

TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive SPT 5A | Knoxville, TN 37902 | www.tvara.org | 865-632-3318

SYSTEM UNDERFUNDING DRAWS NOTICE, CONCERN, RESPONSE FROM RETIREES

BY SUZAN BOWMAN, TVARA Valleywide President



Suzan Bowman

The year 2015 ended with a bang, and 2016 has started with a lot of opportunity for changes.

In late November, there were a lot of newspaper articles around the Tennessee Valley

about the underfunding of the TVA Retirement System. One article in particular caught my attention. John Thomas, TVA Chief Financial Officer, was quoted as saying that there was a 20-year plan to bring the system funding up to par.

I met with Bill Johnson, President/Chief Executive Officer of TVA, in early December and asked him to share that plan with the TVARA Board. He agreed, and he met with the TVARA chapter presidents and Valleywide officers in Nashville on Dec. 15 for a two-hour presentation on the TVA Proposal and a question-and-answer session.

Mr. Johnson said, "I believe we need to remove the uncertainty around retirement benefits, so that our retirees and employees can make appropriate plans for themselves and their families."

The TVARA Board also wanted to hear from the TVA Retirement System Board members to see what they thought about the TVA Proposal.

On Jan. 6, the TVARA Board, along with some 2015 chapter presidents and the newly elected 2016 chapter presidents, met with four members of the TVARS Board: Leonard Muzyn, Jim Hovious, Tony Troyani, and Allen Stokes.

Muzyn and Hovious were very clear from the start that they would vote "no" on accepting the TVA Proposal. Troyani and Stokes did not say how they would vote.

We met with the TVARS Board for four hours, including a two-hour presentation from Muzyn. Stokes and Troyani held a two-hour question-and-answer session with us.

After this meeting, the chapter presidents talked to chapter members and tried to get a sense of what they were thinking about the TVA Proposal. We also set up an email box for comments, and I sent out a communication package to all TVARA members to let them see

the TVA Proposal and associated letters.

An overwhelming majority of members who responded were against the proposal. The TVARA Board met on Feb. 4 in our regular quarterly meeting and voted to send a letter stating that we rejected the proposal. On Feb. 5, I sent a letter to the TVARS Board informing them that TVARA did not support the TVA Proposal. A copy of that letter is on page 2.

During our information-gathering process, many members did share their desire and ideas to find a compromise or alternative proposal. Many of these suggestions were very thoughtful and professional. We will share those ideas with the TVARS Board, as well.

I spoke to the TVA Board on Feb. 11 in Chattanooga to ask its members to consider alternative proposals. Retirees do appreciate Mr. Johnson's and the TVA Board's efforts to find a suitable solution to the underfunding problem, but we feel that TVA created the problem and TVA should find a way to reverse the funding trend —

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FOR ADDRESS CHANGES OR TO REPORT RETIREE DEATHS:

TVA Retirement System
400 West Summit Hill Drive
Knoxville, TN 37902
Call toll-free @ 1-800-824-3870

FOR INFORMATION REGARDING:

Pension Benefits and 401(k) Accounts

Call TVA Retirement System
toll-free @ 1-800-824-3870
or visit website @
www.tva.gov/retireportal

Medical and Drug Coverage
Call toll-free 1-888-275-8094
or 423-751-8800 in Chattanooga
or 865-632-8800 in Knoxville

TVARA Membership

Contact Richard T. Wilson
at rtwilson@tva.gov
or call him at 865-632-8542

TVARA News Information

Contact tvara@tva.gov or call
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or toll-free at 1-877-335-1222

TVARA's Web address is www.tvara.org;

its Facebook address is www.facebook.com/tvaretireesassociation

The TVA Retirees Association is the official organization of all TVA retirees. It was organized to serve the varied interests of TVA and its retirees and their beneficiaries, and to help keep them informed of TVA developments affecting their interests. It has been recognized by TVA as the responsible representative of retirees in conveying retiree views.

System Underfunding...continued from page 1

especially when TVA showed a \$1.1-billion profit in revenues in FY 2015.

Finally, I would like to thank the chapter presidents and officers who have taken their time in late 2015 and early 2016 to engage in dialogue with members on this subject.

As of this writing, I do not know how this story ends. But please be assured that TVARA will continue to work on your behalf, and you can continue to send your comments via letter or email to tvara@tva.gov.

I strongly encourage all retirees to support the decision made by the TVARS Board. The board does have our best interests at heart, and its members are highly knowledgeable on all aspects of the Retirement System.

LETTER TO TVARS BOARD ON TVA PROPOSAL

Here is a copy of the letter from TVARA Valleywide President Suzan Bowman to the TVA Retirement System Board, stating TVARA's position on the "TVA Proposal" of changes to the Rules & Regulations of the Retirement System.



February 5, 2016

Dear TVARS Board Members,

As leaders of the TVA Retirees Association, the Board members have spent the last seven weeks having discussions with members regarding the recent proposal by TVA to change the Rules and Regulations of the TVA Retirement System. Some of these discussions were in person, some over the phone, some in e-mails or letters and some in small group meetings.

The TVARA Board met with Mr. Johnson, President and CEO of TVA, and two TVA staff members on December 15, 2015 and four members of the TVARS Board and two TVA staff members on January 6, 2016 to listen and ask questions. We appreciated your time to meet with us.

TVARA sent out a package to all TVARA members to educate them on the proposal on January 11, 2016. We have shared the communications materials with members, educated ourselves and then discussed with some of our members. In addition we set up an e-mail box to receive comments from members. This has been one of the most unpleasant times in many retirees' lives because some had no idea that the retirement funding situation is as bad as it is.

Here is an example of what retirees told us: I am a former employee who spent 30 years of my life doing my job, then planning, researching, and saving for what I thought was going to be a specific retirement income. TVA is the one that didn't put the money into the pension, if they had, we wouldn't have this problem now. The proposed changes will lower my "fixed income". If I'd known this at the time I was deciding to retire I might have stayed a little longer to boost that "fixed" income for my future. I don't expect that health care, drugs, food, or any other living expenses will ever go down and now I can't go back and work to make up the difference.

The overwhelming majority of our membership that has responded is opposed to the current proposal by TVA. Therefore, the TVARA rejects the current proposal as presented.

However, we had many members offer alternatives and compromise options. We will be glad to share those with you in an effort to find an acceptable solution to deal with the underfunding issue.

Respectfully yours,

Suzan Bowman, President

Proposed Benefit Changes

PROPOSED CHANGE	DESCRIPTION	IMPACT
Cash Balance to Defined Contribution	Cash Balance (CB) participants transitioned to 401(k) with automatic 6% contribution and 100% match up to 6% (post-January 1, 1996 participants)	Future Retirees
Fixed Fund	No additional fixed fund contributions for CB participants (post-January 1, 1996 participants)	Future Retirees
Lump Sum Payout	Lump sum payout option of cash balance account value increased from \$30,000 to total account value at retirement	Future Retirees
Reduce Interest Crediting Rate	Lower minimum interest rate for Fixed Fund and Cash Balance from 6% to 4.5%, CPI + 2% instead of CPI + 3% Maximum rate of TVARS Projected Return less 0.50%	Future Retirees
COLA Salary Cap	COLA applies to pension based on earnable compensation limited to Executive Level IV (currently \$158,700)	Future Retirees
Supplemental Benefit Eligibility	Vested with 10 yrs. service and age 50, eligible to receive at age 55	Future Retirees
Raise COLA Eligibility Age	Raise age COLA begins from 60 to 65 for employees and retirees under age 50	Current & Future Retirees
Maximum COLA	Annual COLA cap lowered from 5% to 3%, floor still 0%	Current & Future Retirees
Caps on Supplemental Benefit	Cap of \$12.36 per month x yrs. Service / Cap of \$100.63 per month (current caps of \$15 and \$150)	Current & Future Retirees

Proposal Summary

Benefits/Liability	Assets	Contributions	Governance
Vested COLA			TVARS Director Term Limits (Max. 3 3Yr. Terms)
Cash Balance to Defined Contribution			7 th Member Selection Process (Serves Until New Selection)
Close Fixed Fund		Greater of Minimum Formula or \$275 Million (\$5.5 Billion) (20 Yrs. or Fully Funded)	Improve retiree representation on TVARS Board- 7 th member or election participation
Increase Lump Sum Payout Option			Provide members right to seek judicial enforcement of the Rules
Cash Balance & Fixed Annuity Interest Lower Min. to 4.5% Max. Expected Return – 0.50%	TVA Ability to Approve Asset Allocation Changes	Cash Balance to Defined Contribution 12% Contribution to 401(k) (6% Automatic/100% Match on 6%)	Annual Report to TVA Board by TVARS Executive Secretary
COLA Salary Cap Executive Level IV	TVA Ability to Appoint Non-voting Investment Committee Member	Ability to Prepay Equivalent Contribution	Annual Meeting with Investment Consultant and Chair of Finance Committee
COLA Eligible Age 65 < 50 Yrs. Old Future Retirees		TVARS Board Ability to Suspend Contribution Requirements	Annual Meeting between Chairs TVA Board & TVARS Board
Cap Supplemental Benefit Eligible to Receive at Age 55			
COLA Cap Lowered to 3%			



Medical Costs? Like the Song Says, **'You Better Shop Around'**

By TOM SWANSON, Chair, TVARA Health Committee

In the December 2015 *TVARA News*, we discussed the reasons for the latest increase in health-insurance cost. This article will discuss some purchasing actions that may assist in moderating the cost of medical services and prescription drugs to you and your medical-insurance plan.

(Some of the following information has been taken from a similar article posted on the TVARA website).

Regardless of your health-insurance plan, your purchasing decisions impact the price of health insurance to you and others in your plan. Your premiums are based on the cost of medical services (and drugs if included in the plan), plus a profit or administration fee to the insurance provider. So it stands to reason that the lower the cost of medical services (or drug cost) the better the impact on the health-insurance premium. So what can we do? In short, shop around.

For example, consider seeking treatment from a neighborhood clinic for minor illnesses rather than a visit to the doctor's office. Not only will you save your plan about 40 percent per visit, you probably will spend less time in a room full of sick people.

GOOD NEWS ON PRESCRIPTIONS!

The Centers for Medicare & Medicaid Services (CMS) has allowed health-insurance sponsors (like TVA) to opt out of a key rule. That rule required Pharmacy Benefit Managers such as Catamaran OptumRx to obtain the consent (usually through a phone call) of the Medicare-covered member before a medication was shipped.

This CMS requirement, which came into effect in January 2014, has caused some delays in obtaining medicine from new prescriptions issued by doctors and has irritated more than just a few people.

Effective Dec. 15, 2015, TVA requested Catamaran to drop this requirement. So those who would like Catamaran to continue to obtain voice consent before shipping medicine will have to contact Catamaran and ask for the voice-consent requirement to be reinstated for their prescriptions.

And you will not be alone. According to the medical consulting firm Accenture, retail clinics figured to see 76 percent more patients in 2015 than they did in 2010, and visits to urgent-care centers (which offer more extensive care) were up 19 percent since the first of the decade.

A recent article in the *Chattanooga TimesFreePress* reported on the range of prices charged in the local area for a number of common procedures, and the result was stunning. A routine cholesterol test ranged from \$20 to \$250; physical, \$100-\$190; CT scan \$250-\$1,500; and MRI \$480-\$2,600. If your doctor requests that you have one of these procedures, ask the person in charge of scheduling to give you a list of their service providers, shop around, and set up your own appointment.

A similar situation exists for drugs.

The most expensive pharmacy for the purchase of drugs at retail is CVS & Rite-Aid, and the least expensive is Costco, followed closely by Wal-Mart, according to Consumer Reports.

You do not have to be a member of Costco to use its pharmacies, although joining may give you more discounts. Do not ignore the local independent pharmacies. Consumer Reports found some real bargains at local pharmacies and supermarkets, another place where you would not expect to save.

Several folks have reported good luck when going to Compounding Pharmacies to get prescriptions filled. Sometimes these facilities can make the drug much cheaper than you can buy it retail.

When comparing prices, be sure the quantity and strength are the same.

To ensure that your drug purchase is credited toward meeting your deductible and the follow-on stages of drug-



insurance coverage (out-of-pocket maximums, etc.), you must show your drug-coverage ID card. But there is an exception.

Consumer Reports found that some chain and "big box" stores offer hundreds of common generics at prices as low as \$4 for a 30-day supply and \$10 for a 90-day supply for people in their discount programs who pay out-of-pocket (do not file against their drug-insurance plan).

Sam's Club even fills some generic prescriptions free for members. If your drug-insurance plan has a high deductible you rarely if ever reach, it may be to your benefit to take the out-of-pocket discount and not show your insurance ID card.

Warning, not all of these discount programs are open to people with Medicare, Medicaid, or Tricare (military-sponsored) insurance, so be sure to ask.

But you should always ask if they have a lower price. Victor Curtis of Costco told Consumer Reports that his company's contracts for Medicare Part D plans prohibit pharmacists from offering a better cash price to a customer unless the customer asks.

Pharmacists will process prescriptions through insurance unless a customer tells them otherwise. Never assume that one pharmacy's "discounted" price is lower than another's regular price, so, again, be sure to shop around. You can get an idea of your drug's fair-market price by checking online at GoodRx.com (for example).

Retirees who obtain prescription drugs by mail-order as a part of their health-insurance plan (maintenance drugs) should compare the cost of their prescription from the Pharmacy Benefit Manager to purchasing retail (if allowed). All purchases from a PBM are credited against deductible and other out-of-pocket milestones. But it may

Medical Costs...continued from page 4

be less cost to the retiree to purchase retail when a retailer is offering special discounts (\$2 generics) to get you in its door, such as at the supermarket.

Retirees who purchase prescription drugs online should only use a retailer that clearly operates within the United States and displays the VIPPS symbol to show that it's a Verified Internet Pharmacy Practice Site. Internet pharmacies based in other countries that advertise heavily

discounted medications are almost never legitimate, according to the National Association of Boards of Pharmacy.

Finally, if you have Tricare in addition to TVA or another health-insurance plan (known as Other Health Insurance or OHI to the government) be sure to let the retail pharmacy know you have two drug plans. While Tricare is the last to pay, it may be the only payer if the drug you need is not covered by the OHI but

is covered by Tricare or if the coverage under your OHI is exhausted for the benefit year.

Most of the information here was summarized from articles in the *Chattanooga TimesFreePress*. To learn more about the Consumer Reports information, visit www.ConsumerReports.org.

(TVARA Health Committee members are Tom Swanson (Chair), Leonard Bynum, Larry Edwards, Theresa Habiger, Leon Kendrick, Patricia Miller, Ed Patrick, and Buster Smith.)

Daily exercise, eating right no guarantee, **BUT A LIFESAVER**

BY JOHN BLACKWELL

I had written an article for the December 2013 issue of *TVARA News* titled "Only on the Days You Eat." In that article, I discussed my battle with diabetes and how I had won this battle through exercise and diet.

Last February I had been exercising daily for nearly three years. I had no issues that I was aware of, except I did notice I was not able to do as many pullups or pushups as I had about a year before, and I had to rest quite often after walking and working.

I had no signs or pains that indicated I had a heart issue. I thought perhaps this decline was because of my age of 73. On Feb. 2, 2015, I was going down a six-inch step with a large box in my arms when I stumbled and fell.

I had fallen before from much greater heights onto the ground and had no issues, but this time I fell onto concrete. As soon as I had fallen, I was aware that something was badly wrong and thought I had a broken hip.

The ambulance arrived and took me to the hospital, where my "diagnosis" was confirmed. During initial testing, the medical staff also discovered that my blood enzymes reflected that I had serious heart issues — my heart was dying.

In addition, I had blood clots and pneumonia. For a guy who thought he was in good shape, I had serious medical conditions.

Everyone was shocked at this news. I had thought by daily exercise and eating right, I would be guaranteed to never have any health issues, much less heart issues. **BOY, WAS I WRONG!**

I had surgery the next day — a complete hip replacement. I could not have any hip therapy because of fear of creating blood clots. Also, I needed to have an arteriogram to determine the extent of damage to my heart. The cardiologists were concerned about blood clots and pneumonia and thus delayed doing a heart arteriogram for several days.

I was concerned about being able to live through an arteriogram. During all of this time, I had no hip therapy. Finally, I went for the heart arteriogram. I learned I had too much blockage to have stents but would need open-heart surgery.

At this point I was concerned about being able to live through open-heart surgery.

After several days of rest and heart therapy, I went for heart surgery. The heart surgeon told me he found a "train wreck" in my chest. I had to have four bypasses and a valve replacement.

I knew I would not have made it that far and my body could not have dealt with all these issues, if I hadn't been in such good physical shape.

After several days in recovery, I went to heart-and-hip rehabilitation for about three weeks. I was pleased about my recovery and was able to leave the rehabilitation unit walking without a cane or walker.

I went home and continued to do heart-and-hip rehabilitation several days a week for about two months. I was doing very well, but I did have to continue to build back my strength and stamina.

After the heart-and-hip therapy, I started back doing daily exercises and watching carefully what I ate, and as a result I have continued to make good progress.

I had had what is often called a "widowmaker." In other words, my heart was in such bad shape and with no symptoms, when I did have a heart attack, I should have died. In my case, the condition was caught soon enough to prevent death. My falling was a blessing in that my heart condition was found as a result.

I have learned through all of this that we are not given any guarantees, no matter how much we exercise or eat right.

However, being in good health does offer the bonus of being able to deal with health issues more effectively.

I am going to continue to be dedicated to daily exercise and eating correctly, because I have 10 grandchildren and need to attend a lot of weddings.



"During initial testing, the medical staff also discovered that my blood enzymes reflected that I had serious heart issues — my heart was dying".

— John Blackwell

Babb, Thomas H.,
12/19/2015 (1/2/1999)
Barlow, John W.,
1/21/2016 (6/11/1994)
Barnes, Thomas E.,
11/22/2015 (7/17/1995)
Barnett, Jimmy R.,
1/14/2015 (8/1/1988)
Bell, Inez G.,
12/27/2015 (6/2/1982)
Blake, Charles L.,
12/28/2015 (7/27/2005)
Blaylock, William A.,
12/7/2015 (10/17/1994)
Boggs, James Alford,
12/9/2015 (7/1/2003)
Boydston, James B.,
11/7/2015 (12/31/1982)
Brabson, Doretha,
12/4/2015 (10/1/2014)
Brown, Everette F.,
11/28/2015 (9/4/1982)
Bynon, John S.,
12/11/2015 (9/3/1988)
Carrell, Thomas H.,
1/10/2015 (1/4/1986)
Chandler, Leslie F.,
12/24/2015 (7/30/1988)
Chapman, Calvin E.,
11/26/2015 (12/31/1994)
Crocker, Paul M.,
12/22/2015 (1/5/1999)
Daniel, Henry J.,
12/21/2015 (1/12/2002)
Davis, Billy W.,
1/18/2015 (10/17/1994)
Davis, Benny W.,
1/10/2016 (6/1/1990)
Dick, Norman R.,
11/26/2015 (3/31/1990)
Dixon, Aubrey J.,
11/24/2015 (7/30/1988)
Edwards, T. Mack,
11/10/2015 (7/9/1994)
Edwards, Cola L.,
12/1/2015 (10/1/1988)
Egan, Dixie M.,
12/26/2015 (11/21/1991)
Eslinger, Dorothy M.,
11/5/2015 (6/28/1992)

Fleming, Steve A.,
11/29/2015 (1/5/1986)
Gafford, William B.,
11/24/2015 (5/8/2000)
German, Glenn E.,
1/13/2016 (9/30/1989)
Glass, Ernest B.,
11/6/2015 (10/17/1994)
Gray, Larry M.,
12/3/2015 (2/2/2011)
Grover, George S.,
1/15/2016 (7/30/1988)
Hallford, Harold H.,
12/1/2015 (10/5/1996)
Hargrave, Earl B.,
1/5/2015 (10/1/1988)
Harlin, Jesse R.,
12/18/2015 (7/29/2000)
Hatton, Phillip L.,
1/1/2016 (1/12/2004)
Helm, Grant L.,
1/4/2015 (10/3/1981)
Higgins, Darwin S.,
1/11/2015 (3/14/1989)
Hill, Jimmy,
1/21/2016 (11/15/1991)
Hyde, Dalton,
12/17/2015 (1/12/1980)
Jenkins, Stanley E.,
1/22/2015 (8/2/1988)
Jent, Hubert,
11/15/2015 (9/15/1984)
Jones, Thomas R.,
1/15/2016 (9/23/1989)
Jones, Gwendolyn,
1/21/2015 (6/21/2013)
Kirk, Ervin P.,
10/22/2015 (3/11/1975)
Knauff, Michael R.,
11/19/2015 (1/1/1993)
Kresge, Conrad B.,
1/5/2016 (7/10/1982)
Leff, Alan D.,
11/20/2015 (10/1/1996)
Love, Francis M.,
10/27/2015 (3/31/1992)
Love, Willie, Jr.,
12/9/2015 (1/7/2006)
Lovin, Adolph J.,
12/30/2015 (10/17/1994)

Martin, Robert W.,
12/19/2015 (10/30/2004)
McCloud, Thomas G.,
12/20/2015 (6/5/1999)
McCrary, Price L.,
11/11/2015 (9/18/1982)
Meigs, Charles C.,
1/6/2015 (10/25/1986)
Michael, David A.,
1/4/2016 (7/3/2001)
Middleton, Carmet W.D.,
12/20/2015 (1/1/1993)
Morrison, Leonard,
11/25/2015 (5/20/1988)
Myers, Teddy W.,
1/20/2016 (12/16/2014)
Northern, Billy J.,
11/20/2015 (10/17/1994)
Odom, Everett W.,
12/7/2015 (1/5/1991)
Parker, Marquerite W.,
12/7/2015 (8/27/1989)
Perdue, James H.,
12/17/2015 (5/1/1982)
Peters, Joseph M.,
1/12/2016 (5/8/1999)
Pinkston, Janice G.,
11/29/2015 (7/16/2014)
Poole, Dennis L.,
1/22/2015 (6/15/2002)
Powell, William U.,
11/12/2015 (10/17/1994)
Pruett, Mardell E.,
12/18/2015 (10/21/1978)
Quinn, James M.,
12/28/2015 (2/23/1992)
Ray, Aud M.,
1/1/2016 (12/10/1994)
Reynolds, John W.,
1/12/2016 (11/1/1992)
Rhoads, Thomas E.,
12/6/2015 (11/10/2007)
Robinson, Glenn H.,
11/27/2015 (9/27/1997)
Ross, Paul V.,
12/26/2015 (12/28/2002)
Ryan, John K.,
1/18/2015 (1/6/2007)
Sharp, Bobby J.,
1/15/2016 (8/2/1988)

Shilling, Gerald,
11/11/2015 (10/17/1994)
Skaggs, John H.,
11/20/2015 (7/10/1993)
Smith, Stacey M.,
11/21/2015 (1/4/1999)
Spear, Mary L.,
1/14/2015 (1/2/2012)
Stapler, James W.,
1/13/2016 (6/24/2008)
Stewart, Thomas E.,
1/16/2016 (1/2/2010)
Swift, William C.,
11/11/2015 (10/1/1988)
Swindle, Arnold O.,
11/5/2015 (6/20/1969)
Todd, Harvey P.,
11/3/2015 (1/9/1988)
Toomey, Gary J.,
1/16/2015 (3/2/1999)
Vise, J.E.,
1/8/2015 (5/17/1986)
Walker, Melvin,
1/20/2016 (8/7/1993)
Williams, Charles E.,
1/3/2016 (6/18/1983)
Williams, William D.,
1/10/2015 (2/2/1994)
Williams, Billy D.,
1/19/2015 (1/3/2009)
Witherow, Leonard,
1/19/2015 (5/31/1992)
Womack, John D.,
1/2/2016 (4/3/1985)
Womble, Senia S.,
1/4/2016 (5/30/1981)
Wright, James David,
12/13/2015 (4/5/1992)

**To report the death
of a retiree, call the
TVA Retirement
System toll-free at
1-800-824-3870.**

Upcoming March 2016 Chapter Meetings

BROWNS FERRY

Tuesday, March 8, 2016, Noon

Stanfield's Restaurant, Rogersville, Ala.

- Guest Speaker: Suzan Bowman, TVARA Valleywide President
- Program: TVA Proposal to the TVA Retirement System

John Corcetti, President

256-233-3587/sundevil71@gmail.com

CHATTANOOGA

Tuesday, March 8, 2016, 10:30 a.m.

Coffee: 10 a.m.

Brainerd United Methodist Church, Fellowship Hall

- Chapter Financial Status
- Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System
- TVARS Financial Status

Tom Swanson, President

423-344-6892/twswanson@comcast.net

CLEVELAND

Friday, March 11, 2016, 10 a.m.

Hopewell Church of God, Fellowship Hall, 5765 Eureka Road NW

- Guest Speaker: TBA
- Program: TBA

John Austin, President

423-472-2720/austintnutfan@charter.net

FLORIDA

September 2016, 11:30 a.m.

Lakeside Inn,

100 N. Alexander St., Mount Dora, Fla.

- Date & Program: TBA

Patrick Hughes, President

321-392-3097/patngigi@gmail.com

GALLATIN

Wednesday, March 9, 2016, Noon

Gallatin Public Library, East Main Street

- Program: Discuss TVA Proposal to the TVA Retirement System

Al. Goguen, President

615-325-6938/goguen68@comcast.net

HUNTSVILLE

Thursday, March 10, 2016, 10 a.m.

TVA Office 4960 Corporate Drive, Suite 125

- Status of proposed changes to the TVARS Rules & Regulations

Richard Dearman, President

256-683-7920/redearma@comcast.net

JACKSON

Wednesday, March 9, 2016, 9:30 a.m.

St. John's Lodge,

1341 North Highland Ave.

- Program: Discuss TVA Proposal to the TVA Retirement System

Alan Campbell, President

731-988-8814/abcjax@eplus.net

JOHNSONVILLE

Thursday, March 10, 2016, 10:30 a.m.

Fish Camp Restaurant,

New Johnsonville, Tenn.

- Program: TBA
- Bring a can for the Food Bank

Randall W. Clark, President

731-584-7629/rwclark29@charter.net

KINGSTON

Monday, March 28, 2016, 10:45 a.m.

Kingston Community Center,

201 Patton Ferry Rd.,

- Program: TBA

Marcus C. Melton Jr., President

865-388-3919/mcmelton@nxs.net

KNOXVILLE

Thursday, March 17, 2016, 10:30 a.m.

Fellowship Church, 8000 Middlebrook Pike

- Guest Speaker: David Bowling, to speak on "Challenges in Operating the TVA Multipurpose Reservoir System"

DeWitt Burleson, President

865-675-7474/bdewitt@tds.net

MEMPHIS

Monday, March 21, 2016, 11:30 a.m.

Dale's Restaurant, 1226 Main St. (Stateline Rd.),

Southaven, MS 38671

- Minutes from Jan. 6, 2016, TVARA Board Meeting
- Program: Discuss TVA Proposal to the TVA Retirement System

David L. Teuton, President

901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

Tuesday, March 8, 2016, 10:30 a.m.

(Refreshments served before meeting)

Tupelo TVA Customer Service Center,

3197 Brooks Road, Belden, MS 38826

- Program: Retirement System Update

Tim Meeks, President

256-366-2530/meekestim100@yahoo.com

MUSCLE SHOALS

Wednesday, March 9, 2016, 10 a.m.

TVA Community Credit Union,

1405 Wilson Dam Road

- Guest Speaker: TBA
- Free lunch, door Prizes

Henry Long, President

256-381-2599/henrylogn256@comcast.net

NASHVILLE

Wednesday, March 9, 2016, 10 a.m.

Piccadilly Cafeteria

865 Murfreesboro Road

- Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System
- \$25 door prize

Charles P. Smith Jr., President

931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

Tuesday, March 8, 2016, 11 a.m.

Mud Creek Restaurant, Hollywood, Ala.

- Program: TBA

Larry A. Hancock, President

256-437-8220/lah35772@gmail.com

PADUCAH AREA

Tuesday, March 15, 2016, 10 a.m.

Pizza Inn, Joe Clifton Drive

- Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System

Ken Dickerson, President

270-442-9539/

kenneth.dickerson@comcast.net

PARADISE

Tuesday, March 8, 2016, 10:30 a.m.

Catfish Dock Restaurant, Powderly, Ky.

- Guest Speaker: TBA

- Program: TBA

Gary Southerland, President

270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

Thursday, March 10, 2016, 11 a.m.

Golden Corral Restaurant, Morristown, TN

- Guest Speaker: TBA

- Update on TVA Retirement System

Leslie "Les" P. Bays, President

423-782-8458/lpbays1@yahoo.com

WATTS BAR

Monday, March 14, 2016, 10:30 a.m.

United Methodist Church, Life Center,

Spring City, Tenn.

- Guest Speaker: TBA

- Catered Lunch \$7 per person

RSVP to 423-365-9048 by **March 11**

Kathleen Garrison, President

423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

Wednesday, March 16, 2016, 10:30 a.m.

Paris Landing State Park Inn,

Buchanan, Tenn.

- Guest Speaker: Susan "Ski" Witzufsky Presentation on the Civil War Skirmish at Pine Bluff, Tenn., on Aug. 20, 1864

Paul Russell, President

731-642-1222/No email address

Please visit the TVARA website at www.tvara.org and hover your mouse over the tab "Local Chapters" to find your chapter. Click on your chapter to view the chapter's meeting details.



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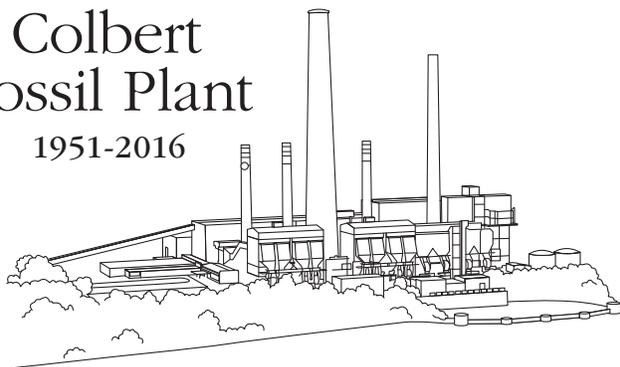
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at rtwilson@tva.gov



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Friday, April 29, 2016
10 a.m. to 2 p.m. CDT

Colbert Fossil Plant
900 Steam Plant Road
Tuscumbia, AL 35674

Please respond with your name, name of your one guest, dates and positions worked at Colbert by Friday, April 1 to ColbertLegacy@tva.gov.

Please include any special needs. Check-in to begin at about 9 a.m.



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