send Dues To:

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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

George Jacobs *continued from page 4*

teaches in Knoxville along with his wife.

Jake and Loraine are members of the First Christian Church in Knoxville, where his parents first brought him to services 80 years ago in a market basket and he is now serving as a trustee.

He also serves on the board of the Credit Union Services Organization of the Knoxville TVA Employees Credit Union, has been involved in establishing a recreation program for the community, is a life member of Optimist International, and is the Past

Exalted Ruler of the Elks Lodge No. 160 in Knoxville.

The couple loves to play golf. They have been golfing all over Tennessee and in Myrtle Beach, S.C., with the same friends for more than 35 years.

Jacobs's favorite saying is, "I recommend retirement."

He says he hopes he has been of service to the Retirees Association, which indeed he has, says TVARA President Buster Smith.

"TVARA deeply appreciates the contributions he has made through the years," Smith adds.

Healthy Lifestyle

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aries, identify areas of special interest for additional information, and keep a record of your exercise, weight, or other healthcare items of interest.

Your local TVA Live Well Center is also available for your exercise needs. Eligible retirees and their spouses must complete an orientation before using the centers.

(Call Sonja Gillespie at 256-386-2224 for the location of the nearest Live Well Center.)

Sleep *continued from page 5*

can help determine how to treat your problem and may refer you to a sleep specialist.

(Information taken from The National Sleep Foundation, an independent nonprofit organization dedicated to improving public health and safety by achieving understanding of sleep and sleep disorders, and by supporting sleep-related education, research, and advocacy.)

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