

POWER Connect!

Muscle Shoals Chapter

Fall 2021 Issue



Muscle Shoals TVARA is on Facebook now!

Enter our name and hit like to join us for news, pictures, our newsletter and much much more.

Message from our President

Here we are at the end of another year--only weeks away from 2022--The last year and a half has probably been one of the most difficult times we have experienced--having to be away from family and friends.

I am happy to announce that we are finally going to resume our chapter meetings. The December 1, 2021 meeting will be held at the TVACCU located on Wilson Dam Road at 10:00 a.m. For those who are able, please use the parking lot of Tri-Cities Church of Christ to leave parking spaces available for the credit union customers.

We'll continue with cash door prizes for attendees, several free TVARA memberships for the coming year, and lunch provided at the conclusion of the meeting. Our program will include music by Alyssa Ashley, updates on TVA retirement and more.

It's been a long time since we've been able to meet in person and fellowship with each other; so I'm hoping everyone who feels comfortable getting together will plan to attend. We have a lot of catching up to do and I'm looking forward to seeing all of you again.

Wishing you and your family a great Thanksgiving, and a blessed Christmas. Stay safe and looking forward to a wonderful 2022.

Tim Cornelius



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Due to the cancellation of our Annual Picnic and Health Fair; advertisers have not renewed with us for this year. Therefore; no advertisements will appear in this issue of our newsletter. Advertisers will be given an opportunity to renew for the rest of the year by the time of our next meeting. In the meantime; please thank our advertisers for supporting our scholarships and patronize our local merchants.

Special Thanks to non-advertising Supporters

TVA Power Service Shops

Upcoming Events

Wednesday, December 1, 2021, 10:00 a.m.

Music, TVARA Benefits & More

Free Lunch and Door Prizes

Wilson Dam Road TVA Community Credit Union

Wednesday, March 9, 2022, 9:30 a.m.

Program to be announced.

Free Lunch and Door Prizes

Wilson Dam Road TVA Community Credit Union

Tuesday, June 14, 2022, 9:30 a.m.

Annual Picnic and Health Fair

Program: Health, Fitness, & More

Great Door Prizes (thousands of dollars)

Florence/Lauderdale Coliseum

Wednesday, September 14, 2022, 9:30 a.m.

Program to be announced.

Free Lunch and Door Prizes

Wilson Dam Road TVA Community Credit Union

Our Advertisers

Our advertisers are contributing to our Muscle Shoals Chapter TVARA Endowment by advertising in our newsletter and at the Annual Picnic. When considering any of the services offered, please think first of our advertisers!

TVA Community Credit Union First Community Medicare Supplement

North Alabama Medical Center Helen Keller Hospital

Merrill Lynch Blue Cross Blue Shield TN

Edward Jones Viva

Blue Cross Blue Shield AL Delta Dental

Brentwood Retirement Comm. Cottage Senior Living

Home Instead Listerhill Credit Union

The Foot Bar Alabama Health Guidance

Big Brothers/Big Sisters Eldercare

CASA Civitan International

Tennessee Valley Arts Assoc. UNA Continuing Ed

United Cerebral Palsy

Meet your Muscle Shoals TVARA Board Members

President, Tim Cornelius

Vice President, Vacant

Treasurer, Joan Marsh

Secretary, Carol Sherer

TVARA Picnic Manager, Henry Long

Hospitality, MJ Ligon

Scholarship Program, John Ingwersen

Newsletter: John Ingwersen, Janice Berry

Board Members: John Blackwell, Cameron Kay, Jim Green, Bill Baggett

Problems with benefits, pharmacy? Contact TVA Service Center 888-275-8094.

Comments/Recommendations/Articles for Newsletter? Send to jljngwersen@gmail.com.

Renew/Join TVARA

Renew or join the TVA Retirees Association by sending \$15 made payable to TVARA, 400 W. Summit Hill Drive, WT8C-K, Knoxville, TN 37902.

We Need you!

We are in need of some additional help in our local Chapter of the TVARA. The Muscle Shoals Chapter of TVARA is very active and heavily involved in the community. Our Chapter has been recognized for its role in helping the Shoals area and folks throughout the Valley. It certainly is a good feeling to realize that you have helped someone in real need. Our work is helping make not only the Shoals community a better place but also the Valley. In order to keep the momentum going, **we need some help**. Some of the worthwhile projects in which we have participated include: mulching playgrounds at The Healing Place and the Cerebral Palsy Center, preparing hygiene kits for local homeless, repainting walls, and hanging doors at local charities, helping the needy obtain garden seeds, and lending a hand at animal control centers.

We realize that our retirement years are very busy; and you are saying, "I don't have time to participate." The Muscle Shoals Chapter meets for only about an hour each quarter. Not bad, huh? You would be invited to participate, on occasion, to help in one or more of our community projects. The Chapter involvement in these projects is a learning experience for all of us. We want your involvement in Chapter activities to be a fun experience; so we can all learn together, and make this a better community. Our next meeting is December 1, 2021, at the Conference Room of the TVA Community Credit Union on Wilson Dam Road in Muscle Shoals. Please come and learn about the latest happening with the TVA Retirements System and with retiree benefits. Not only will you have an opportunity to renew old friendships; but you will enjoy a meal on us, and perhaps win a cash door prize or free TVARA membership for the coming year.

We do need you to help us continue to make the Muscle Shoals Chapter of the TVARA a driving force in making this a better community. Please mark your calendar for December 1, 2021.

Endowed Scholarship - Your Support Needed!

We have several businesses and charities who have been supporting our endowed scholarship by providing financial support through the purchase of ads for our newsletter and booths at our Annual Health Fair/Picnic. We thank them for their generous support, and hope that each of our members will look at their advertisements in this, and future newsletters, and support these businesses and charities as they support us.

As of September 30, 2021, our scholarship endowment totaled \$82,716.24. In the three-month period from August 1, 2021 through October 31, 2021, we had contribution from our MSC Chapter TVARA (\$2,000).

The endowment for 2021-2022 is supporting two scholarships. These awards will exceed \$1,100 each. The scholarship award gives preference to relatives of active (paid) Muscle Shoals TVARA members. In addition, your TVARA Board has approved an award of \$200 for the winning essay. The Essay Award has been provided by mail this year, due to meeting cancellation.

Please make our endowed scholarship a priority for your charitable giving. Donations are tax-deductible. Make your check payable to Muscle Shoals Chapter TVARA/UNA Endowed Scholarship and mail it to:

UNA Foundation Office (Attn: Endowed Scholarships)
Box 5113
Florence, AL 5632-0001

Time to Apply for our Endowed Scholarship is NOW!

Through the efforts of the University of North Alabama Foundation, and the generosity of private donors, the Office of Student Financial Services awards numerous scholarships each academic year. Scholarship award amounts vary, and may not represent total tuition costs. The following is provided to make prospective recipients aware of how to apply for our and other scholarships:

- The application process will begin on **December 1, 2021**.
- The **Deadline for submission is February 1, 2022**.

The scholarships listed below are UNA scholarships offered by various Colleges, Departments, and Offices throughout the University. Click on the scholarship name to learn more about the opportunity. Get started on your scholarship search now. It's as easy as 1-2-3-4!

1. Go to <https://una.academicworks.com/>, and sign on the system with your UNA ID and password.
2. Complete the General Application and any other supplemental applications presented. The system syncs with your data. You are automatically matched with **ALL** scholarship opportunities for which you meet the criteria; and the system provides additional "recommended" scholarships that may be available to you. **Matching does not guarantee you will receive a scholarship**; and you will not receive a list of scholarships to which you are automatically matched.

3. If you have a relative who is retired from TVA, and is a paid-up member of the Muscle Shoals Chapter TVARA, you will receive a preference for that scholarship.
4. After you complete the applications, you're finished! If you are awarded a scholarship, you will receive an award email to your UNA email address within 6-8 weeks of the application deadline. You can also check the status of your application by logging back into the system at any time.

Follow up! The system also includes information on external scholarships. These deadlines change often; so check back under "External" opportunities.

If you have a relative or if you know someone who is looking for a scholarship; print this information out and give it to them. We have had students asking about our scholarship when it was already too late to apply. NOW is the time!

November Valleywide Meeting Summary November 4, 2021

Vickie Ellis opened the meeting. Vickie's term will be expiring at the end of the year. The new president will be Joanne Lavender; and the new secretary will be Debbie Rutherford. Both Joanne and Debbie are from the Knoxville Chapter. The Vice-President and the Treasurer will remain the same.

Susan Lauver, TVA, reported having thanked the TVA retirees for their help in identifying charitable agencies around the Valley to whom TVA could contribute. The next TVA Board meeting will be on November 10, 2021. The Board meeting is available to be seen online. Written comments are welcomed. TVA has a diverse power system; and are ready for the winter. TVA is expecting an increase in natural gas prices; and they expect that, in some cases, the average cost of home heating will increase \$6.00 per month. TVA will meet the load with 40% nuclear power, 15% hydro, and other renewable sources. The Valley has continued, for the third year, to experience significant rainfall; which will result in more hydro-electrical generation. This year has been a banner year for job creation, with the announcement of the Ford Plant in the Memphis area. Ford is investing \$5.6B; and is creating more than 6,000 jobs. Susan encouraged Retirees to visit them on the TVA Facebook page to learn more about TVA activities. Susan offered to be of assistance to Retirees in answering questions about TVA from the public.

A TVA spokesman reported that Memphis is still looking at other power suppliers; and have several requests for proposal available. TVA feels that it is in a good position to respond. The TVA position has improved with it's performance last winter in meeting electrical loads, and with the Ford announcement.

Brian Child, TVA, stated that TVA is committed to the TVA Retirement System. This commitment is demonstrated by its annual contribution of \$300 M since 2017. Investments have improved significantly; and has placed the system on firm financial ground. The system is moving faster than it had planned to becoming fully funded. The TVARS Board has implemented a new investment strategy to reduce returns but lower risks. The seventh TVARS Board member is a TVA Retiree, Marilyn Brown. Her term of office will expire in 2024. The TVA debt is lower now than it has been in 30 years. TVA has entered into a long-term power contract with 145 partners; only 8 are not participating at this time. FERT filing was reported that only one compliant has had a withdrawal. FERT has ruled recently in favor of TVA. The next steps complainant will take is not known at this time; but they could take the case to the Judicial System. The TVA Board has 7 sitting members, with 2 vacancies. Four nominees have been submitted by the President; but they have not been confirmed. While TVA has seen a 10% drop in electrical load during the pandemic, the load demand is showing a growth because of all the economic development.

TVA plans to phase out all coal plants in the next 10-15 years. More reliance on natural gas will be realized with TVA's going cleaner and greener.

Mark Meigs, TVA, reported that the TVARS earned a 20% return on its investment, with revenues increasing to \$1.5 B--setting a record. Payout this year was \$722 million, without impacting the principal. The system is now 87% funded. He stated that TVA Retirees should not worry about their monthly pension checks. Concerning the cost-of-living increase, Mark is expecting it to be less than 4%, while Social Security will be 5.9%. Some questions were asked concerning whether TVA retirees having the Health Care Credit will have to use VIA Benefits during the open enrollment for Medicare. TVA will clarify that this is the case with retirees and employee considering retirement.

Joe, Galardi, TVA, discussed whether VIA Benefits is being impacted by the pandemic; and is setting up appointments. Delta Dental will have no open enrollment for this year. However; TVA will provide information on other dental insurances.

Vickie Ellis stated that the December newsletter will be mailed to all retirees. Richard Wilson stated that the revenues from dues is decreasing because of the smaller number of new retirees, deaths of retirees, and dues received because of chapter meetings not being held.

Do I need to change my Medicare Supplement Insurance Plans?

By John Blackwell

As we enter the Medicare Open Enrollment Period (October 15- December 7), I am asked, "Do I need to change my Medicare Supplement Insurance Plans?" This is the period when TVA retirees and family members can make changes in their plans for medical treatment, services, and drugs. Health-care costs are a significant expense for Retirees; and we need to seize this opportunity to see that our plans meet our needs.

Here are some questions you need to ask yourself, to determine whether you need to make a change:

1. Am I spending too much money out-of-pocket for medical treatment and drugs?

If you are spending too much money for out of pocket costs for medical treatment and services, or for drugs, it is time to take a closer look at your plans. My personal decision is to not have surprises in medical costs; therefore, I have selected plans with lower out-of-pocket costs. Generally; the higher the premiums, the lower the out-of-pocket costs. So, look at the plans for Part A (Hospitals) and Part B (Doctors), and determine whether you can get a better deal. This job is more effective by seeking help--which does not cost you. The following are some options for help: Viva Benefits (844-620-5725), Alabama State Health Insurance Program (844-620-5725), Medicare Supplement Insurance brokers, or check directly with health insurance agents.

2. Has your health condition changed?

As we enter senior years of our lives, we are confronted with serious health issues; and we may find that our insurance plans need to be adjusted. Most of these issues involve having to take drugs which are more expensive. You will need to review your options to determine whether your coverage meets your current medical condition.

3. Your current plans will not accept your doctors or pharmacies.

I have not known of cases of doctors' not accepting plans. However; I have seen many times when plans make it more difficult to deal with local pharmacies, and encourage dealing with large chain pharmacies. Also, I have found that when I received notification (Evidence of Coverage) from my current plan that premiums are going up; and my drugs are no longer covered. If you wish to stay with your current pharmacy; you need to review your plans.

Do not feel that you need to tackle the maze of Medicare Supplement alone. There are several no cost options for help, as shown above. Please take this opportunity to be smart about your coverage.

What TVA Retirees Choose For Medigap Insurance 2021

The following is information concerning TVA Retiree enrollment in Medigap policies for 2021 through Via Benefits. This information was provided by Jennie King of TVA. Total Rewards information was provided by Erin Obermark of Via Benefits.

Ms. King provided the following information: The top carriers generally stay very consistent year-over-year, as the majority of participants do not change their plans each year.

- On the medical plan types:
 - The percentage/ratios of plan types stay pretty consistent overall.
 - We have seen some movement of participants' moving from the Plan F to Plan G over the past few years; and that trend is expected to continue. Plan F is no longer available to new Medicare beneficiaries--leading many newly eligible participants to select a Plan G. Additionally; many retirees who previously enrolled in a Plan F have switched to a Plan G--due to the fact that a Plan G has a lower premium, and covers everything the plan F did (with the exception of the annual Part B deductible). In most cases, difference in the lower premium more than makes up for the amount of the deductible; and a Retiree will come out ahead for making that change. As a result; plan F % has gone down slightly while Plan G has gone up slightly.
 - We have also seen a slight increase in Medicare Advantage plan enrollments, as these plans have added a lot of additional benefits and features the last couple of years. Medicare Advantage premiums are significantly lower than Medicare Supplement plan premiums. Some even offering \$0 premiums--so these can be a really great low-cost option--depending on a Retiree's needs/ situation (although they have higher out-of-pocket costs)."

Enrollment breakdown/ percentages by plan:

Top 5 Medical Carriers are:

- Cigna Total Choice Medicare Supplement Humana
- BCBS of Tennessee
- AARP Medicare Supplement by UHC
- BCBS of Alabama
- Humana

Top 5 PDP Carriers are:

- * Humana
- * AARP
- * Aetna Medicare Rx
- * WellCare
- * Express Scripts

Medicare Supplement (Medigap) Plans			
Plan Type	Enrolled	% Enrolled	Notes
Plan F	6651	58.8%	includes Plan F (5842) and Select Plan F (809)
Plan G	3894	34.4%	
Plan N	640	5.7%	includes Plan N (634) and Select Plan N (6)
Other Medigap Plans	131	1.2%	
Total MS Enrollments	11316	100.0%	

Medicare Advantage (MA/MAPD) Plans		
Plan Type	Enrolled	% Enrolled
PPO	1068	93.0%
HMO	80	7.0%
Total MA/MAPD Enrollments	1148	100.0%

Medicare Advantage vs. Medicare Supplement Plans		
Plan Type	Enrolled	%
Medicare Supplement	11316	90.8%
Medicare Advantage	1148	9.2%
Total Medical Enrollments	12464	100.0%

PDP Enrollments	7749
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Medicare Advantage vs. Medicare Supplement Plans- Detail			
Plan Type	Enrolled	%	Notes
Medigap Plan F	6651	53.4%	includes Plan F (5842) and Select Plan F (809)
Medigap Plan G	3894	31.2%	
Medigap Plan N	640	5.1%	includes Plan N (634) and Select Plan N (6)
Other Medigap Plans	131	1.1%	
Medicare Advantage Plans	1148	9.2%	
Total Medical Enrollments	12464	100.0%	

LOST IN THE FIFTIES

Since I was a teenager in the 50's, I am sharing "Lost in the Fifties" (author unknown). It is pretty much like my life during that era.

A little house with three bedrooms and one car on the street.

A mower that you had to push to make the grass look neat.

In the kitchen on the wall; we only had one phone, and no need for recording things. Someone was always home.

We had only a living room where we would congregate--unless it was at mealtime in the kitchen where we ate.

We had no need for family rooms or extra rooms to dine. When meeting as a family, just one would work out fine.

We had one TV set; and channels (maybe two); but always there was one of them with something worth viewing.

For snacks, we had potato chips that tasted like a chip; and if you wanted flavor, there was Lipton's onion dip.

Store-bought snacks were rare because my mother liked to cook; and nothing can compare to snacks in Betty Crocker's cook book.

Weekends were for family trips or staying home to play. We all did things together--even go to church to pray.

Sometimes, we would separate to do things on our own; but we knew where the others were without our own cell phone.

Then, there were the movies with your favorite movie star; and nothing can compare with watching movies from your car.

Then, there were the picnics at the peak of the summer season. Pack a lunch, and find some trees; and we never had a reason.

Get a baseball game together with all the friends you know. Have real action playing ball--and no game video.

Remember, going to the store when the skies were oh so sunny; and when you paid for what you got; you used your very own money?

Nothing you had to swipe or punch, or put in some amount; and you had a friendly cashier that actually could count?

The milkman went from door-to-door for just a few cents more than a trip to the store.

The mail was delivered right to your door, without the junk mail that we all deplore.

There was a time when just one glance was all that it would take; and you would know the kind of car, the model, and the make. They didn't look like turtles--trying to squeeze out every mile. They were streamlined, had white walls, fins; and really had some style.

One time; the music that you played (wherever you lived) was from a vinyl, big-holed disk they called a "forty-five".

The record player had a post to keep them all in line; and then the records would drop down and play one at a time.

Oh, sure; we had our problems then, just as we do today. As always; we were striving to find a better way.

But, how the simple lives we led still seem like so much fun when the only way to explain a game was to just kick the can and run?

And why would boys put baseball cards between bicycle spokes? And, for a nickel, a red machine had little bottled cokes.

This life seemed so much easier and slower in some ways. I love the new technology; but I really miss those days.

So, time moves on; and so do we; and nothing stays the same.

But, I sure love to reminisce and walk down memory lane.

Contributed by Joan Marsh

Help! We Need Your Help!

Do you enjoy writing or photography? We're working to make this newsletter the best; and your talents are needed. If you would like to, occasionally, write an article on your experiences, or on a TVA person who deserves recognition, please let me know; and I will schedule your article for a future newsletter. Do you enjoy photography? We could use a designated photographer to get pictures at our various events. We have been somewhat haphazard at this, and would like to get better. Call John Ingwersen at 256-757-5325; or email him at jlingwersen@gmail.com.



Suggestions?

We want your feedback, comments, and suggestions. Let us know what you would like for TVARA programs, for our newsletter, and/or ways we can improve, in any way, our service to you.