

TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive WT 8C-K | Knoxville, TN 37902 | www.mytvara.org | 865-632-3318

TVARA Celebrates Summer by Reviving Get-Togethers

By **JO ANNE LAVENDER**, TVARA Valleywide President

Welcome, Summer! I'm happy to report that almost all of our chapters plan to have their quarterly meeting in June. It is good that we are able to meet again with our colleagues. Check out the June 2022 Chapter Meetings on page 15 in this issue.



JO ANNE LAVENDER

Northeast Alabama chapters are highlighted this time around. They let us know what type of meetings they have, the attendance at their meetings, where most of their members worked while at TVA, and the contributions their chapter has made in their community. It is wonderful that our chapters are able to make a difference in their communities.

You will note the variety of topics and meeting locations. Muscle Shoals, for example, is celebrating its 20th Annual Picnic!

Also in this issue are articles from four of our chapters to help us get to know them better. The Western Area, Jackson, Browns Ferry, and

I also notice chapter presidents welcoming any of us to attend their meetings, even if we don't belong to that chapter. Last month, the Muscle Shoals and Knoxville chapters were

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TVARS investments put assets at \$9.09 billion

By **JUSTIN VINEYARD**
Senior Retirement Consultant, TVARS

The TVA Retirement System reports as of March 31, 2022, investments earned 2.11 percent fiscal year to date, with assets at \$9.09 billion.

The system's annualized returns over the past three-, five-, and 10-year periods have been 11.3, 9.2, and 8.3 percent, respectively.

Bank of New York Mellon — To log into, update, or create your retirement account, visit bnym.accessmyretirement.com. You will need your 15-digit Bank of New York Mellon account number found on any BNYM direct-deposit statement, or you can call BNYM toll-free at 1-844-545-1256 with questions.

If you have any retirement-related questions, please email tvars@tva.gov or call toll-free at 1-800-824-3870.

Sustainability Report Details TVA Aids to Environment

By **ASHTON DAVIES**, Senior Strategic Communications Consultant, TVA Communications & Public Relations

TVA's latest Sustainability Report, released earlier this year, highlights the innovative, integrated approach to sustainability that stimulates a clean-energy economy across the Tennessee Valley region.

The report was designed with the people of the Valley in mind — from residents and municipalities to local power companies and direct-served customers to environmental-advocacy organizations.

This year's report highlights actions TVA has made — and will continue to make — to assist communities through the clean-energy transition.

Here are TVA's accomplishments, as listed in the report:

Clean-Energy Economy

- Partnered to bring 80,900 jobs and \$8.8 billion in capital

investments to the Valley.

- Purchased \$1.2 billion from small and diverse businesses.
- Averted \$170 million in flood damage in the Valley.
- Helped 34 small businesses make free energy upgrades to lower their energy bills, through the Community-Centered Growth program.
- Launched the Green Connect

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Notify the TVA Retirement System by email or phone.

Fidelity 401(k) Plan

Phone: 1-800-354-7121

Online: nb.fidelity.com/public/nb/tva/home

BNY Mellon Payments

Phone: 1-844-545-1256

Online: bnym.accessmyretirement.com

Change of Address

Notify BNY Mellon by using the back of any BNY Mellon statement. The address change form can also be found online at tvars.com or bnym.accessmyretirement.com

Medical and Drug Coverage

Call Blue Cross Blue Shield (medical)

toll-free at 1-800-245-7942

Call Express Scripts (drug)

toll-free at 1-800-935-6203

Or call People First Solution Center

toll-free at 1-888-245-8094

Over 65? Call Via Benefits

(formerly OneExchange) toll-free

at 1-866-322-2824

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TVARA's Web address is mytvara.org;

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facebook.com/mytvara.org

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.

TVA NEWS & NOTES

The following news items were submitted to TVARA News by TVA's Internal Communications department:

U.S. Society on Dams honors Boone work

For a second year in a row, the United States Society on Dams has awarded TVA the Excellence in Construction Project award. The award was given for TVA's work on the Boone Dam Internal Remediation Project and was received at a conference in San Diego.

"This award is a way for TVA to celebrate the way in which the company clearly demonstrated its commitment to the public," says Chris Saucier, TVA's Principal Project Manager, Dam Safety. "TVA executed a highly technical project on a rapid schedule, all while maintaining the safety of the public and its workers and engaging the local community.

"The community of engineering and construction professionals who do this work know how difficult it is to meet all the competing demands placed on the project. And yet, TVA did exactly that because we were committed to the public interest."

According to Senior Manager, Construction Projects, Kevin Holbrook, what makes TVA stand out among others is its commitment to its core values of Safety, Integrity, Inclusion, and Service to the people of the Tennessee Valley.

"We strive for excellence in everything that we do, from project planning, design, and execution," Holbrook says. "We leverage all of our diverse experience throughout the organization from safety, environmental, project management, construction management and engineering, to ensure that all ideas are encouraged and considered."

TVA's Boone Dam project is set to close out this summer.



Boone Dam

Lyash named NEI Chair

As TVA advances as a leader in nuclear technology and innovation, TVA President/Chief Executive Officer Jeff Lyash will also expand his industry leadership, having been announced as incoming Chair of the Nuclear Energy Institute's Executive Committee.

In this role, Lyash will guide the industry and provide oversight to NEI on policy affairs on behalf of the U.S. nuclear industry.



TVA President/Chief Executive Officer Jeff Lyash

Participation in industry organizations such as NEI provides value to those TVA serves and solidifies it as an industry leader in the quest for a carbon-free energy future. Through these relationships, TVA shares and gains industry insights, lessons learned, and best practices, while collaborating with the industry in studying advanced nuclear knowledge.

"I look forward to working alongside key partners in the nuclear industry to provide leadership and perspective in exploring existing and new nuclear technologies," Lyash says. "I do believe nuclear energy will play a critical role in our collective path to a net-zero-carbon future.

"This largescale energy source delivers reliability, cost-effectiveness, and carbon-free energy — and its dispatchability, fuel stability and security, diversity, and economic impact is unmatched."

Robert Blue, President/CEO of Dominion Energy, will serve as Vice Chair of NEI's Executive Committee.

The NEI Executive Committee sets broad policy for the nuclear-energy industry, which operates 93 nuclear reactors supplying more than 50

percent of America's carbon free electricity. NEI officers are elected annually.

4 new bike trails completed in Bristol

TVA has completed a new South Holston trail system that provides the Bristol, Tennessee/Virginia community with expanded access to trails accessible to people of all ages and skill levels.

Totalling four trails, the new system offers Tennessee Valley residents, visitors, and pets six miles to explore. All trails are multi-use but bike-optimized, which means they offer an easy ride with some optional features for more advanced mountain bikers.

Just six miles from downtown Bristol,



Ribbon-cutting for the new South Holston trail system

the trails add to nearby recreational opportunities including fishing, boating, skiing, kayaking, and more at South Holston Dam Reservation. And they are the first of their kind in the area for families to enjoy.

“There were basically no trail systems in the Bristol area suitable for inexperienced

riders, families with small children, or folks with physical limitations,” says Forester Randy Short, who works in Natural Resource Management at TVA. “This network of trails fills that niche.

“In all, these trails improve the quality of life for those living in the Bristol area and beyond by providing riding and hiking opportunities to a wider range of individuals who may not have that opportunity due to age, physical limitations, or experience.”

Over the course of three years, TVA has invested \$125,000 to build the trail system and has worked with local partners such as the King University Cycling Team, which will help maintain the trails. In return, TVA will provide an annual donation to the King cycling program.

TVARA Valleywide Luncheon on Tap for Comeback

The TVA Retiree Appreciation Luncheon (formerly known as “Picnic”) is coming back, tentatively, after a two-year hiatus caused by COVID-19. If conditions are favorable, the TVA-sponsored event will be in the Chattanooga Convention Center on Thursday, Sept. 15, at 10:30 a.m.

The Valleywide get-together will celebrate the 55-year partnership between TVA and the TVA Retirees Association.

As in the past, the schedule will include students from local schools displaying their robotic achievements, lunch, and a TVA executive — TVA Executive Vice President/Chief Operating Officer Don Moul this year — as guest speaker.



The Bicentennial Volunteers Inc. Board meeting is planned on Sept. 14 & 15 in Chattanooga. However, it was not certain at presstime if there would be a BVI Banquet this year, because TVA Visitor Centers have been closed due to COVID.

In photos above right and below, TVA retirees enjoy last Appreciation event in 2019.



YOU'RE INVITED!

2022 TVA Retiree Appreciation Luncheon Hosted by TVA
Thursday, September 15, 2022 • 10:30 am - 1 pm

Chattanooga Convention Center
1150 Carter St.
Chattanooga, TN 37402

For reservations, email sjbryson@tva.gov or phone toll-free 1-877-335-1222.
 Please provide your name, spouse/guest name, phone number, and address, so we can reach you if we have questions.

Reservation Deadline: September 6, 2022
 For more information, visit www.mytvara.org

*Rain or shine • Parking provided in the Marriott garage
 No animals permitted except service animals
 No firearms or other weapons*

Door prizes
Good food
Good times

Free to retiree and 1 guest

A Second Cautionary Tale (or Additional Adventures with a Medicare Advantage HMO Plan)

By TOM SWANSON, Chair, TVARA Healthcare Committee

For those of you new to my adventure in attempting to help my mother-in-law navigate the world of Medicare Advantage Health Insurance Plans, I invite you to read my initial “Tale,” posted on the TVARA website at mytvvara.org.

At the bottom of the first page, select the June 2021 newsletter and scroll down to page 5. For those of you who remember the Tale but not the details, let me refresh your memory.

My 93 -year-old mother-in-law, who has lived in Tampa for more than 70 years, finally really needed to use her health insurance. She aged into Medicare in 1993 and switched from Original Medicare to a Medicare Advantage plan when that plan was created in 1997.

She was a very healthy senior at the time, and the zero-cost premium (along with a later credit posted to the Part B premium paid by a deduction from the Social Security pension, resulting in an increase to her monthly SS payment) was too hard to resist. All she needed to do was find a doctor — and later other medical-service providers participating in the insurance companies’ provider network — and all Medicare-approved health claims were covered.

Since she lives in Tampa with lots of healthcare-providers, this was not a problem. So after many years of saving the money not spent on a Medicare Supplement, the time had come to put the Advantage Plan insurance to work.

If you recall, first it was the knees that had been worn out by all her square-dancing activities. Having found the orthopedic doctor she wanted to see at a clinic close to her, she discovered she first needed to schedule an appointment with her Primary Care Physician (PCP) for the purpose of obtaining a referral to the clinic and doctor.

So there was the delay in getting the PCP appointment, then the delay in getting the referral approved by the Advantage Plan (something about the X-rays not being clear or conclusive), added to the normal delay in obtaining a non-emergency orthopedic appointment. But then came the real kick in the knee.

At her initial ortho appointment she was fitted with some high-quality plastic knee braces that had her walking around the room smiling — only to be told after waiting a considerable time that the braces were not approved by her insurance, and she would have to go to an in-network supplier of medical devices to obtain her braces resulting in the need for another appointment.

However, the in-network supplier only had samples used to determine what to order, and the insurance-approved fabric braces would be arriving from China in a month, once

ordered, resulting in yet another appointment for final fitting and instructions.

Then there was the hearing aid. I won’t go through that adventure again, but, in the end, this was another medical device of a type not covered by her insurance. So in this case, she was no better off than having Original Medicare.

But the real challenge was the fall and broken hip that resulted in her staying in the hospital longer than usual due to the lack of beds available in a Skilled Nursing Facility (SNF) that was “in-network.”

She was transferred as soon as a bed became available in a place that accepted her insurance, and needless to say, this was not a five-star facility. Mother-in-law absolutely hated the place and staff. Most worrisome was her claim that the rehabilitation staff was not worth the time spent with them, which time she said was very little.

Now in some of these facilities the rehab staff is a separate organization renting space from the SNF in order to provide services to the patients of the SNF, a situation that results in a lot of successful finger-pointing.

Regardless of progress made or lack thereof, the SNF received a discharge order from her Advantage Plan insurance provider, and she was out the door after several weeks. As you know from my first Tale, she moved in with a daughter on the other side of the state, which took her out of the area covered by her insurance network.

That move resulted in placing her in a Special Enrollment Period, which allowed her to revert to Original Medicare and most important, allowed the purchase of a Plan F Medicare Supplement avoiding any medical underwriting issues. With Original Medicare and the supplement, she was able to quickly choose a new PCP and a rehabilitation tech who would come to the house without worrying about network coverage or referral delays.

And so we ended the first Tale with mother-in-law making great progress in regaining her mobility at her daughter’s house, but now having to pay for a Medicare Supplemental Plan and a Drug Prescription Plan (Part D).

Now for the second Cautionary Tale.



Months later, she returned to her home in Tampa and — chaffing at the cost of a Medicare Supplemental Plan when first purchased at age 93 and the loss of the SS health-insurance credit — she switched back to the Advantage Plan during the Fall Open Enrollment Period. That meant she could avoid the premiums for the supplement and drug plan and regain the credit to her SS monthly pension.

Two months later, at the beginning of December, she fell again, this time breaking her pelvis.

Back to the same hospital she went, with the same orthopedic surgeon on duty who treated her first fall. Turned out this doctor belongs to an orthopedic group that does not accept Advantage Plans of any insurance provider. But as you know, when it's an emergency, the cost of most health services provided is covered by any health-insurance plan.

There is little you can do for a broken pelvis, compared to a broken hip or leg. She had experience with the placement of a rod and screws that allowed her to get up and around fairly quickly the first time. With a broken pelvis, you just have to wait for it to begin to heal and start rehab exercises as the pain will allow.

So, once again she was presented with a list of rehab facilities that would accept her Advantage Plan insurance, and once again it was a very short list with only three places rated as high as three stars. And one of those was the previous place she couldn't wait to escape.

So as we drove up to one of the two remaining candidates, it was clear to us that if this was the place, either my wife or I would have to stay with the car at all times. Every window and door on all the surrounding buildings and houses in the neighborhood was framed with burglar bars — not a good start.

We arrived unannounced, and it appeared to take the receptionist by surprise that someone would ask to look around before placing a patient there. It was chaos. Seemed like there were patients roaming everywhere or

congregated around exit doors so they could step outside for a quick smoke. Or in wheelchairs maneuvering about or parked facing a wall.

We couldn't leave fast enough.

Now there was only one option left, and thank goodness it looked much better from the start. Vehicles were parked everywhere, signaling another packed house, but the neighborhood looked normal, no burglar bars. Yay!

We approached the door and had to be buzzed in. Wow, controlled access. The entry and waiting area were remarkably calm, with no patients in sight. Once again we had not scheduled a visit, but an administrator soon appeared and was happy to give us a quick tour of one of the nursing wings and of the rehab center. Much better. We left relieved to have found what appeared to be a good place for her to rehab.

The transfer from the hospital was unremarkable, and mother-in-law settled into a room large enough for one hospital bed but containing two. She was confined to her bed and required assistance in doing everything, while her roommate was a long-term-care patient able to get around in a wheelchair. Two very different patients crammed in a small room.

This, as it turned out, was not a good situation, as patients requiring extensive care seemed to be scattered among those needing much less, leading to uneven or at least inconsistent assistance and to difficulty attracting attention.

At first, assistance was focused primarily on pain management, and not much rehabilitation activity was taking place. By the end of the month, the business manager approached mother-in-law with the following news from the front office. Their experience with her Advantage Plan provider was such that they expected a discharge order within the next two weeks for failure to progress. And they suggested that if she were to sign up for a Part D

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Streamline Health Reimbursement with Direct Deposit

By JEANNIE KING
Consultant, TVA Benefits & Well-Being

If you are receiving Health Reimbursement Arrangement funding from TVA through Via Benefits, did you know you may be able to streamline the reimbursement process?

Direct deposit is a convenient feature that allows Via Benefits to deposit reimbursements from your HRA funding account into a checking or savings account, rather than mailing you a paper check.

The fastest and most convenient way to enroll in direct deposit is to activate this feature through your online Via Benefits account at my.viabenefits.com/tva. You can also enroll in direct deposit by faxing

or mailing your completed direct-deposit authorization form to Via Benefits.

If you need assistance with getting a form, or if you have questions about direct deposit, call Via Benefits toll-free at 1-844-620-5725.

New Hours for Via Benefits

Beginning Friday July 1, 2022, Via Benefits service-center hours of operation will be changing to 8 a.m. to 7 p.m. ET.

Over the past several years, members have expanded how they connect with Via Benefits through the website, mobile app, and self-service interactive voice response

(IVR). As a result, call volume between 7 p.m. and 9 p.m. has dropped significantly, which supports adjusting hours of operation to better focus on the timeframe members most often call.

As always, members can engage online with Via Benefits 24/7, as well as request forms and funding balances — even when the call center is closed — through the IVR system.

The new hours will be communicated to members before the effective date through existing communication channels including the website, IVR messaging, and select digital communications.



Ease in Restrictions Helps Face TVA-Related Issues

By **JESSICA HOGLE**, Vice President, TVA Federal Affairs



JESSICA HOGLE

Spring brought with it eased COVID restrictions in Washington, which meant a welcome return to valuable face-to-face engagement with TVA's customers, partners, and stakeholders. We had the opportunity to meet with TVA customers from across the Tennessee Valley in the following weeks, when they visited for legislative rallies hosted by the American Public Power Association, National Rural Electric Cooperative Association, and Tennessee Valley Industrial Committee.

TVA executives made several trips to visit administration officials and congressional delegation members and staffs. TVA President/Chief Executive Officer Jeff Lyash, Chief External Relations Officer Jeannette Mills, and General Counsel David Fountain have been in town to reinforce TVA's story on key priorities such as its New Nuclear Program, asset strategy, decarbonization goals, and economic-development successes.

Elected officials and policymakers expressed appreciation for TVA's progress in meeting its mission for constituents in the Valley. They praised TVA leaders' willingness to serve as a resource as TVA considers the many issues relevant to the utility industry that our country faces, including energy-sector transition, climate change and impacts, and energy resiliency.

Board of Directors/IG Nominee Updates

The TVA Federal Affairs team is supporting the confirmation process for four individuals nominated by President Biden last year. On April 6 the U.S. Senate Environment and Public Works Subcommittee on Clean Air, Climate, and Nuclear Safety held a confirmation hearing for TVA's three current Board nominees — Beth Geer, Robert "Bobby" Klein, and Michelle Moore — and Inspector General nominee Ben Wagner.

We anticipate additional Board nominations will be announced by the White House to fill remaining and upcoming vacancies. A full Senate confirmation vote of any nominees had not yet been scheduled, as of presstime.

Nuclear Interest on Rise

Carbon-free nuclear generation has been a topic on the rise in Washington in recent months. Factors driving this interest have included increasing recognition of the importance of decarbonization, grid resiliency in the face of climate-change impacts, and the increased urgency around energy independence prompted by the Russian invasion of Ukraine.

The Biden administration's clean-energy goals and focus on decarbonizing the U.S. economy have driven increased bipartisan support for maintaining the country's nuclear fleet and investing in new nuclear technologies. For example, the November 2021 Bipartisan Infrastructure Law includes Department of Energy investments for nuclear projects.

TVA remains a leader in nuclear in the United States, with the third-largest nuclear fleet and the country's only early site permit for future construction and operation of small modular reactors. The Board approved a New Nuclear Program in February 2022 to lead the way for advanced nuclear technology, applying a systematic approach to exploring technologies and potential locations for advanced nuclear reactors. TVA will partner with other utilities, government agencies, and research institutes to mitigate costs and risks associated with advancing this new technology.

Washington stakeholders have been broadly supportive of that announcement, with several TVA congressional-delegation members issuing statements of support following the Board's action. Our office maintains ongoing conversations with policymakers about regulatory-policy impacts for new nuclear, infrastructure, and investment needs, and partnership opportunities. The Federal Affairs team works to ensure TVA's interests are represented in these conversations and that our nuclear experts are a go-to resource in a national conversation that appears poised to only increase in significance.

Hot Topics in Washington

Negotiations continue in the U.S. Senate over a climate-and-energy deal. Sens. Joe Manchin of West Virginia and Lisa Murkowski of Alaska are leading a bipartisan working group exploring potential consensus on a deal separate from the reconciliation package being worked on by Democrats.

On March 28 President Biden released his FY23 budget. While TVA does not directly receive federal appropriations, our team is watching investments in several of the administration's areas of focus that are relevant to TVA and all utilities — particularly clean-energy infrastructure and innovation, climate-change-and-resiliency measures, and environmental justice and equity.

Looking ahead, many of states we serve are holding congressional primaries in the coming months. We will monitor these races for consideration of any changes to the delegation with which we work closely or impacts to membership or leadership to key congressional committees.

TVARA Celebrates Summer by Reviving Get-Togethers...continued from page 1

highlighted in the newsletter. Next newsletter, we will highlight some different chapters.

We have many great articles in this issue. Our travel segment for this issue is a little different. Julie Graham of the Tennessee River Valley Stewardship Council has listed many opportunities we have to enjoy our Tennessee Valley this summer.

We have our regular articles of interest for all retirees from the TVA Retirement System and from TVA Benefits.

We also have our articles that keep us informed of what is happening at TVA and what is happening in Washington that affects TVA.

Have you ever wondered how to

do contract work with TVA through Bicentennial Volunteers Inc.? Kristen Davis of BVI has an article that gives you information on how to get started.

We hope you enjoy your summer, whether you're meeting with chapter members or enjoying our beautiful Tennessee Valley with family and friends, or whatever makes your days brighter!

Sustainability Report Details TVA Aids to Environment...continued from page 1

program to create a qualified solar-contractor network for residential customers who want to install solar.

Equitable Energy Transition

- Focused on equity, launching an internal environmental-justice core team.
- Helped more than 750 families with high energy burden make free energy upgrades, improving their physical and mental health while saving them an average of 25 percent on their power bills.
- Provided \$8 million in education grants for K-12 public schools to make classrooms more efficient and safer and prepare 106,000-plus students for STEM careers.
- Invested \$3.3 million to ensure equitable access to services, economic empowerment, and energy and environmental justice.

Energy Innovation

- Reduced carbon emission by 57 percent in FY21

from 2005 levels.

- Announced the first green-bond offering, locking in \$2 billion in sustainable financing options to fund energy innovations.
- Invested to more than \$2 billion in transmission-system improvements, through 2025.
- Launched the Fast Charge Network program to expand charging infrastructure and increase electric-vehicle adoption.
- Partnered with Kairos Power to deploy a low-power demonstration advanced nuclear reactor at Oak Ridge, Tenn.

For more information, including how TVA is protecting and enhancing the Valley's resources for generations to come and TVA's journey to evolve our culture to become an even greater place to work, check out the FY21 Sustainability Report, available at tva.com/environment/environmental-stewardship/sustainability/sustainability-report.

A Second Cautionary Tale...continued from page 5

Prescription Drug plan, her Advantage Plan would automatically terminate, and she would revert to Original Medicare effective the beginning of January.

At that point, since she would only have Medicare coverage but no supplemental plan, the Medicare co-pay of \$194.50 a day would be her responsibility. If she waited until after a discharge order was issued by her Advantage Plan insurer to revert to Original Medicare, the Medicare coverage would not take effect until the beginning of the next month, leaving her in a private-pay status at \$350 a day for the SNF and \$175 a day for the rehab charges.

Yes, a charge of more than \$1,600 a week.

Since she was still confined to a bed requiring around-the-clock assistance (at least two big people to lift her, for example), she made the switch before the end of

the year and took on the co-payment liability, so she could continue skilled-nursing care with at least some semblance of rehab exercise every day.

This was a tough financial hit, but the worst was yet to come. Over the next week, phone conversations were becoming increasingly difficult due to a persistent cough she had developed. Now my wife and I were in Tennessee, and she was in Tampa, so this was becoming so big a problem that we were calling the nursing staff asking about her general health and not her pelvis.

After several days of our inquiring every day we were informed that she tested positive for COVID and was being moved to a COVID wing. That was the first time we had heard that this facility had so many positive cases that a wing was designated for isolating patients. But the

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Not-So-Faraway Places Offer Vacation Escapes All Around Valley

By MARK ENGLER, Staff Writer, Tennessee River Valley Stewardship Council

In TVA's service area, an overwhelming variety of outdoor recreation set amidst an endless range of event venues are in convenient proximity to places of great cultural significance and fascinating historical points of interest

Nobody who's ever worked for the Tennessee Valley Authority needs it explained that the great river basin the agency serves is as geologically grand and rich in heritage as any geographical area its size in the United States.

But occasionally everybody could use a reminder about some of the fun and fascinating things to do that might be just out the door and right down the road.

And with fuel prices on the rise — and all the expenses associated with travel ascending, too — now's a great time to plan a vacation or weekend retreat a little closer to home. And you just might rediscover some of the features that definitely make the Tennessee River Valley, or TRV, a place to write home about — even if you already live here.

Plus, you can take some personal satisfaction in knowing that after a career dedicated to helping supply the region with the benefits of clean, affordable, reliable power, you're

continuing in retirement to help generate jobs and boost regional prosperity by reloading financial resources back into local economies.

There's no scarcity of leisure spots, recreation attractions, historic sites, and places of abiding interest throughout the territory encompassing the Great Lakes of the South. In fact, there's probably more to see and do and experience on a square-mile-by-square-mile basis in the basin than anywhere on this or any other continent.

Visit a Historic Downtown

Visiting a historic downtown is easy to do just about any direction you go.

As TVA embarked upon its historic hydroelectric-development, river-navigation, and flood-control projects in the 1930s and 1940s, one of the early objectives of agency planners was to encourage development of walkable, friendly downtown spaces where local commerce



Mountain Laurel at Obed Wild and Scenic River



Historic downtown Morristown, Tenn.

and cultural connectivity would coalesce for the surrounding community of rural and town-dwelling folks alike.

Today a widely recognized renaissance can be observed in downtown redevelopment and revitalization in smaller communities. Not only do healthy, historically preserved downtowns add immensely to quality of life and local community pride, but they make for fantastic places to stop in for an amiable visit to shop, eat, or take in a bit of local history and culture. And that helps encourage heritage-protection projects and efforts for the future.

One of the best ways local communities have to promote their special place in the world is to host events and festivals to draw in visitors and introduce them to their distinctive downhome atmosphere.

Here's a list of some shows, shindigs, celebrations, fiestas, and festivities to keep in mind in the coming months that are sure to connect you with what smaller communities across the Tennessee River Valley have to offer:

'Miracle Worker' Play

June 3, 10, 11, 17, 18, 24, 25; July 8, 9, 15, 16

Tuscumbia, Ala., is the annual venue for performances of William Gibson's triumphant drama "The Miracle Worker," about the inspiring relationship between Hellen Keller and her teacher and friend, Anne Sullivan. Each year the acclaimed play is put on by professional actors in authentic costumes on historically detailed sets at Ivy Green, the birthplace of "America's First Lady of Courage."

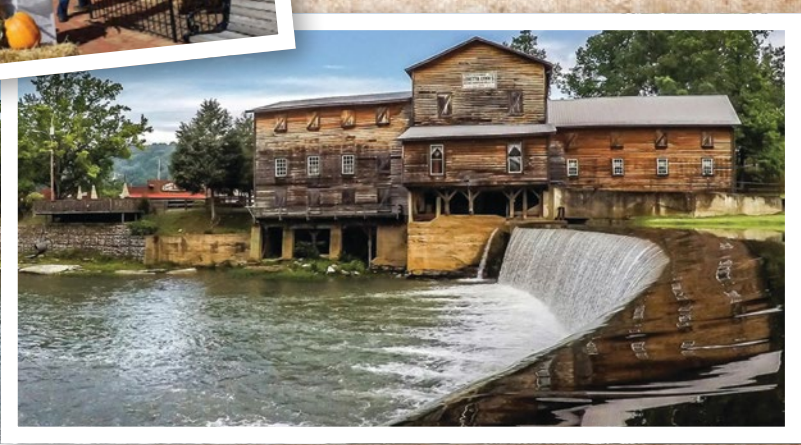
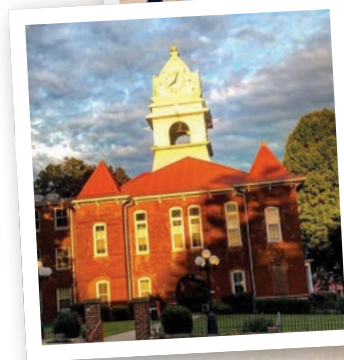
Popcorn Sutton Festival

June 10

Cocke County, Tenn., to honor moonshiner/mountain man Popcorn Sutton. The legendary bootlegger and rebellious American outlaw died by his own hand rather than serve time in a federal penitentiary for making and transporting his illicit "likker." A visit to this vicinity will give you a chance to take a scenic drive on the East Tennessee Crossing Byway, stroll the Appalachian Trail, and visit Douglas

Continued on next page

Photos (clockwise from top left): Tennessee Valley Old Time Fiddlers Convention, Athens, Ala.; Great Smoky Mountains Hot Air Balloon Festival, Townsend, Tenn.; historic Bristol, Tenn.; train excursion over the Hiwassee River; Grist Mill and Gift Shop at Loretta Lynn Ranch, Hurricane Mills, Tenn.; Jonesborough, Tenn., home of the National Storytelling Festival; Morgan County Courthouse in Wartburg, Tenn.; Roan Mountain Rhododendron Festival.



Lake's Mountain Harbor Inn Resort, Whisperwood Creek Inn, or Dandridge's quaint bed-and-breakfast nooks.

Roan Mountain Rhododendron Festival

June 18 & 19

Summers are prime for deep-woods wandering and open-meadow meandering in the Appalachian highlands. And an arboreal paradise offering seductive respite from sweltering southern lowlands is perched high up in the mountains of Northeast Tennessee. "Walking through the Roan Mountain balds in summer is a welcome relief from the heat of the valleys," says Tennessee State Naturalist Randy Hedgepath. There's no cooler time to visit Carter County's blooming place of wonder than during the Rhododendron Festival at Roan Mountain State Park, which this year is celebrating its 75th anniversary. Local organizers say their celebration continually serves to "memorialize and perpetuate the most gorgeous display of natural beauty on the North American continent."

Tribute to Loretta and Conway at Ranch

July 2

The talents of powerhouse singer/songwriter performing duo Conway Twitty and Loretta Lynn still echo in the hearts of country-music fans. Join grandkids Tre Twitty and Tayla Lynn at the Loretta Lynn Ranch in Hurricane Mills, Tenn., as they pay tribute to grandma and grandpa's songs, stories, careers, and symbiotic connection to American music history. While you're in the Coal Miner's Daughter's neck of the woods, visit the old plantation house with the "Crisco Kitchen," tour the Humphreys County Museum and Civil War Fort, and march over to Johnsonville State Historic Park where Confederate Gen. Nathan Bedford Forrest's cavalry sank the Yankee navy in the Battle of Johnsonville.

World's Longest Yardsale

August 4-7

At close to 700 miles long, there's basically no end to the temptations for impulse purchasing along the World's Longest Yardsale. It offers an unending assortment of antiques, collectibles, furniture, dishware, and previously worn clothes, as well as a relentless array of gizmos, doodads, thingamajigs, and whatchamacallits. Also, homemade jams and jellies, farm-jarred honey, fresh-grown garden produce and all kinds of other yummy edibles await to please the palate. The southernmost starting point (or, if you prefer, terminus) of the sprawling multistate roadside flea market is in Gadsden, Ala. The six-state-spanning checkout line travels 93 miles along the Lookout Mountain Parkway through Northwest Georgia to Chattanooga, then onward and upward through Tennessee and beyond — ultimately to Addison, Mich. This annual shopping trip always starts on the first Thursday in August.

Great Smokies Hot Air Balloon Festival

August 20

The sight of the sunset-lit Smoky Mountain foothills

abloom with soaring, resplendent balloons is a luminescent summertime spectacle you will never forget. Townsend, Tenn., calls itself the "Peaceful Side of the Smokies," but there's plenty of excitement and adventure to keep you awake and stimulated. You can try hiking, biking, camping, fishing, horseback riding, and/or river tubing. Blount County is also a hub of railroad and lumber history, and it has fascinating museums dedicated to preserving that past, including the Little River Railroad & Lumber Company Museum. Townsend is also home to the Wood-N-Strings Dulcimer Shop, where you can hear and learn about the essential instrument that invariably accompanied early Appalachian mountain music.

Bristol Rhythm & Roots Reunion

September 9-11

Downtown in the "Twin City" straddling the Tennessee-Virginia state line, the heart of music heritage is almost always beating with vibrant life. And that is especially so on the second weekend in September. The three-day Bristol Rhythm & Roots Reunion consists of more than a hundred bands performing on 13 stages in jubilant celebration of the past, present, and future of American songwriting and song-singing. Bristol is home to the legendary 1927 Bristol Sessions that inspired many genres and generations of music in America — and Bristol's world-renowned Birthplace of Country Music Museum serves as a living memorial to what's been described as the "Big Bang" of country music. Beyond the city limits, Northeast Tennessee, Southwest Virginia, and upper Western North Carolina just over the horizon boast a diversity of lakes, forests, rivers, mountains, cultural attractions, and historical points of interest that rival outdoor- and rural-oriented vacation destinations anywhere in the country. Just over in Washington County, Tennessee's first settled town, Jonesborough, hosts its annual celebration (Oct. 7-9) of the oratory arts, the International Storytelling Festival. It's been said that "For what New Orleans is to jazz, Jonesborough is to storytelling."

55th Annual Tennessee Valley Old Time Fiddlers Convention

October 6-8

Somewhere around 15,000 old-timey music-lovers young and not-so-young will descend on Athens State University in Limestone County, Ala., this fall for the "Granddaddy of Midsouth Fiddlers Conventions." The Tennessee Valley Old Time Fiddlers Convention is known for its role in reviving the hoary tradition of competition in fiddle-diddling. Contestants compete for prize money in numerous style categories and various instruments, including harmonica, mandolin, bluegrass banjo, and dulcimer, as well as buck dancing and folk singing. The convention culminates in a "fiddle-off" between the top two stringmasters. The convention also includes 150 traditional arts-and-crafts booths. Historic Athens offers an eclectic mix of shops presenting a wide variety of antiques, gifts, gourmet foods, clothing, and hardware. The courthouse square boasts warm and inviting restaurants, and later in the month (Oct. 18-22) it hosts the Athens Storytelling Festival, which features some of America's best yarn-spinners and folk musicians.

'The Wall That Heals' gets warm welcome in Knoxville

By JO ANNE LAVENDER, TVARA Valleywide President

"The Wall That Heals" came to Knoxville April 21-24, 2022. The Wall is a three-quarter-scale exact replica of the Vietnam Veterans Memorial in Washington, D.C. It contains the names of the 58,281 U.S. servicemen and servicewomen who died in Vietnam during the Vietnam War.

The Wall That Heals travels to many cities, so more Vietnam Veterans and their families can visit The Wall. They can make "rubbings" of the names of friends and family who died in Vietnam.

The Veterans who returned from Vietnam can find some healing and peace by visiting The Wall. They were not welcomed home or honored when they returned. The Wall and the activities around it allow us to honor them, to thank them for their service, and to say, "Welcome Home."

Thousands of people in the area visited The Wall in Knoxville from April 21-24. It was open and staffed by volunteers 24 hours a day. The arrangements for bringing The Wall to East Tennessee took much planning and more than 500 volunteers. We are proud to say The Wall in Knoxville was sponsored by Knox County Mayor Glenn Jacobs, TVARA, Bicentennial Volunteers Inc., and the Captain Bill Robinson Chapter 1078 of the Vietnam Veterans of America.

BVI provided generous funding to make The Wall's visit possible. TVARA member Reny McClain Lee was responsible for the 500-plus volunteers needed to staff the four-day event. Many TVARA members, especially from the local Knoxville Chapter, served as volunteers to help visitors at The Wall and at the mobile Education Center. Many others helped set up and dismantle The Wall. TVA, Knoxville Utilities Board, Rural Metro, and TVARA members set up the 375-foot-long structure on Wednesday, April 20.



Among the TVARA volunteers who helped bring The Wall That Heals to Knoxville were, from left, May and Spencer Boardman, Suzan Bowman, Reny McClain Lee, Trena Palmer, Tim Tetz, Bob Roundtree, and Nick McCall.

More than 55 organizations were involved in providing volunteers for the 24-hour-a-day staffing. Reny McClain Lee, Suzan Bowman, and Janie Porter did an excellent job of recruiting and organizing the volunteer effort. Bowman, a Past TVARA Valleywide President, also coordinated the TVA effort on behalf of TVARA. Sammy Sweetland, TVARA Knoxville Chapter President, led the effort to enlist Knoxville Chapter members as volunteers.

The Opening Ceremony speakers were Knox County Mayor Glenn Jacobs, Knoxville City Mayor Indya Kincannon, and retired U.S. Air force Capt. Bill Robinson, the longest-held enlisted prisoner of war in U.S. military history.

Thanks for these memories ...

Jo Anne Lavender and Knoxville TVARA Chapter President Sammy Sweetland received the following thank-you letter from Dr. Pat Polis, President, Captain Bill Robinson Chapter 1078, Vietnam Veterans of America. His letter includes some of the meaningful moments that took place during the event:

On behalf of The Wall That Heals and the Captain Bill Robinson Chapter 1078, I want to thank you and the TVA Retirees Association for your generosity in supporting The Wall That Heals April 21-24, 2022 here in Knoxville, Tennessee.

Thousands from many towns and cities around Knoxville visited The Wall. Some left mementos, some left tears, and many left with a name they etched from The Wall. There were many highlights from the 100 bikers who escorted the truck into the site, to the assembly of the wall, the thousands of visitors, the hundreds of volunteers who manned The Wall every hour from opening ceremony to its closing at 2PM Sunday April 24, the disassembly of The Wall and the restoration of the physical site back to its original form.

For me, there were two additional highlights: One was the Quilts of Valor ceremony Saturday morning April 23. One Vietnam Veteran receiving a quilt stated that he had never been thanked for his service in Vietnam or told welcome home. When I shared that with those present, they all stood, clapped and cheered for him. Most of us cried in the process. The second highlight was the chapel service Sunday morning where we remembered the military chaplains and their service. There are sixteen chaplains on The Wall, three of whom have received the Medal of Honor. We read their citations and remembered them.

Your gracious support helped make The Wall That Heals visit to Knoxville a tremendous success. Only God knows how many lives were touched during its visit.

*Sincerely,
Dr. Pat Polis, President, Captain Bill Robinson Chapter 1078,
Vietnam Veterans of America*

Chapter Focus

TVARA members meet regularly across the Tennessee Valley from Mud Creek to the Catfish Cabin for fun, fellowship, food, and facts about retirement years

Northeast Alabama Chapter

The Northeast Alabama Chapter meets for lunch at Mud Creek BBQ Restaurant at 11 a.m. on the second Tuesday of the third month in each quarter.

We just got started back in December after a long spell of not meeting because of COVID. It sure was good seeing everyone again.



Northeast Alabama Chapter meetings at Mud Creek mean barbecue and much more.

We have anywhere from around 40-80 in attendance, with our December meeting normally attracting our biggest turnout.

We usually don't have a specific agenda, except talking about current events in the retirement system. Our main purpose is to just enjoy each other's company — seeing friends we worked with for years and enjoying a good meal.

Chapter members previously worked at Widows Creek Fossil Plant, Bellefonte Nuclear Plant, Raccoon Mountain Pumped-Storage Plant, Nickajack Dam, Guntersville Dam, Sequoyah Nuclear Plant, in Power Transmission, or in Chattanooga. I'd say that's a pretty good mix.

Our next meeting will be June 14. Come join us if you happen to be hereabouts. We'll be glad to see you.
— LARRY HANCOCK, Chapter President

Browns Ferry Chapter

The Browns Ferry Chapter of TVARA represents retirees who worked at Browns Ferry Nuclear Plant, which is located near Athens, Ala.

We have a small group of 20-25 who meet for lunch at the Catfish Cabin in Athens on a quarterly basis.

Browns Ferry TVARA Chapter President David Matherly (at left) presents a \$1,000 check to Limestone County Churches Involved, accompanied by (third and fourth from left) chapter Treasurer Sue Harrell and chapter member Joel Weinbaum. LCCI provides food and other assistance to needy families in the county.



We took a hiatus during the COVID pandemic but recently resumed meeting in person. Our next meeting is on June 14.

Our chapter focuses on helping nonprofit organizations in the counties near the nuclear plant.

We were able to support several deserving organizations this past year with the assistance of contributions from Bicentennial Volunteers Inc. and from TVA, honoring retirees.

We also make contributions to organizations in the Christmas season.

— DAVID MATHERLY, Chapter President

Jackson Chapter

TVARA's Jackson Chapter consists of a very small group of 6-10 retirees who attend our quarterly meetings.

Most of our members worked in the Customer Service area in the Jackson Western District office. We also have 2-3 members from the old Power System Operations office. We have not been able to undertake any largescale volunteer projects but have taken advantage of BVI and TVA grants to assist several community-welfare groups in the area.



Jackson TVARA Chapter's Brodie Morgan and Alan Campbell (second and third from left), with members of Jackson's Regional Interfaith Association

Each year at Christmastime we donate toys through one of the local nonprofit agencies.
— ALAN CAMPBELL, Chapter President

Western Area Chapter

While we in TVARA's Western Area Chapter can't speak for other chapters about "highlights" for the past two years, we suspect most of us found ourselves in the same boat. And needless to say, we have seen some rough waters.

When COVID came to call in the spring of 2020, we thought we were looking at a few weeks or months of disruption that would be gone before winter arrived. Yet here we are two-plus years on, and it's still not completely behind us.

We certainly need to give a shoutout to Bicentennial Volunteers Inc for making substantial funds available to all chapters to make life easier for people in the areas we serve.

It made a big difference for communities in our area, and we are sure it did the same for other chapters.

Our chapter provided \$2,000 each to Calloway, Marshall, and Trigg counties in Kentucky and Henry and Stewart counties in Tennessee for their food banks. These counties are where the majority of our membership resides.

During the course of the pandemic the Western Area Chapter was forced to cancel all but a small handful of scheduled meetings the past two years. The best part of membership is having the opportunity to join our friends and colleagues for a program, a meal, and a chance to catch up on recent events.

The lodge at Lake Barkley State Park is our meeting location, and this facility struggled throughout the COVID shutdown, only to have a fire partially close the dining and meeting rooms just as the pandemic was slowing.

And if that wasn't enough, a catastrophic tornado outbreak in December of last year required the lodge to house tornado survivors for several months, closing the facility to the public.



TVARA Western Chapter President Renee Turnbow (right) presents check to Benton, Ky., Mayor Rita Dodson, accepting on behalf of the Marshall County Nonprofit Foundation.

After that devastating tornado, BVI provided our chapter with money to assist those stricken. A donation was made to the Marshall County Nonprofit Foundation to help families with utilities, deposits, furniture, and possibly rent to get started in a new home or meet other needs. Another donation was made to The Hope Initiative of Graves County, which is helping displaced low-income families own their own homes.

That said, the sun still rises in the East, and we're planning our June meeting to join our TVARA buddies for the first time in what seems like forever.

Friends of Land Between The Lakes Executive Director Lori Kent will be our guest speaker. A large portion of our membership worked at LBL and look forward to hearing her update.

Best wishes from the Western Area Chapter to all members of other chapters, and here's hoping we can get back to something like normal in the very near future.

Remember, you are welcome to attend our meetings anytime.
— *RENEE TURNBOW, Chapter President*
& *SCOTT SEIBER, Chapter Treasurer*

A Second Cautionary Tale...continued from page 7

problem wasn't the patients, it was the staff. At one point nearly half had tested positive.

As time progressed, mother-in-law was sounding worse, as in getting really sick, and we pressed them every day as to her treatment, which they finally allowed was nothing more than cough syrup and throat lozenges.

In an attempt for force action, we scheduled a visit to her orthopedic doctor and gave the SNF nursing staff the date, hoping it would spur greater medical assistance in getting her ready for the visit.

It had been two weeks since the positive COVID test. On the morning of the doctor's appointment, we received a call from an SNF employee working from home due to the COVID problem at the facility, saying mother-in-law had been transferred to the emergency room of the closest hospital. The employee was not a nurse and had no details.

After several calls to the ER ending in the same "stable and under evaluation" responses, we were finally told, at the end of the day, that mother-in-law was waiting for a room and would be admitted to the hospital with COVID-induced pneumonia and dehydration, no visitors allowed.

So she had gone into the best SNF in her Advantage Plan insurance network to rehab a broken pelvis and had come

out with pneumonia so severe it required emergency treatment. That, thanks to the SNF's lack of control over staff and poor COVID protocol.

AND, now she had gone through an ER and was in a hospital with Original Medicare coverage only, no supplement to cover the other 20 percent of medical charges.

She was in the first hospital for a broken pelvis for two days and transferred to the SNF on the third day. With COVID pneumonia, she was in the hospital for a week, running up a bill for her 20 percent of allowable charges.

At the end of that hospital stay, she once again was presented with the SNF list, but this time the list was extensive and included several five-star facilities. We picked one that also had good reviews posted online, and the difference was stunning. The COVID protocols were similar to those in a hospital. Visitors were limited to two at a time and issued masks and face shields. Staff and patients were tested frequently and staff members quarantined at home if they tested positive. The hallways were wide, the rooms actually large enough for two hospital beds with accessories, a central nursing station had wings radiating out — very well designed. And COVID was not a problem.

Time passed, and mother-in-law regained strength and

Continued on page 16

In Memoriam

Feb. 1, 2022 - April 29, 2022

TVA Retirement Management received notifications of the deaths of the following retirees for the period February 1, 2022, through April 29, 2022, as well as other previously unreported deaths. They are listed with the date of death (and date of retirement). To report the death of a retiree, call the TVA Retirement System toll-free at 1-800-824-3870.

Asbury, E. Ray, Jr.,
2/15/2022 (4/5/2014)

Ashburn, Geary Thomas,
1/19/2022 (9/8/2018)

Atkins, C. Allen,
1/27/2022 (10/17/1994)

Atkins, Nancy F.,
3/4/2022 (10/1/1988)

Austin, Mary Katherine,
3/13/2022 (8/2/1988)

Avakian, Francis Quentin,
2/26/2022 (10/18/2019)

Ballard, Dallas R.,
1/21/2022 (9/23/1989)

Barnard, Herbert, Jr.,
2/20/2022 (1/1/1993)

Barnett, James Hampton,
1/9/2022 (10/1/1988)

Bass, Thomas E.,
4/3/2022 (10/1/1988)

Beard, Shirley R.,
2/8/2022 (10/9/1988)

Beck, Robert L., Sr.,
4/2/2022 (10/1/1996)

Birch, Dan E.,
2/15/2022 (1/3/2009)

Blackburn, Bradley N.,
1/4/2022 (10/7/2003)

Bolton, David D.,
3/11/2022 (4/20/1993)

Brackett, Michael S.,
3/11/2022 (7/21/1984)

Brazzell, Dale L.,
3/27/2022 (7/23/1983)

Brock, Pamela G.,
3/10/2022 (4/1/2009)

Brown, Gloria F.,
3/18/2022 (8/2/1988)

Brown, Robert A.,
3/11/2022 (10/17/1994)

Brown, Thomas M.,
3/7/2022 (8/1/1988)

Brye, Bruce A.,
1/21/2022 (1/12/1991)

Cagulangan, Antonio T.,
3/13/2022 (8/16/1988)

Caldwell, Billy B.,
3/8/2022 (8/28/1989)

Camilleri, George L.,
2/14/2022 (8/16/1997)

Campbell, Richelle M.,
2/18/2022 (8/3/2009)

Caperton, Donald R.,
2/9/2022 (2/10/2001)

Carney, Franklin D.,
2/19/2022 (8/10/2001)

Casteel, Sam E.,
1/29/2022 (7/16/1988)

Chambers, John L.,
1/30/2022 (3/15/1997)

Childers, Terry J.,
1/24/2022 (10/8/1983)

Clark, Kenny D.,
3/18/2022 (8/23/2014)

Coates, Richard A.,
4/17/2022 (2/13/1988)

Cobb, Billy,
1/30/2022 (8/3/1988)

Coburn, Andrew D.,
2/3/2022 (4/2/2000)

Copeland, Felecia L.,
3/27/2022 (8/26/1995)

Craigiles, Patricia A.,
1/27/2022 (2/2/1989)

Crawford, Linda,
2/3/2022 (6/12/1984)

Creighton, John I.,
1/21/2022 (7/6/1991)

Crenshaw, Linda L.,
1/7/2022 (5/17/1988)

Dalton, Rex Alan,
4/17/2022 (10/9/2021)

Davis, Billy M.,
1/30/2022 (9/29/2012)

Deaton, Robert E.,
3/17/2022 (3/2/1998)

Dees, Robert E.,
3/30/2022 (11/1/1989)

Desouza, Hector M., Jr.,
4/6/2022 (1/5/2002)

Devries, William T.,
2/24/2022 (2/2/2008)

Dial, Wanda R.,
3/9/2022 (1/8/2005)

Dixon, Hiney,
1/25/2022 (3/22/1992)

Dobbs, Rick N.,
2/6/2022 (6/5/2013)

Douglas, James O.,
2/3/2022 (3/14/1991)

Downey, Melinda T.,
2/22/2022 (10/3/2015)

Dunlap, Eddie L.,
4/12/2022 (9/24/2013)

Elder, Joseph R.,
2/22/2022 (12/27/2003)

Elmore, Billy C.,
3/7/2022 (12/3/1992)

England, Bebe H.,
2/27/2022 (11/4/1993)

Erwin, Ronald H.,
4/2/2022 (1/6/2007)

Evans, Wilburn B.,
2/15/2022 (7/14/1994)

Falcon, John Paul,
2/21/2022 (8/24/1991)

Ferguson, Charles R.,
3/1/2022 (9/26/1992)

Ferry, Tennie Jo,
4/4/2022 (10/1/1991)

Flanagan, George W.,
3/14/2022 (12/24/2004)

Franklin, Helen J.,
2/12/2022 (4/25/1987)

Franklin, John R.,
4/13/2022 (12/11/1999)

Fredricks, Laquata J.,
2/4/2022 (10/1/1988)

Freeberg, David H.,
2/9/2022 (1/8/2005)

Freeman, Joyce B.,
4/11/2022 (1/7/2006)

Garmany, Ronnie L.,
4/20/2022 (1/8/2005)

Garrison, William E.,
4/23/2022 (12/03/1994)

Gass, Phillip M.,
2/23/2022 (3/28/1998)

Gee, John L.,
2/21/2022 (2/25/1983)

Gilliam, Willie Mae,
3/25/2022 (5/24/2014)

Graham, James C.,
3/25/2022 (9/27/1997)

Gray, Mary T.,
4/17/2022 (2/6/1995)

Griffin, Dewey N.,
1/6/2022 (9/10/1988)

Griggs, Billy,
2/11/2022 (5/30/1987)

Grinstead, Judith H.,
3/17/2022 (10/5/1993)

Grissom, Marsha A.,
3/22/2022 (9/29/1999)

Guhne, Carroll N.,
4/8/2022 (12/29/1989)

Hall, Barbara R.,
3/30/2022 (1/5/1985)

Hammonds, Charles L.,
2/9/2022 (5/18/1992)

Hatcher, Robert L.,
4/5/2022 (1/12/1992)

Hebert, Thomas L.,
2/8/2022 (1/3/1987)

Hill, Larry O.,
1/27/2022 (12/31/1997)

Hill, Thomas L.,
2/7/2022 (2/10/2001)

Hollis, James L.,
3/25/2022 (5/4/2002)

Horne, Tony L.,
3/3/2022 (6/5/1999)

Huckaby, Sue B.,
2/6/2022 (8/3/1991)

Huddleston, Arnold W.,
3/9/2022 (9/2/1989)

Humphrey, Marilyn A.,
2/19/2022 (1/10/2009)

Johnson, Georgene L.,
3/16/2022 (12/31/1994)

Jones, Kenneth P.,
1/30/2022 (1/5/1987)

Jones, Norma D.,
3/1/2022 (11/1/1985)

Juliao, Saul A.,
3/6/2022 (10/1/1988)

Keahey, Alice F.,
2/22/2022 (7/28/1990)

Keeton, Don C.,
3/17/2022 (1/3/1987)

King, Connie J.,
2/20/2022 (3/2/2009)

King, George R.,
3/18/2022 (6/8/1991)

Larson, Sonya J.,
4/13/2022 (10/17/1994)

Lawson, Kenneth W.,
3/26/2022 (8/8/2015)

Ledbetter, Vernon L.,
9/8/2021 (8/10/1991)

Lewis, Joe L.,
4/5/2022 (8/7/1993)

Logan, James M.,
04/25/2022 (01/02/2000)

Long, Larry N.,
4/6/2022 (11/2/2006)

Lucas, Gary D.,
4/18/2022 (3/1/2014)

Lusk, Patricia A.,
4/9/2022 (10/17/1994)

Massey, Garvin L.,
3/21/2022 (4/3/2002)

Matlock, Willa Jean,
2/7/2022 (4/7/1990)

McCarter, James W.,
2/17/2022 (7/12/2003)

McFarland, Daniel T.,
04/21/2022 (09/17/1984)

McKinney, James E.,
2/2/2022 (2/2/2008)

McMillin, Danny R.,
3/21/2022 (1/15/2002)

Meredith, Marie E.,
1/23/2022 (11/21/1987)

Meredith, Valerie A.,
12/31/2021 (10/17/1994)

Miller, Brenda S.,
1/16/2022 (7/30/1988)

Milliken, John D.,
1/27/2022 (5/29/2004)

Moore, Jack L.,
2/16/2022 (10/17/1994)

Moore, William S.,
4/9/2022 (4/9/2000)

Moran, William H.,
4/18/2022 (1/6/2007)

Morrell, Mary Frances,
2/1/2022 (4/4/1982)

Muerth, Ruth W.,
3/19/2022 (1/13/1979)

Mullins, Robert,
4/14/2022 (10/1/1996)

Nix, Alva J.,
2/19/2022 (9/10/1985)

Ogle, Martha Kate,
2/1/2022 (8/2/1988)

Ormsby, David P.,
1/14/2022 (9/11/1992)

O'Shaughnessy, Michael D.,
3/11/2022 (10/1/2016)

Owens, Emily K.,
2/1/2022 (5/11/1985)

Parks, Walter D., Jr.,
04/19/2022 (05/03/1992)

Pitts, Thurman L.,
1/13/2022 (10/17/1994)

Pruett, Bill H.,
2/18/2022 (9/4/1986)

Quinn, Constance D.,
3/22/2022 (6/13/2001)

Raheem, Kabah,
4/6/2022 (7/8/2006)

Ramage, N. Kendal,
3/9/2022 (1/9/2017)

Raney, James D.,
2/19/2022 (1/11/2014)

Rankin, Marianne G.,
4/8/2022 (10/17/1994)

Reed, Paul R.,
4/9/2022 (8/3/2004)

Reid, Clark L.,
2/16/2022 (12/5/1987)

Rich, James M.,
3/30/2022 (9/27/1997)

Roane, Robert W., Jr.,
2/13/2022 (10/1/1986)

Roberson, Clarence E.,
3/8/2022 (9/25/2004)

Robinson, Samuel A., Jr.,
2/10/2022 (11/15/1992)

Rouse, Linda D.,
2/9/2022 (5/7/2010)

Sapp, David L.,
4/7/2022 (4/2/2005)

Sawyer, Robert L.,
2/18/2022 (5/12/2007)

Scruggs, Nancy A.,
3/15/2022 (3/15/1986)

Sheppard, Daniel W.,
3/25/2022 (11/22/1992)

Simons, Joel M.,
3/7/2022 (4/24/2004)

Smith, Dannie E.,
3/8/2022 (4/12/2008)

Smith, James L., Jr.,
3/16/2022 (8/7/1993)

Smith, Richard A.,
3/27/2022 (11/12/1994)

Soderberg, Arthur D., II,
3/20/2022 (10/7/2000)

Stewart, James C.,
2/11/2022 (10/17/1994)

Strickland, Lamar T., Jr.,
3/21/2022 (5/8/1999)

Sugg, Donald W.,
3/6/2022 (11/26/1994)

Sumner, Layton E.,
3/19/2022 (7/10/2004)

Sumner, Stephen R.,
1/30/2022 (1/24/2003)

Sutherland, Billy J.,
4/6/2022 (1/18/1992)

Tanner, Ray L.,
3/3/2022 (3/8/2014)

Thomas, Mary Alice,
2/8/2022 (7/1/1993)

Thomas, Tommy,
1/23/2022 (10/1/2016)

Thompson, Mary Jane,
2/20/2022 (10/17/1994)

Thornton, Bayless R., Jr.,
3/18/2022 (7/30/1988)

Tidwell, Shannon E.,
3/5/2022 (12/6/2018)

Tompkins, Robert W.,
4/20/2022 (6/18/2002)

Travis, Frank B.,
4/11/2022 (Unknown)

Tunncliffe, Clarence J.,
1/9/2022 (10/1/1985)

Turner, Jack B.,
3/5/2022 (2/18/1984)

Tuten, Johnny R.,
3/24/2022 (8/6/1983)

Tweed, Garrett F.,
1/31/2022 (12/9/1997)

Vaden, Arnold E.,
1/29/2022 (11/9/1999)

Varner, Elmer L.,
3/12/2022 (1/3/2011)

Walker, Delores P.,
2/25/2022 (11/17/2014)

Walker, Doris S.,
4/15/2022 (10/17/1994)

Walker, George E.,
3/6/2022 (12/29/2012)

Wamack, Georgia E.,
2/11/2022 (2/6/1995)

Ware, Geneva K.,
3/10/2022 (11/17/1990)

Westfield, W David,
2/23/2022 (10/30/2004)

White, Nell T.,
1/10/2022 (10/17/1994)

Williams, James E.,
1/5/2022 (10/23/1999)

Williams, Jim T.,
3/2/2022 (3/11/1997)

Williams, Tom E.,
2/1/2022 (1/2/2012)

Willingham, Dewey E.,
4/5/2022 (4/12/1999)

Willis, Curtis O.,
2/27/2022 (6/9/1979)

Wilson, Richard D.,
2/16/2022 (10/17/1994)

Wimpey, Horace C.,
4/20/2022 (3/4/2000)

Wright, Bobby W.,
3/14/2022 (9/9/2000)

Upcoming June 2022 Chapter Meetings

BROWNS FERRY

June 14, 2022, Noon

Catfish Cabin, Athens, Ala.

- Program: TBD

David Matherly, President

256-777-2175/dcmaterly@gmail.com

CHATTANOOGA

June 14, 2022, 10:30 a.m. doors open, 11:30 a.m. lunch

The Colonnade (Catoosa Civic Center,)

264 Catoosa Circle, Ringgold, Ga

- Program: Chapter Picnic (if you call eating BBQ indoors with clean restrooms a picnic)
- Guest Speaker: Joe Galardi, Director, TVA Benefits & Well-Being

Tom Swanson, President

423-344-6892/twswanson@comcast.net

CLEVELAND

June 10, 2022, 11 a.m.

Hopewell Church of God, Mike Long Pavilion,

5765 Eureka Road

- Program: TBD

John Austin, President

423-400-6098/austintnutfan@charter.net

GALLATIN

No meeting planned for June 2022 due to COVID

Ronnie "Blue" Monday, President

615-325-9473/ronniemonday@att.net

HUNTSVILLE

June 9, 2022, 10 a.m.

First Baptist Church, 500 Governors Drive,

Entrance 3, Door Code 53158, Room 250

- Program: TBD

Daniel A. Simmons, President

256-509-9781/dasimmon@bellsouth.net

JACKSON

June 8, 2022, 9:30 a.m.

Southwest Electric Membership Corp.,

1590 Highway 70E

- Program: Brian Smith, TVA Customer Service Manager (pending)

Alan Campbell, President

731-988-8814/abcjax@eplus.net

JOHNSONVILLE/CUMBERLAND

June 9, 2022, 10 a.m.

Country & Western Steakhouse

314 Highway 641 N, Camden, Tenn.

- Program: Mark Meigs, Executive Secretary, TVARS Board

Remember to bring a nonperishable food product for the local food banks

Mickey Blackburn, President

931-209-1352/mwblackb56@gmail.com

KINGSTON

June 30, 2022 10:45 a.m.

Kingston Community Center,

201 Patton Ferry Road

- Program: TBD

Marcus Melton, President

865-388-3919/mcmelton45@gmail.com

KNOXVILLE

June 9, 2022, 9 a.m.-1 p.m.

Tyson Park, Knoxville

- Lunch, Social, Business Meeting

Sammy Sweetland, President

256-366-0952/sdsweet62@hotmail.com

MEMPHIS

June 1, 2022, 11:30 a.m.

Dale's Restaurant, 1226 Main St.,

Southaven, Miss.

- Program: TBD

David L. Teuton, President

901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

June 15, 2022, 10:30 a.m.

TVA Customer Service Center,

3197 Brooks Road, Tupelo, Miss.

- Program: Marilyn Brown, TVARS 7th Director

Sherry Garrett, President

662-963-3519/garrett7481@bellsouth.net

MUSCLE SHOALS

June 16, 2022, 9:30 a.m. doors open, 11 a.m. short meeting followed by lunch

Florence-Lauderdale Coliseum,

702 Veterans Drive, Florence, Ala.

- Program: Annual Health Fair & Picnic

Timothy "Tim" Cornelius, President

256-757-5220/timwcornelius1@gmail.com

NASHVILLE

June 16, 2022, 10 a.m.

Victory Baptist Church

1777 Tate Lane, Mt Juliet, Tenn.

- Program: Rachel Crickmar, Senior Project Manager for TVA Economic Development Business Resources

Jeff E. Gammons, President

931-729-9974/y2kunderthehill@gmail.com

NORTHEAST ALABAMA

June 14, 2022, 11 a.m.

Mud Creek BBQ Restaurant, Hollywood, Ala.

- Program: TBD

Larry Hancock, President

256-599-1383/lah35772@gmail.com

PADUCAH AREA

June 21, 2022, 10 a.m.

Pizza Inn, Joe Clifton Drive

- Guest Speaker: Marilyn Brown, TVARS 7th Director

Ken Dickerson, President

270-442-9539/kenneth.dickerson@comcast.net

PARADISE

June 14, 2022, 10:30 a.m.

Catfish Dock, 2003 West Everly Brothers Blvd., Greenville, Ky.

Vice President Betty Woodlee (phone 270-847-6449, email mammytwo3@yahoo.com)

acting for Pat Cobb, during an illness

Patricia E. "Pat" Cobb, President

270-338-6667/pecobb1942@att.net

UPPER EAST TENNESSEE

Meeting Information TBD

Leslie P. "Les" Bays, President

423-782-8458/Lpbays1@yahoo.com

WATTS BAR

Due to a death in the Garrison family, there will not be a chapter meeting in June 2022

Kathleen Garrison, President

423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

June 15, 2022, 10:30 a.m.

Lake Barkley State Resort Park Meeting Room

- Program: Lori Kent, New Executive Director, Friends of Land Between The Lakes

The dining room will be available after the meeting

K. Renee Turnbow, President

270-205-5277/krturnbow@gmail.com

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



The Tennessee Valley Authority
Retirees Association
400 West Summit Hill Drive WT 8C-K
Knoxville, TN 37902

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TVARA Website, Email Addresses

Have you visited the TVARA website lately?

The web address is mytvara.org. You will find information about chapter meetings, volunteer opportunities, membership, and healthcare information, as well as other news of value.

TVARA will be sending emails to all members from time to time, concerning invitations to chapter meetings, volunteer opportunities, the TVA-sponsored Valleywide TVA Retiree Appreciation Luncheon, Membership Dues Notices, and other important information.

Please update your address book with the following email addresses for the TVARA staff:

Reba Whitson — rjwhitson@mytvara.org
Jean Bryson — sjbryson@mytvara.org
Richard Wilson — rtwilson@mytvara.org

A Second Cautionary Tale...continued from page 13

mobility without the pressure of a discharge order from an Advantage Plan insurance provider. That was good, since recovering from a broken pelvis apparently takes much longer than from a broken hip or leg.

The downside to not having an insurance company pushing the facility to discharge a patient is that it is now up to the patient to put pressure on the facility to end treatment. By the time mother-in-law left the facility, she had used 99 of the 100 days allowed by Medicare for SNF coverage. But she had successfully returned to independent living at her house, without having to move in with a relative to recover, as was the case under the Advantage Plan when she broke her hip.

And now a look at the cost of all of this.

Most all medical cost of the first fall and resulting broken leg were covered by the Advantage Plan. But the insurance provider issued a discharge order after several weeks at an SNF that mother-in-law despised, and came before she reached the ability to return home, forcing her to move in with a relative for months.

That was a less-than-desirable situation for everyone involved. Nothing more to be said about this, or I will be in real trouble.

As a result of the second fall and broken pelvis, she was under a no-weight restriction and flat on her back with no ability to get to and from a bathroom. All of which made the risk of receiving a discharge order from an insurance company intolerable.

As a result of switching to Original Medicare to avoid a discharge order from the Advantage Plan insurance provider, she was able to get the care she needed to return home. But because she could not obtain supplemental coverage (no circumstances allowing for a Special Enrollment Period), her liability for the medical bills approached \$20,000.

Had she kept the Original Medicare plan and her \$350-a-month Plan F Supplemental Plan, along with an \$85-a-month Plan D Prescription Drug Plan, and given up the \$200-a-month Part B premium credit, she would have avoided the \$20,000 and would have avoided the less-than-desirable SNF and perhaps avoided COVID pneumonia in spite of being vaccinated and boosted.

It's never good to be sent to an SNF to rehab a broken pelvis, only to wind up in an ER with pneumonia and dehydration. Quality of care and the ability to select your health-provider is worth the cost. With an Advantage Plan, you get what you pay for — sooner or later!