

TVARA NEWS

The TVA Retirees Association

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

TIME MARCHING ON IN QUICKER STEPS?

BY SUZAN BOWMAN, TVARA Valleywide President

Does it ever feel to you like time goes faster? It does to me.

And 2015 has gone by so fast this year.

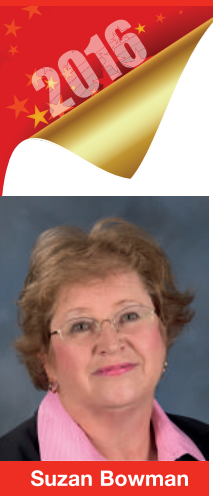
This year has seen many changes. We had a lot of new retirees join our ranks with the recent changes at

TVA. Watts Bar 2 is coming online — a fundamental milestone for TVA and many retirees and contractors who worked there over the years (see related coverage on this page and pages 2, 3, and 16).

One thing I am passionate about is volunteerism. This year TVARA has continued to build wheelchair ramps for our elderly members and neighbors

and also completed the Rochester Ball Park project in Kentucky. Around 25 members of the Paradise Chapter worked for months to install light poles and fencing and to build a concession stand at the park. They came in \$900 under budget and will use that toward an electronic scoreboard. This is a wonderful example of the power of volunteering with a cause — the labor provided by TVA retirees and family

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Suzan Bowman

TVA Retirement System To Update 401(k) Plan Lineup

By JUSTIN VINEYARD, TVA Retirement Services

The overall goal of the TVA Retirement System Board of Directors, which administers TVA's 401(k) Plan, is to provide you with an industry-best 401(k) Plan to help meet your retirement-income goals.

Over the past year, the TVARS Board has worked with Aon Hewitt, an independent defined-contribution-plan consul-

tant, to review the current investment options. As a result of this review, a new investment lineup will be added to the TVA 401(k) Plan in February, with the conversion to the new lineup being completed in April 2016.

The new lineup will simplify and streamline the investment options and provide best-in-class fund choices in a range of

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Watts Bar Unit 2 Gets Operating License from Nuclear Regulatory Commission

By RICHARD HIGGINBOTTOM, TVA Nuclear Communications

Oct. 22, 2015, became a historic day for the Tennessee Valley Authority, when the U.S. Nuclear Regulatory Commission issued the operating license for Watts Bar Unit 2.

TVA President/Chief Executive Officer Bill Johnson notes the importance of the new unit to the service of the Tennessee Valley.

"In the tradition and spirit of TVA, Watts Bar Unit 2 has been built for the people of the Tennessee Valley, with the utmost focus on doing this in a safe and quality way," Johnson says. "Likewise, in the tradition and spirit of TVA, Watts Bar 2 will be operated safely and securely and with the highest standards for quality and performance."



NRC Regional Administrator for District 1 Bill Dean, left, congratulates Bill Johnson upon issuance of license

Together with already-operating Unit 1, Watts Bar will produce nearly 2,300 megawatts of carbon-free energy. That's enough to power 1.3 million

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TVARA's Web address is www.tvara.org;
its Facebook address is www.facebook.com/tvaretireesassociation

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

Watts Bar...continued from page 1

homes in the TVA service territory.

TVA Chief Nuclear Officer Joe Grimes says, "With the delivery of this unit, we are further positioning nuclear power as a key player in TVA's – and the nation's – energy portfolio and instilling confidence in TVA and the nuclear industry."

The completion and licensing of Watts Bar Unit 2 required contributions from many individuals, including craftworkers, plus the support of contractors and vendors, employees, former employees, and others who dedicated themselves to the project.

At the height of construction, the project employed more than 3,500 people. Crews reached more than 33 million workhours without a lost-time accident, reflecting the importance of safety and quality on the project.

"Issuance of the operating license for the nation's first new nuclear unit of the 21st century is the result

of a good team completing a tremendous amount of hard work and complex testing the right way – safely and with quality – and demonstrating that Unit 2 can be operated in a manner that ensures regulatory compliance," says Mike Skaggs, Senior Vice President of Watts Bar Operations & Construction.

"Many came out of retirement to help, many made this the capstone of their nuclear careers, and many began their careers with this project," Skaggs says.

In fact, it was a retiree who assumed the role of Project Director in 2012 and who recently received the industry's highest leadership honor as a recipient of the World Association of Nuclear Operators' Nuclear Excellence Award.

Ike Zeringue, a former TVA President/Chief Operating Officer, was recognized for his contributions to excellence in the operation of nuclear plants or the infrastructure that supports the nuclear-

power industry worldwide.

During his 40-year career, Zeringue generated a record of achievements spanning the completion of nuclear units to oversight of the nation's largest public-power-generation-and-transmission system, and most recently played an integral role in the completion of Watts Bar Unit 2.

Johnson says completing Watts Bar Unit 2 was a sound business decision made for the long-term good of the Tennessee Valley.

"The unit is essential to diversifying TVA's power sources to assure the more than 9 million people served by TVA and its local power-company partners have affordable and reliable electricity generated in an environmentally responsible manner."

This new nuclear generation does not add to TVA's overall carbon emissions and will help TVA avoid

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Watts Bar Nuclear Plant



Justin Maierhofer

GOVERNMENT RELATIONS UPDATE –

Washington Welcomes Watts Bar's Big News

BY JUSTIN MAIERHOFER, TVA Vice President for Government Relations

Oct. 22, 2015, was an exciting day around TVA, as the Nuclear Regulatory Commission issued the operating license for TVA Watts Bar Nuclear Plant's Unit 2.

The issuance of the operating license marks the end of the construction on the unit, which began in 1973 but was suspended in the 1980s due to declining power demands in the area.

Construction was restarted on Unit 2 in 2007.

Many TVA retirees have been involved — either directly or indirectly — in the project at various phases of design, engineering, and construction. The project employed more than 3,500 workers at the apex of construction. TVA owes current and past employees alike a debt of gratitude.

TVA President/Chief Executive Officer Bill Johnson said on the day the license was issued, "I want to thank those who have labored long and hard to complete Unit 2. All of TVA is grateful for your service to the people of the Valley, and we congratulate you on a job well-done, knowing that we still have further to go."

The operating license clears the way for fuel load and readying all the key components and systems for operation. There will be some additional testing and inspections on the unit before it can begin commercial operation in early 2016. Once fuel is loaded and the plant is operational, Watts Bar Unit 1 and Unit 2 will generate enough carbon-free electricity to power 1.3 million homes in the TVA region.

Throughout the process of getting Watts Bar licensed, TVA Government Relations kept stakeholders informed

on the status of the project. Our organization worked extensively with the TVA Nuclear team, Communications team, and the employees at Watts Bar to highlight the work being done at the plant. Numerous tours and briefings were conducted for members of Congress and their staffs, industry groups, and the NRC. By offering stakeholders the opportunity to walk through the plant and see it for themselves, TVA increases confidence from influential stakeholders that the unit is being built safely and responsibly.

Many members of the TVA Congressional Delegation commented positively on the achievement.

Sen. Lamar Alexander of Tennessee said he was "very pleased to see it is ready to go online." Sen. Bob Corker of Tennessee said of Watts Bar, "Its safe completion is a testament to the outstanding leadership and hard work of so many across the Valley. TVA's ability to carry out its mission of providing clean, affordable, reliable power will be enhanced by the completion of Watts Bar Unit 2."

Rep. Chuck Fleischmann of Tennessee said, "It comes as tremendous news that Watts Bar Unit 2 has been awarded an operating license. Watts Bar 2 will be America's first new 21st-century nuclear reactor and will provide clean, inexpensive, reliable power for East Tennessee."

In other news of interest from Capitol Hill, House Speaker John Boehner of Ohio announced his resignation from Congress, as well as his leadership position. Boehner had been under pressure from hardline conservatives demanding he take more aggressive stances. The unrest culminated in August when House members

introduced a resolution to oust the Speaker. In his emotional statement, Rep. Boehner said, "It had become clear to me that this prolonged leadership turmoil would do irreparable harm to the institution." Rep. Boehner's resignation was effective Oct. 29. After intense lobbying from his colleagues, Rep. Paul Ryan of Wisconsin announced that he would run for Speaker. Before doing so, Ryan said he needed the support of the major factions within the House GOP, including the House Freedom Caucus. After initially declining to run for the position, Speaker Ryan delivered a lofty speech in taking over the gavel, saying "the House is broken. We are not solving problems. We are adding to them. And I am not interested in laying blame. We are not settling scores. We are wiping the slate clean."

On Oct. 29, at the age of 45, Paul Ryan was elected Speaker of the House of Representatives.

The day before Ryan's election, congressional leaders and the White House reached a budget deal to extend the debt ceiling and fund the government for the next two years. With surprising swiftness and bipartisanship, the House passed the legislation by a vote of 266-167, with all House Democrats and 79 Republicans voting in favor.

The Senate passed the bill a few days later in the wee hours of the morning in a 64-35 vote that was opposed by 35 Republicans. House Appropriations Chairman Hal Rogers of Kentucky said the deal would help restore regular order to the appropriations process, with his committee beginning work immediately on the spending bills that had been caught up in political fighting.

Projected Drug-Plan Costs Drive Changes for Medicare Supplement Plan in 2016

By PATRICIA MILLER, Member, TVARA Health Committee

As part of the annual review of the Medicare Supplement Plan, the TVARA Health Committee worked with TVA to help determine how to recover the projected increase in plan costs for 2016.

The drug portion of the plan continues to be the driver for necessary plan design and premium changes. As shown in the Key Plan Components table on page 5, a combination of changes in the premium, generic copays, and drug-plan deductible are being made to help cover plan costs in 2016.

In general, the plan redesign recovers costs in ways that are more directly related to your out-of-pocket drug costs, rather than additional premium increases that do not.

We believe these plan changes minimize the premium increase and will also help more members benefit from coverage-gap and catastrophic-coverage savings:

- A \$60 increase in the deductible (to \$160 from \$100);
- A generic-drug copay increase of \$5 retail/\$10 mail order (to \$20/\$40 from \$15/\$30);
- Copays in the coverage-gap stage remain the same as in the initial stage;
- A \$14 premium increase (to \$290 from \$276).

WHAT FACTORS ARE CONSIDERED IN DECIDING HOW TO RECOVER COSTS?

A major factor involves the plan's coverage-gap and catastrophic-coverage stages. The total costs of your covered drugs (what you pay and what the plan pays) accumulate as out-of-pocket costs toward reaching the coverage gap. Once in the coverage-gap stage, only what you pay and the manufacturer's discount on brand drugs accumulate as out-of-pocket costs toward reaching the catastrophic stage. Your premium does not count as an out-of-pocket cost. Your deductible and your copays do count, and can help you reach the coverage-gap stage where additional drug discounts apply. If you reach the catastrophic-coverage stage, the plan pays most of the cost of your drugs.

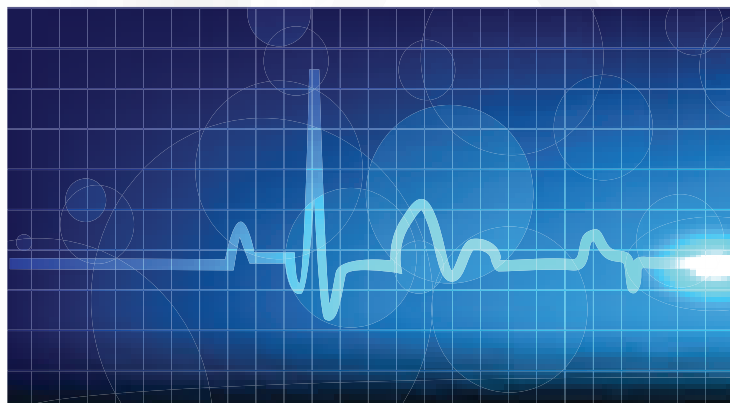
In 2014 more than 4,000 members were in the coverage-

gap stage by the end of the year, and more than 560 were in the catastrophic-coverage stage. Monthly trends in 2015 were higher than in 2014, with more than 250 members in the gap by the end of January and some members already in the catastrophic-coverage stage. For 2016, Medicare has increased the out-of-pocket cost threshold for the coverage gap to \$3,310 from \$2,960 and the catastrophic-coverage threshold to \$4,850 from \$4,700. Hopefully, the decision to collect needed funds through the generic copay and deductible rather than through raising only the premium will help those with higher drug costs offset the higher thresholds.

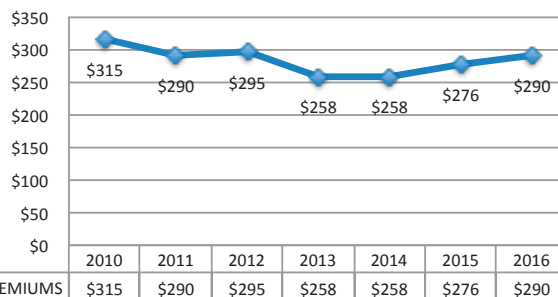
Another consideration is trying to keep premiums lower for all those on the plan. If no plan-design changes are made, all needed revenues would be collected through an even higher premium — a premium that would be paid regardless of plan usage and which would not count toward movement through plan stages.

Remember: Some drugs cost less than your copay. If so, you only pay the actual cost! It's easy to forget this and jump to the copay when you think about your drug cost. For example, even though the generic copay is increasing in 2016, it doesn't mean all of your prescriptions will cost more. Many prescriptions cost less than the copay, so you will pay just the drug cost. Generic blood pressure and cholesterol medications often fall into this category.

Remember your plan automatically accumulates your out-of-pocket costs (what you pay and what the plan pays) toward reaching the coverage-gap stage. However, there may be times when these costs are not accumulated for you, such as when you purchase a covered drug without using your plan ID card or use a discount card. To help Catamaran include all of your out-of-pocket costs, please read pages 43-44 (Chapter 4, Section 3) of your Evidence of Coverage booklet. Each dollar is important to qualify for additional savings at the coverage gap level.



Medicare Supplement Premiums 2010 to 2016



MEDICARE SUPPLEMENT

Favorable Medical Plan Performance in 2015

With so much focus on the drug plan, it is easy to fail to acknowledge the very good performance of the medical plan administered by Blue Cross Blue Shield of Tennessee. For the most recent 12-month study periods, the average number of members in the plan rose from to 14,308 from 13,824, while the average age of our group only changed to 74.5 years from 74.6 years. The number of hospital admissions per 1,000 members and the average length of stays in the hospital dropped significantly. Outpatient use remained basically unchanged. These factors contribute to favorable cost projections for 2016.

MEDICARE SUPPLEMENT PLAN 2016 KEY PLAN COMPONENTS	PLAN FEATURES	2016	2015
		Premium (Medical and Drug)	\$290
	Deductible (Total retail and mail) <i>(\$200 retail-only deductible removed in 2014)</i>	\$160	\$100
	Copay: Retail (31 days)/Mail (90 days)		
	Tier 1 Generic	\$20/\$40	\$15/\$30
	Tier 2 Preferred Brand	\$40/\$80	\$40/\$80
	Tier 3 Non-Preferred Brand	\$80/\$160	\$80/\$160
	Tier 4 Specialty	\$80/\$160	\$80/\$160
	Medicare: Coverage-Gap Stage	\$3,310	\$2,960
	Catastrophic-Coverage Stage	\$4,850	\$4,700

Retiree Dental-Plan Open Enrollment Will Continue Through Dec. 15

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

An open-enrollment period for the retiree dental plan through Delta Dental of Tennessee began in November and will continue through Dec. 15.

TVA retirees (or spouses of deceased retirees) are eligible to enroll if they receive monthly retirement benefits from the TVA Retirement System, the Civil Service Retirement System, or the Federal Employees Retirement System.

Retirees or their family members who were enrolled in this plan previously and have since cancelled their coverage cannot re-enroll in the plan.

Enrollment packages are currently available at www.tva.com/retireeportal (see Health Care Benefits). Packages are also available by emailing TVAEmployeeBenefits@tva.gov or by calling 865-632-8800, 423-751-8800, or toll-free at 1-888-275-8094.

IMPORTANT! There will be a six-month waiting period for retirees who did not enroll in the plan when first eligible and enroll during this open-enrollment period. The waiting period will apply to all “major services.” Major services are all eligible expenses payable at 50 percent under this plan, including (but not

limited to) root canals, crowns, bridges, periodontal services, and endosteal implants. The six-month waiting period means that no benefits are payable under the plan until coverage in the plan has been in effect for six months.

AGAIN, THIS WAITING PERIOD APPLIES ONLY TO RETIREES WHO DID NOT ENROLL WHEN FIRST ELIGIBLE AND WHO ENROLL NOW DURING THIS OPEN-ENROLLMENT PERIOD. IT DOES NOT APPLY TO RETIREES WHO ENROLL WITHIN 30 DAYS OF BECOMING ELIGIBLE FOR THIS PLAN.

The monthly premiums for 2016 will be \$33.42 for individual and \$78.87 for family coverage. Premium payment options will be explained in the enrollment package.

Enrollment forms must be returned to Delta Dental of Tennessee, 240 Venture Circle, Nashville, TN 37228-1699, Attn: TVA Administrator. Do not return the enrollment form to TVA.

Questions about premium payment, effective date of coverage, benefits, confirmation of enrollment, claims, and all other customer-service matters must be directed to Delta Dental at 1-800-223-3104

The Affordable Care Act & Form 1095-C

If you are a retiree enrolled in the 80% PPO or the Consumer Directed Health Plan during any part of 2015, you will receive a Form 1095-C from TVA. The form will be mailed Feb. 1.

This is a new form and is one of the changes as a result of the Affordable Care Act. Per the ACA, certain employers, including TVA, are now required to report to the Internal Revenue Service on the health insurance they offer to full-time employees and certain retirees, such as TVA's non-Medicare retiree healthcare-plan members.

Form 1095-C will include information about the health insurance offered to you and, if applicable, your family. The information included on the form may be needed to complete your 2015 tax return.

TVA Employee Benefits will not be able to assist you with tax advice. If you have any questions about the use of Form 1095-C, please visit www.irs.gov, contact your local IRS office, or consult with your tax adviser.

Prescription Prices Up, Up, and Way Too High — WHY?

By TOM SWANSON, Chair, TVARA Health Committee

By the time you read this article, you have been inundated with stories about the rising cost of health insurance over the past year.

The principal reason for this increase was the remarkable change in drug prices. In a poll released in October by the Kaiser Family Foundation, 77 percent of those surveyed said drug prices were their No. 1 health concern. So what's happening?

In 2014, the pharmacy landscape underwent a seismic change, and the impact to healthcare payers was dramatic. According to a report by Express Scripts, which is the nation's largest pharmacy-benefit manager, or PBM, prescription-drug spending increased 13.1 percent that year. The largest annual increase since 2003, it was largely driven by an unprecedented 30.9-percent increase in spending on specialty medications.

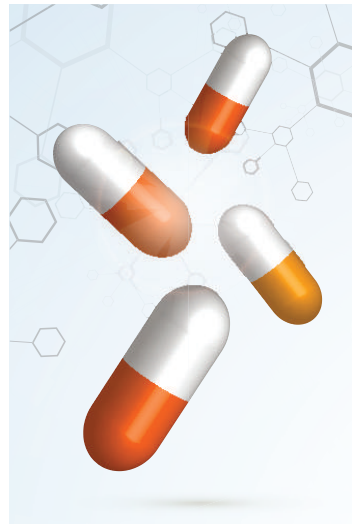
If news about the cost of specialty drugs wasn't bad enough, this year we hear from the Associated Press that Turing Pharmaceuticals and a handful of other drug producers are purchasing the rights to old drugs and hiking prices as much as 5,000 percent, which has led to public outcry and condemnation by doctors and insurers.

Unfortunately, at this time it appears that drug costs are going to continue to have a negative impact on the cost of health insurance.

For retirees who purchased a health-insurance plan from the public market, there may have been another reason for insurance cost increases for 2016.

According to a recent article by Steve Johnson, staff writer for the *Chattanooga News Free Press*, Blue Cross Blue Shield of Tennessee was able to capture 80 percent of the Affordable Care Act market in Tennessee by significantly underpricing the policies of other insurers. As a result, BCBS lost more than \$141 million and needed to adjust significantly the prices of its products offered next year.

That has allowed other health-insurance providers in the



The fast-changing world of healthcare is nearly impossible to keep up with. However, the TVARA Health Committee plans to publish educational articles regularly in the future editions of the *TVARA News* as a service to TVARA members. We welcome your comments or suggestions for future articles.

Tennessee market — Cigna, Humana, and UnitedHealthcare — to adjust their policies (premiums, copay, co-insurance percent, dollar limits, coverage, etc.) for 2016, although not nearly to the same extent as BCBS.

If you have one of these publicly available plans and your premium did not increase for 2016, look closely at the other aspects of cost in the plan such as copays, co-insurance percent, dollar limits on specialty drugs or total benefit, etc., before accepting the automatic renewal.

There may be some good news on the horizon. PBMs have been merging to increase their purchasing power with the pharmaceutical industry. Not long ago Express Scripts purchased Medco, which filled a combined 1.3 billion prescriptions last year. And this year UnitedHealthcare purchased Catamaran, which becomes part of OptumRX, the PBM for its insurance plans and for TVA's plans. Hopefully, this consolidation trend will help contain and perhaps lower the price of drugs over time.

As always, we are interested in your opinions. Please send your comments or questions to us at rjwhitson@tva.gov.

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

Tobacco-Cessation Products Added to Medical Plans

Beginning Jan. 1, coverage for tobacco-cessation products will be included in both TVA medical-plan options and covered at 100 percent, as part of preventive-care benefits.

Over-the-counter products will be covered if a prescription is provided.

Included are nicotine products such as nasal sprays, inhalers, patches, gums, and lozenges, as well as Bupropion and Chantix.

Coverage will extend to two attempts per year.

You will need a prescription for any tobacco-

cessation product to take advantage of this benefit, even if the product is available over-the-counter.

Simply take your prescription and over-the-counter product to a pharmacy along with your prescription-drug ID card, and the

pharmacist will process it as a covered product.

Note that this coverage will only be provided through the 80% PPO and Consumer-Directed Health Plan and does NOT apply to the Medicare Supplement plan.



Sheridan's Formula for Success Includes Chemistry, History

BY JOHN P. BLACKWELL

Richard C. Sheridan retired from TVA in 1988 after 28 years as a Research Chemist, but he also became well-known as a writer and historian in the Muscle Shoals area. So how does somebody make a transition like that?

This journey began for Sheridan at an early age, when he had a desire to read history at his home in west Kentucky. However, while he did manage to get a year of history under his belt in college, most of his courses were in chemistry.

After college, Sheridan went to work for TVA in 1960 in Muscle Shoals. He was always one to excel, and that was demonstrated in his TVA career as a Research Chemist. He continued with another career as an adjunct professor at the University of North Alabama.

Sheridan and his wife, Carol, settled down in Sheffield to raise a family of four daughters.

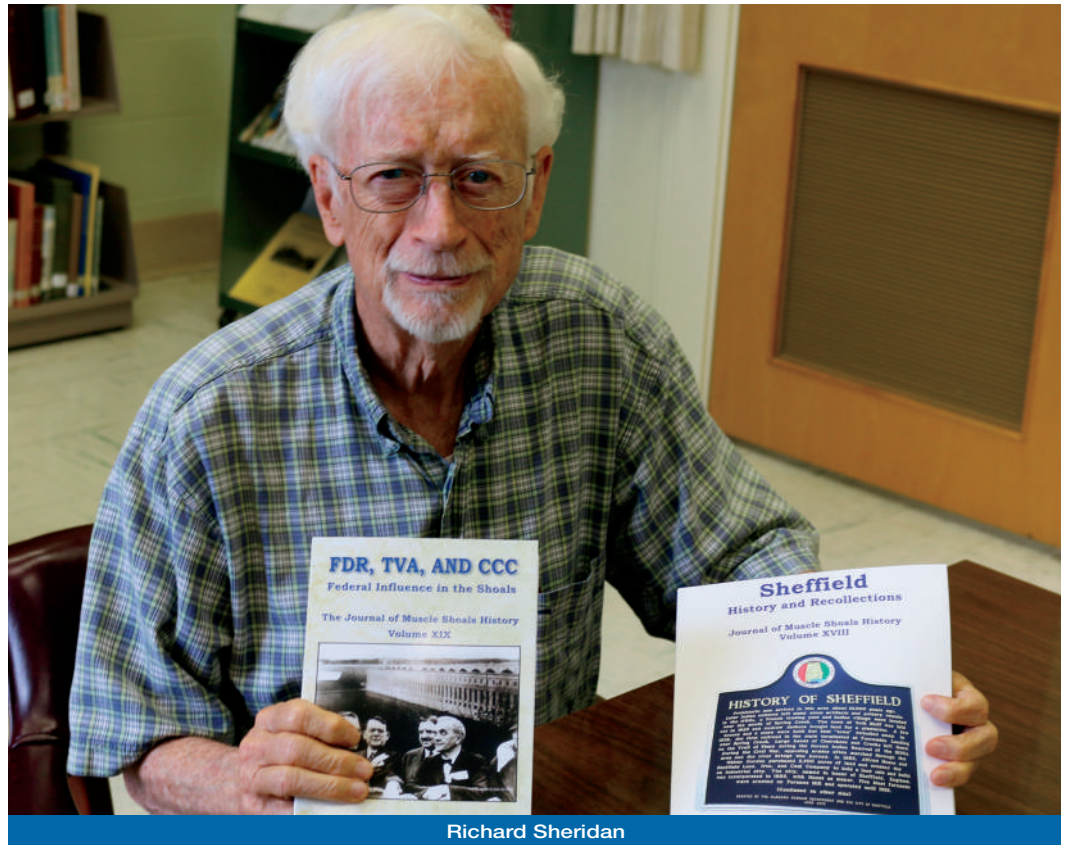
"My history interests were stimulated by a desire to learn about the history of the Shoals, since I did not grow up here," Sheridan says.

He began by reading one of the most popular local history books, "Two Hundred Years at Muscle Shoals" by Nina Leftwich.

While balancing a career with TVA and family, he still found time to devote to his favorite hobby. In 1964 his first writing was presented at a meeting of the local historical society about Confederate Gen. James Deshler.

His and Carol's family began to grow more, and today they have six grandchildren and five great-grandchildren.

Sheridan soon became a well-known local historian. He is past president of the Tennessee Valley Historical



Society and served nine years on the Advisory Council for the Trail of Tears Historic Trail.

He is the official historian for the city of Sheffield.

He served several years as program chairman for the Colbert County Historical Landmarks Foundation.

He currently serves on the Old Railroad Bridge Board and is a member of the Sons of the American Revolution.

For a number of years, he wrote a history column for the *Times Daily*. Today, he writes a column for the *Kidsville News*, which is distributed to schools and libraries in the Shoals area to help children appreciate their heritage.

Sheridan served in the U.S. Army in Germany as part of the occupation forces. "At the time of my enlistment, I weighed 114 pounds and was skinny as a rail," he says.

Sheridan also has an outstanding

career with the local American Legion chapter, where he held many offices such as commander and adjutant and is still an outstanding legionnaire.

Sheridan most recently has helped write "FDR, TVA, AND CCC — Federal Influence in the Shoals," which is volume 19 of "The Journal of Muscle Shoals History." He also has contributed to "Sheffield History and Recollections," Volume 18, of "The Journal of Muscle Shoals History." If you would like a copy of these books, you can contact Sheridan at 256-381-2298 or rcsheridan29@yahoo.com.

Sheridan now has about 50 years under his belt as the Shoals-area historian. He says he thinks he has done a good job of telling the story of the Shoals, not having grown up here. This is validated by how often he is being contacted by reporters and others concerning local history.

Sheridan is a treasure of the Shoals area, and the Muscle Shoals TVARA Chapter is very proud to have him as a member.



Lori and Gerry Stiers of Ooltewah, Tenn.



Suzan Bowman, TVARA Valleywide President



Mayor Leigh Dollar of Guntersville, Ala., and Buster Smith, Master of Ceremonies



Doris Layne from Huntsville, Ala., and Jean Bryson from Knoxville work the registration table.

Retiree Life's a Picnic, Again

Food, fun, fellowship, and familiar faces once again were the order of the day Sept. 11, at the TVA Retirees Annual Picnic at Civitan Park in Guntersville, Ala.

More than 800 TVA retirees, spouses, and guests were on hand to renew old friendships and create new ones.

Speakers included TVA Chairman Joe Ritch, TVA Senior Vice President of Human Resources & Communications Kathy Black, and *Knoxville News Sentinel* columnist/humorist Sam Venable.

On these pages are photos of some of this year's picnickers:



TVA Chairman Joe Ritch



Kathy Black, TVA Senior Vice President of Human Resources & Communications



Maria & Rudy Roussel of Decatur, Ala.



John C. Mitchell of Stevenson, Ala.



From left, Eva Willingham of Lupton City, Tenn., and Darlene Keller of Lookout Mountain, Ga.



Crowd headed for the food tent



Ina and Clint Horton of Benton, Ky,



Alona and Phil Capehart of Alpharetta, Ga.



From left, Henry Hargett of Russellville, Ala., and Judy and A.T. Malone of Spruce Pine, Ala.



Swarna and B.K. Sprinivas of Athens, Ala.



Former TVA President/Chief Executive Office Tom Kilgore and wife, Myra, collect "giveaways" from Sally Weber, Lead Senior Consultant, Benefits, in TVA Retirement Operations.



Billie Kirby and Ed Bryant of Surgoinsville, Tenn.

UT Medical Center in Knoxville Needs Volunteers NOW

By **THERESA HABIGER**, Editor, *TVARA News*

Amy Perkins, Director of Volunteer Services at the University of Tennessee Medical Center, says her group's workforce is 205 volunteers strong but could use an additional 30 people "tomorrow, if not sooner."

"Our volunteers are what makes a patient's visit to the Medical Center a little bit better," Perkins says. "They are the people who provide directions at the information desk or walk patients to the car or from one building to another between procedures.

"You can find them in the emergency room helping exhausted family members find a much-needed cup of coffee."

Across the hospital are numerous waiting rooms staffed by volunteers. They let family members know when they can see their loved one following a procedure and often help the family members navigate their way down the right hall to find that special person.

"There are 42 different areas a volunteer can work in," Perkins says. "I interview each volunteer and make every effort to match a volunteer's skills and interest with the right position.

"Our most coveted position is that of 'cuddler' in the neonatal unit. TVA's own Shelly Holt is here every Wednesday, holding and cuddling the premature babies that often spend

a month or more in the hospital before going home."

"I am thrilled to be part of the cuddler team," Holt says. "The medical team keeps these babies alive, and the cuddlers help them feel safe and loved.

"I honestly love what I do at the medical center. I love the babies, and I love volunteering."

Holt is currently TVA's only volunteer at the Medical Center.

"Most of our volunteers work one four-hour shift every week," Perkins says. "We want to make sure they are happy when volunteering. If they are traveling or need to miss a shift for any reason, there is no need to worry or find a substitute. We take care of that.

"There are some great benefits in addition to the wonderful feeling you receive by helping others. Volunteers enjoy free parking, free meals in the cafeteria, and a discount in the gift shop (also staffed by volunteers)."

Perkins plans to launch a new patient-visitor program soon, which will be staffed by volunteers.

"The UT Medical Center has 500-plus rooms, so you know we will be looking for more volunteers," Perkins says.



HERE ARE THE STEPS TO GET INVOLVED:

- Complete an online application, which can be found at <http://www.utmedicalcenter.org/jobs/volunteering/>;
- Schedule an interview;
- Complete a health-screening/background check;
- Choose a volunteer area of service;
- Attend orientation;
- Begin working in your volunteer assignment.

TVA retiree Shelly Holt is a volunteer "cuddler" at the UT Medical Center's neonatal unit.



eScore Self-Audit Help Save Energy at Home

Following up on the successful launch of eScore, a new residential-energy-efficiency-incentive program, TVA's EnergyRight Solutions for the Home team is introducing a complementary interactive online energy-evaluation tool, the eScore Self-Audit.

TVA encourages all retirees to take part in the eScore Self-Audit. By doing so, you can improve the energy efficiency of your home and possibly save money, while helping TVA meet its annual energy-savings goals. The eScore Self-Audit only takes a few minutes on your mobile phone, home computer, or laptop to complete.

The path to home-energy-savings improvements has never been easier.

How eScore Self-Audit Works

After registering and answering a series of questions about your home, you are provided with a report that features an initial home-assessment and energy-saving tips, as well as an energy-savings kit that contains compact fluorescent lightbulbs and other items to begin saving energy.

The eScore Self-Audit is designed for completion on a computer, tablet, or mobile phone and is also compatible with the following browsers: Google Chrome 32.0, Internet Explorer 10.0, and Mozilla Firefox 25.0 or higher.

For more information, visit www.EnergyRight.com or www.2eScore.com.

Retirement System...continued from page 1

diverse asset classes from which you can choose, based on your investment style, risk preference, personal circumstances, and retirement goals.

In addition, the 401(k) Plan will have lower record-keeping costs and fund-management fees. Fidelity Investments will continue to serve as the 401(k) Plan provider of recordkeeping services, providing you with access to the same features currently offered through the Fidelity NetBenefits website.

The new lineup will offer a four-tier structure:

Tier 1 - Target Date Funds managed by BlackRock — for participants who prefer an easier, less-involved

approach by investing through a single fund and the added benefit of professional management;

Tier 2 - Passively Managed Funds — a group of four index funds that will allow you to gain exposure to broad market indices at a low cost;

Tier 3 - Actively Managed Funds — a carefully selected group of best-in-class funds that are actively managed by top investment firms with the goal of outperforming an equivalent market index while providing you with broad market exposures at a low cost;

Tier 4 - Self-directed brokerage account —

continue to offer Fidelity BrokerageLink for participants who want the flexibility to invest in mutual funds or individual stocks not offered in the regular investment lineup.

TVARS and Fidelity will provide the resources you need to understand the new 401(k) Plan investment options and your choices as a participant. Watch for more information in early January.

TVARS Investment Report

Wilshire Associates, the Retirement System's investment consultant, reviewed investment performance for the period ended June 30, 2015. Performance for the quar-

ter was essentially flat (down -0.1 percent) compared to the system-policy benchmark of 0.4 percent. For the 12-month period ended June 30, the system earned 0.3 percent.

System assets, fiscal-year-to-date, have earned about \$145 million, with benefit payments of about \$515 million. The system's annualized returns over the past three-, five-, and 10-year periods have been 9.8 percent, 10.1 percent, and 6.0 percent, respectively.

Anyone with questions should contact Retirement Management by email at retsvcs@tva.gov or by phone at 865-632-2672 or 1-800-824-3870 (toll-free).

HAS YOUR CONTACT INFORMATION CHANGED?

Did you recently change your email address or phone number? If so, please contact Reba Whitson at rjwhitson@tva.gov with your latest contact information.

Paying TVARA Dues Online Through Your Local Bank



TVARA Membership Dues Renewal Notices for 2016 will be mailed during the first week of January 2016. Dues Notices will be mailed to retirees who have not paid dues for 2016. You can pay your dues by writing a check and returning it in the enclosed Dues Notice envelope. You also can pay your dues online through your local bank or credit union as follows:

1	Log in to website of your local bank or credit union.	
2	Click on menu item "Bill Pay Online," or your bank may say "Bill Pay" or something similar.	
3	You will see a list of "payees" you may have already created. If you do not see the payee "TVARA," there should be a link to allow you to set up a new payee. If you see TVARA, proceed to step 5.	
4	Provide the following information: (Note: You will only need to setup a new payee once.)	
	a	Payee name: TVARA
	b	Address: TVA Retirees Association, SPT5A, 400 W Summit Hill Drive, Knoxville, TN 37902-9901
	c	Account number: Enter the six-digit Membership ID found above your name on the address label on the Dues Notice you received. The Membership ID also can be found on the latest TVARA newsletter.
	d	Email address: Your email address
	e	Phone number(s): Home and/or cellphone numbers. The bank may require both.
	f	Other: Provide other information required by your bank.
	g	Click Submit, Continue, or Next, based on your website.
	h	You should see TVARA in the list of payees.
5	Click on payee TVARA	
	a	Deduct from account: Select checking, savings, or credit card.
	b	Amount: Enter \$15 (or \$30 if you wish to pay for two years or \$45 if you wish for three years and so on).
	c	Date: Enter today's date if permitted to do so.
	d	Memo: Enter additional instructions you need to inform TVARA. For example, "Dues for John and Jane Doe."
	e	Click Submit.

If you have not paid dues in the past three years and would like to become a member, write a \$15 check made payable to TVARA and mail to TVA Retirees Association, SPT 5A-K, 400 W Summit Hill Drive, Knoxville TN 37902-9901.

Civil Service retirees also can become members of TVARA.

Risky Ways To Use Your Debit Card in Holiday Season & Afterward

By ALLISON L. HICKMAN, Senior Specialist, TVA Enterprise Information Security & Policy

Debit cards are convenient to use and have changed the way we handle many financial transactions — but using them in certain situations can put you at risk for a compromised bank account and stolen funds.

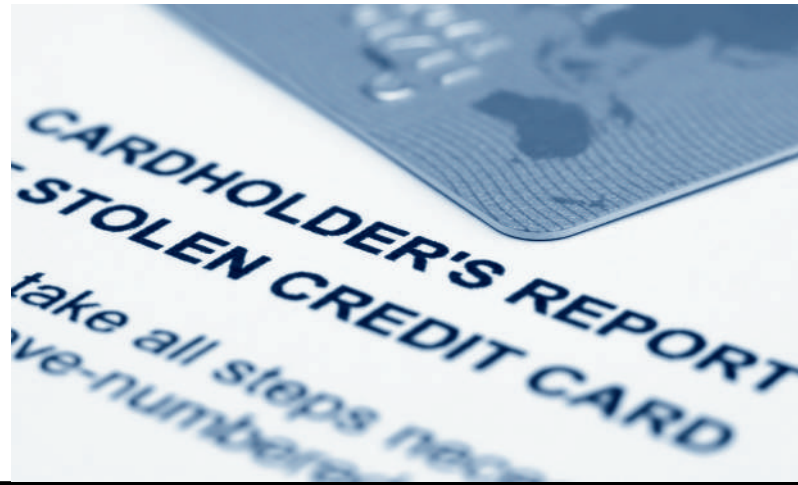
Here are four scenarios where using a debit card is risky, and you might consider an alternative payment method, such as a credit card or cash:

Shopping online — Shopping online with debit cards allows vendors to draw immediately from your bank account. Even with consumer-protection laws, it can take months to resolve a fraudulent or disputed transaction and get reimbursed. Consider using a credit card for online shopping instead. Suspicious transactions on your credit-card bill can be disputed and payment suspended while the charge is investigated.

Purchasing gas — Pay-at-the-pump terminals are a debit-card danger zone. Often there are several pumps located a distance from the storefront, with many customers passing in and out of the area and minimal oversight of activities. Those conditions can make it easy for skimming devices and small cameras to be attached to pumps without attracting attention. The proximity of the terminals to major highways and busy intersections also allows for surveillance activities to be conducted by thieves who blend into the environment.

Eating out — Because it's common practice for your debit card to leave the table when your bill is processed, you're at greater risk of identity theft or fraud. Avoid situations where your debit card is out of your possession, as information could be written down for later use. Debit transactions for food-delivery orders are similarly discouraged, as payment information may be kept on file for future orders.

Using outdoor or isolated ATMs — Swiping your debit card at an ATM is a quick and convenient way to get fast cash, but it is best to avoid outdoor or isolated locations. Not only are these ATMs more likely to have skimming devices and cameras attached to capture your card information and PIN, but you are also at greater risk of physical attack or theft. Conduct financial transactions in well-lit, public places whenever possible.



BE AWARE OF GIFT-CARD SCAMS

Gift cards are a popular choice for Christmas gift-giving, but most merchants will not allow gift cards to be returned for refunds.

As a result, the secondary gift-card market has grown in recent years. This market provides online and in-store venues for consumers to buy, resell, or exchange non-refundable and non-transferrable gift cards.

Because some fraudulent activities have been reported in these markets, you should take the following steps to protect yourself when conducting or facilitating gift-card transactions:

1. Check secondary gift-card-market website reviews and conduct business with reputable dealers;
2. Check the gift-card balance before and after purchasing the card to verify the correct balance;
3. When purchasing gift cards online, be leery of auction sites selling cards at a discount or in bulk;
4. When purchasing gift cards in a store, examine the protective scratch-off area on the back of the card for evidence of tampering;
5. When reselling a gift card through an online marketplace, do not provide the buyer with the card's PIN until the transaction is complete. Online purchases can be made using the PIN without having the physical card.
6. Be aware of social-media advertisements, contests, or promotions offering free gift cards or vouchers.

— ALLISON L. HICKMAN

Achorn, Frank P., 8/23/2015 (12/31/1988)
Adams, Lonie D., 10/10/2015 (10/17/1994)
Adcock, Suzanne, 10/3/2015 (8/30/1997)
Anderson, Donna L., 9/9/2015 (10/17/1994)
Angel, William F., 9/2/2015 (1/13/2014)
Babb, James M., 10/31/2015 (10/1/1988)
Ball, Harold L., 8/20/2015 (10/1/1988)
Beavers, Doyle W., 8/24/2015 (1/2/1993)
Bedingfield, Ruth T., 8/27/2015 (2/13/1999)
Bernardo, Mai W., 10/2/2015 (3/14/2009)
Boyer, James F., 10/8/2015 (10/1/1980)
Bradford, Willie B., 9/24/2015 (11/19/2005)
Brewer, Ronald E., 10/4/2015 (10/17/1994)
Broadfoot, Denson B., 7/31/2015 (6/2/1987)
Brown, Carl M., 8/16/2015 (1/2/1999)
Clark, Clarence L., 8/10/2015 (12/22/1987)
Cook, C. Richard, 10/14/2015 (1/2/1995)
Cummings, Harold B., III, 9/3/2015 (10/1/1988)
Deacon, Wayne R., Sr., 10/25/2015 (6/26/1982)
Dossett, Joseph L., 8/21/2015 (10/17/1994)
Erwin, Joseph T., 10/29/2015 (10/1/1988)
Fleming Clarence, 9/4/2015 (5/29/2004)
Foreman, John J., 10/24/2015 (Unknown)
Frazer, George H., 8/23/2015 (9/27/1997)

Frazier, Roy R., 10/13/2015 (10/1/2002)
Freeman, James E., 8/18/2015 (5/2/1982)
Gann, Marcus C., 9/7/2015 (8/12/2000)
George, Cheryl U., 8/18/2015 (10/31/1990)
Green, Virginia P., 10/28/2015 (3/9/1994)
Grice, Doris H., 9/8/2015 (8/16/1986)
Hamblen, Barbara A., 9/25/2015 (10/1/1995)
Hampton, Doby R., 9/21/2015 (7/26/2014)
Harmon, Gary F., 10/6/2015 (11/29/1989)
Hartman, Dureta G., 8/2/2015 (2/1/1999)
Hicks, Kathryn K., 8/22/2015 (8/2/1988)
Hill, Eddie D., 8/27/2015 (10/17/2006)
Hinshaw, Stanley E., 10/10/2015 (7/11/1972)
Hoskins, Coleman E., 10/29/2015 (12/31/2009)
Hudson, Donald R., 10/22/2015 (6/3/2008)
Humphreys, Steven R., 10/11/2015 (8/9/2014)
Jones, Theda M., 7/31/2015 (10/1/1988)
Jones, John B., 10/13/2015 (5/29/2004)
Kindred, Herbert W., 9/21/2015 (9/3/1983)
King, Ottis L., 8/22/2015 (1/6/2007)
Lambert, Norma J., 8/21/2015 (2/27/1999)
Ledgewood, Horace E., 8/11/2015 (11/30/1985)
Lee, Guy G., 3/12/2015 (1/9/1982)
Lentz, Travis Earl, 10/26/2015 (9/17/1988)

Lester, Harry E., 8/25/2015 (11/19/1994)
Love, James L., 9/23/2015 (10/17/1994)
Loveless, Willie L., 10/22/2015 (1/12/2013)
Lyles, Pat N., 9/1/2015 (1/1/1996)
Maddox, James R., 10/15/2015 (10/7/1985)
Maxcy, John H., 10/2/2015 (9/4/2006)
Millhorn, Steve R., 8/21/2015 (3/11/1989)
Minchew, Janice M., 10/16/2015 (10/17/1994)
Mock, Melvin H., Jr., 8/27/2015 (10/17/1994)
Moore, John M., 10/12/2015 (1/11/2003)
Morgan, James D., 9/18/2015 (10/17/1994)
Morgan, Rose M., 10/5/2015 (10/17/1994)
Mullins, Glen C., 9/29/2015 (1/6/2007)
Nichols, Michael E., 10/15/2015, (1/30/2010)
O'Bryant, Carl L., 9/27/2015 (7/11/2005)
Ogle, Cecil A., 8/18/2015 (7/8/2002)
Parnell, Donald W., 8/16/2015 (12/28/2002)
Patton, Albert D., 8/19/2015 (7/30/1983)
Quillen, James W., 8/2/2015 (9/15/1984)
Raulston, H. Byron, 9/28/2015 (8/2/1988)
Rayder, Clarence V., 9/28/2015 (12/28/1991)
Reese, Geraldine B., 9/7/2015 (10/6/1984)
Roberts, Lawrence E., 8/3/2015 (7/5/2011)
Russell, Donald N., 10/20/2015 (11/30/1991)

Sanders, Charles D., 8/21/2015 (10/17/1994)
Sanders, Jimmy W., 10/24/2015 (1/27/1994)
Sherrill, Howard D., 8/22/2015 (Unknown)
Shields, Edna F., 10/9/2015 (11/20/1993)
Sisk, Kenneth R., 10/26/2015, (9/18/1985)
Smiley, Jimmy D., 10/3/2015 (4/22/1989)
Smith, Ralph B., 9/8/2015 (10/17/1994)
Smith, Linda Joy, 8/11/2015, (6/30/1990)
Spicer, Edwin Paul, 9/24/2015 (2/22/1991)
Stair, Gaven K., 10/14/2015 (10/22/1986)
Stalvey, Robert F., 8/17/2015 (1/6/2007)
Strattman, Douglas H., 7/27/2015 (8/8/1982)
Swanner, Marilyn J., 10/4/2015 (7/10/1997)
Thomas, Robert E., 9/26/2015 (9/24/1988)
Trewhitt, Martha R., 8/14/2015 (12/15/2001)
Voss, William C., 10/16/2015 (11/17/1990)
Walker, George B., 10/5/2015 (6/2/1995)
Walsh, Elmer A., 9/19/2015 (2/1/1972)
Williams, Jean R., 10/2/2015, (1/10/1981)
Wimsatt, Arthur L., 10/7/2015 (9/10/1983)
Wood, Marion F., 9/21/2015 (8/21/1979)
Yost, Norma L., 8/17/2015 (10/1/1988)

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

Marching On...continued from page 1

members and the seed money provided by Bicentennial Volunteers Inc.

Last week, Reba Whitson, our Executive Assistant, received a call from a TVA retiree in her 80s. The retiree was at a Knoxville Wal-Mart shopping, when a young man ran up to her cart and stole her purse. The woman tried to run after the thief, and some other people in Wal-Mart gave chase also, all to no avail. The woman went home after the police came, and the first call she made was to Reba. She was so distraught that Reba spent a good amount of time on the phone trying to help her. The woman's only means of communication was a telephone. She called Reba to

help her figure out what to do next. Now it is not in her job description to provide emergency crisis counseling, but Reba did just that and helped the woman get in touch with people who could help her. One of those people was Allison Hickman, who regularly provides advice in our newsletter for retirees about identity theft, security, and cyber security (see articles on page 13). Allison's resources helped Reba provide the woman with the necessary information she needed to help get on with her life.

Why is this important enough for me to highlight? It shows the value TVARA and TVA have to more than 24,000 residents of the Tennessee

Valley who are also TVA retirees. TVA is an integral part of the landscape of many of the lives of Valley residents. It also shows the value of the TVA Retirees Association to our members.

And speaking of volunteerism, many thanks to Pat Miller for serving as Chair of the TVARA Health Committee for many years. Tom Swanson is assuming the role of Chair, and Pat will continue to serve as a member of the committee (see their contributions to this issue on pages 4 and 6).



Upcoming December 2015 Chapter Meetings

BROWNS FERRY

Wednesday, December 9, 2015, Noon
Stanfield's Restaurant, Rogersville, Ala.
• Christmas Program
Terry Chinn, President
256-230-3660/terryandjanachinn@yahoo.com

CHATTANOOGA

Tuesday, December 8, 2015, 10:30 a.m.
Brainerd United Methodist Church, Fellowship Hall
• Christmas Celebration
• Program: Annual gift-wrapping for children at the Children's Home, Chambliss Center
Tom Swanson, President
423-344-6892/twswanson@comcast.net

CLEVELAND

Tuesday, December 8, 2015, 11:30 a.m.
Hopewell Church of God, Standifer Chapel, Cleveland
• Annual Christmas Luncheon
John Austin, President
423-472-2720/austintnuffan@charter.net

FLORIDA

Autumn 2016
Lakeside Inn, 100 N. Alexander St., Mount Dora, Fla.
• Program TBA
Patrick Hughes, President
321-392-3097/patngigi@yahoo.com

GALLATIN

Wednesday, December 9, 2015, Noon
Gallatin Public Library, East Main Street
• Christmas lunch provided by chapter
• Honored Guests: Gallatin Chief of Police Don Bandy and Assistant Chief Bill Sorrells
Al Goguen, President
615-325-6938/goguen68@comcast.net

HUNTSVILLE

Thursday, December 10, 2015, 10 a.m.
TVA Office, 4960 Corporate Drive, Suite 125F
• Christmas Luncheon
• Announcement of new officers for 2016
• New business
Vernon L. Moore, President
256-353-8408/vlmoore@pclnet.net

JACKSON

Wednesday, December 9, 2015, 9:30 a.m.
St. John's Masonic Lodge, 1341 North Highland Ave.
• Christmas program
• Meal provided, please bring desserts
• Bring a gift for children of the Carl Perkins Child Abuse Center
Paul Egbert, President
731-424-4342/pabloegg77@gmail.com

JOHNSONVILLE

Thursday, December 10, 2015, 10:30 a.m.
Country Western Steakhouse, Camden, Tenn.
• Christmas music
• Fellowship & door prizes
• Election of officers for 2016
Randall W. Clark, President
731-584-7629/rwclark29@charter.net

KINGSTON

Monday, December 7, 2015, 10:45 a.m.
Kingston Community Center, 201 Patton Ferry Road
• Program: TBA
Marcus C. Melton Jr., President
865-388-3919/mcmelton@nxs.net

KNOXVILLE

Thursday, December 10, 2015, 10:30 a.m.
The Foundry, World's Fair Site
• Christmas Luncheon
• \$10 per person, reservations required
RSVP by Dec. 4, 2015, to 865-632-4323
• Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System
DeWitt Burleson, President
865-675-7474/bdewitt@tds.net

MEMPHIS

Monday, December 21, 2015, 11:30 a.m.
Dale's Restaurant, 1226 Main St. (Stateline Road), Southaven, Miss.
• Program: TBA
David L. Teuton, President
901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

Tuesday, December 8, 2015, 10:30 a.m.
(Coffee served before meeting)
Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss. 38826
• Annual Christmas Luncheon, \$5 pay at door
• Entertainment provided by Lighthouse Quartet
RSVP by Dec. 4 to Janie Smith at 662-842-0467 or James Oswald at 662-767-3202 or jhoswalt@bellsouth.net
James H. Oswald, President
662-767-3202/jhoswalt@bellsouth.net

MUSCLE SHOALS

Wednesday, December 9, 2015, 10 a.m.
TVA Community Credit Union, 1405 Wilson Dam Road
• Program: TBA
Henry Long, President
256-381-2599/henrylogn@comcast.net

NASHVILLE

Wednesday, December 9, 2015, 10 a.m.
Piccadilly Cafeteria, 865 Murfreesboro Road
• Annual Christmas Luncheon provided for members and one guest each
• Election of officers for 2016
Charles P. Smith Jr., President
931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

Tuesday, December 8, 2015, 11 a.m.
Mud Creek Restaurant, Hollywood, Ala.
• Annual Christmas Luncheon
Larry A. Hancock, President
256-437-8220/lah35772@gmail.com

PADUCAH AREA

Tuesday, December 15, 2015, 11 a.m.
Pizza Inn, Joe Clifton Drive
• Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System
• Christmas door prizes
Ken Dickerson, President
270-442-9539/kenneth.dickerson@comcast.net

PARADISE

Tuesday, December 8, 2015, 10:30 a.m.
Catfish Dock Restaurant, Powderly, Ky.
• Current news for retirees
• Nominate & elect chapter officers for 2016
• Christmas giving to local needs
Gary Southerland, President
270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

Thursday, December 10, 2015, 11 a.m.
Price Public Center, Rogersville, Tenn.
• Annual Christmas Luncheon
Les Bays, President
423-782-8458/LPbays1@yahoo.com

WATTS BAR

Monday, December 14, 2015, 10:30 a.m.
Spring City United Methodist Church Life Center
• Chapter is paying for Christmas dinner for current dues-paying members and one guest
RSVP by Dec. 10 to 423-365-9048
• Program: TBA
Kathleen Garrison, President
423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

Wednesday, December 2, 2015, 10:30 a.m.
Paris Landing State Park Inn, Buchanan, Tenn.
• Review of Nov. 6, 2015, TVARA Board Meeting
• Christmas carols by Henry County High School Madrigal Singers
Paul Russell, President
731-642-1222/No email address

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

The Tennessee Valley Authority
Retirees Association
400 West Summit Hill Drive SPT 5A
Knoxville, TN 37902



Watts Bar...continued from page 2

emissions of 6 million to 8 million tons of carbon dioxide a year. This supports the desire shared by all for a clean and healthy environment in which to live, work, and raise families.

Nuclear is cleaner and one of TVA's lowest-cost power-generation options, second only to hydro generation.

CNO Grimes says the impact of licensing Watts Bar Unit 2 goes well beyond the Valley.

"Completing Watts Bar Unit 2 and successfully licensing one of the nation's largest new nuclear-generation projects is an extremely significant milestone for TVA and the nuclear industry," he says. "With the delivery of this unit, we are further positioning nuclear power as a key player in TVA's — and the nation's — energy portfolio and instilling confidence in TVA and the nuclear industry."

Receipt of the operating license marked the end of construction on Watts Bar Unit 2. The Watts Bar team could then focus on and prepare for initial fuel load, which would require weeks of work with ongoing NRC inspections and reviews, and readying all the key components and systems for operation.

The unit is on schedule for operation in early 2016.

Save TVARA Money by Receiving Newsletter by Email

Send us your email address, and we will forward you a link to the TVARA News each quarter.

This will save printing and mailing costs for TVARA, and your copy of the newsletter will arrive days ahead of the postman.

Send an email to Reba Whitson at rjwhitson@tva.gov, requesting delivery of the newsletter via email, and include your home and cellphone numbers in case we need to call you.