

Benefits News & Views for Retirees



Sponsored by Hanford Employee Welfare Trust (HEWT)

Welcome!

This is the first issue of an on-going newsletter to provide information regarding benefits. These newsletters will include information from the Hanford Employee Welfare Trust (HEWT), Hanford Retirees Association (HRA), Hanford Employee Recreation Organization (HERO) travel, other benefits information, as well as general health education news. Also included will be an article that answers your “frequently asked questions.” For your convenience, the last page will list contact information for Fluor Hanford Benefits Administration, HEWT providers, and other organizations that can be of assistance to you.

With ever-changing health care needs, the HEWT hopes this newsletter will develop stronger communication between us. We trust you will find the “*Benefits News & Views for Retirees*” helpful. Enjoy and please give us your comments and questions.

A handwritten signature in black ink that reads "Domini J. Sansotta".

Chair, Hanford Employee Welfare Trust

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JOIN US!

On behalf of the Hanford Retirees Association (HRA) Board, you are invited to join the HRA. We are a Hanford Site-wide organization, made up of retired Hanford workers and spouses of retired workers. The organization was formed in 1988 subsequent to Westinghouse Hanford Company assuming the Operations and Engineering Contract in 1987. Since 1996, Fluor Hanford, and a number of other Department of Energy Contractors have been the sponsoring contractor.

The HRA members periodically gather together for friendship and fun through luncheon meetings at various locations throughout the Tri-Cities. During these gatherings, speakers are invited from the Site, as well as the Community, to keep us informed of areas of interest to us...from Site Clean-Up to Airport Security. We also are proud to have supported 33 scholarships, over the years, at Columbia Basin College for deserving students.

Please count yourself "in" for the fun, activities, and friendships (old and new) of HRA. Membership is open to all retirees from Hanford contractors. Spouses and surviving spouses of retirees are welcome to join too.

Dues are \$10.00 per membership for the calendar year. The membership year is January 1 through December 31, and includes our newsletter, "*The Hanford Retiree*." For membership, complete the form below, cut out and mail to the address shown. For additional information call Paul Vinther, President, on 943-1747 or Hal Lindberg, Vice-President, on 946-1538.

Our next luncheon will be at the Clover Island Restaurant, Kennewick, on September 11 at Noon. For reservations call Dolores Tillson on 582-5503 or Gene VanLiew on 946-7738.



MEMBERSHIP APPLICATION

Retiree's Name:		Spouse's Name:	
Street/P.O. Box Mailing Address:			
City:	State:	Zip Code:	
Telephone:	Prior Company Affiliation:		
Circle One:	Renewal Membership	New Membership	

Please cut out and mail this application with payment to: **Hanford Retirees Association
P. O. Box 768
Richland, WA 99352**

For Your Good Health...

Aim for Health...Target Heart Rates

For moderate-intensity exercise, your heart rate should be 50-70% of your maximum heart rate. For vigorous-intensity exercise, your heart rate should be 70-85% of your maximum heart rate.

First, figure your maximum heart rate by subtracting your age from 220. For example, a 50 year old person's maximum heart rate would be 170 beats per minutes (bpm). Their moderate-intensity heart rate would be 85-119 bpm, and their vigorous-intensity heart rate would be 119-145 bpm.

Taking Your Heart Rate

Generally, to determine whether you are exercising within the heart rate target zone, you must stop exercising briefly to take your pulse. You can take the pulse at the neck, the wrist, or the chest. We recommend the wrist. You can feel the radial pulse on the artery of the wrist in line with the thumb. Place the tips of the index and middle fingers over the artery and press lightly. Do not use the thumb. Take a full 60-second count of the heartbeats, or take for 30 seconds and multiply by 2. Start the count on a beat, which is counted as "zero." In the case of the 50 year old person, he or she is active within the target range for moderate-intensity activity. *Source: Center for Disease Control*

Diabetes and Blindness

Diabetes is the leading cause of new cases of blindness in American adults. This is a disease that wreaks havoc on just about every part of the body, including the eyes. While many of the health problems associated with diabetes are well publicized, many people are unaware that the disease causes severe vision problems that can lead to blindness. In fact, diabetic retinopathy causes 12,000 to 24,000 new cases each year. Persons with diabetes are also at increased risk of developing cataracts or glaucoma.

Of the approximately 17 million Americans with diabetes, about 6 million don't even know they have the disease. Prevent Blindness America (PBA) recommends people with diabetes get an annual dilated eye exam. For more information, visit PBA's website at <http://www.diabetes-sight.org> to learn more about diabetic eye disease, or call 1-800-331-2020 to receive free information and brochures on diabetic retinopathy and other age-related eye diseases.

Source: Prevent Blindness America, www.preventblindness.org

Good or Bad for Your Bones?

Good...

Calcium: 1,000-1,300 mg/day from dairy, leafy greens, and/or calcium supplements (look for elemental calcium).

Vitamin C: 200 mg/day from fruits or supplements.

Vitamin D: 800 to 1,000 IU daily from the sun, supplements, or milk with added vitamin D.

Vitamin K: 80 mcg a day from dark leafy greens, broccoli, and Brussels sprouts, and the sun.

Magnesium: A minimum of 400 mg/day from almonds, avocados, bananas, dried beans, nuts, soy, spinach, whole-wheat bread, and/or supplements.

Physical activity: Do some form of weight-bearing exercise (e.g., jogging, walking, tennis, lifting weights) on most days of the week.

Potassium: 2,000 mg a day from apricots, bananas, dried beans, lentils, milk, orange juice, potatoes, prunes, spinach, and tomatoes.

Protein: 2-3 servings/day of low-fat dairy, soy, nuts, or dried beans, plus occasional servings of fish, lean meat, and poultry.

Soy: 1 or 2 servings daily. Try soymilk, soy nuts, tofu, miso, and other soy foods.

Bad...

Alcohol: Limit to 1 per day (women) and 2 per day (men).

Caffeine: Limit to 3 cups a day of coffee, tea, or soft drinks.

Protein: Limit animal protein; eat more vegetable protein.

Smoking: Quit smoking. Avoid secondhand smoke.

Sodium: Limit processed foods, pickles and cured meats. Don't add salt at the table.



EXPRESS SCRIPTS, INC.

“Frequently Asked Questions” about Express Scripts

Prescriptions

UnitedHealthcare participants are automatically enrolled for Express Scripts. (See page 9 for contact information.)

Q. What is the difference between “Preferred Brand Name and “Generic” drugs?

- A. The *preferred brand name* is the trade name under which the product is advertised and sold. The drug is protected by a limited patent allowing one manufacturer to market a specific drug for a limited number of years, once approved by the FDA. Once a patent expires, other companies may manufacture a generic equivalent, providing they receive FDA approval that includes proven equivalency, safety and effectiveness.

Co-payments: Retail (up to 34 day supply) Preferred Brand Name (formulary) \$25.00
Mail Order (up to 90 day supply) Preferred Brand Name (formulary) \$50.00

Generic drugs are drugs for which the patent has expired allowing other manufacturers to produce and distribute the product under the chemical name. Generics are essentially chemical copies of their brand-name equivalents. The color or shape may be different, but the active ingredients must be the same for both. An example of a generic medication is enalapril, which is the equivalent of Vasotec®. Ask your pharmacist if a generic is available in place of your brand-name drug in order to pay the lowest possible copay.

Co-payments: Retail: (up to 34 day supply) Generic \$ 7.00
Mail Order (up to 90 day supply) Generic \$14.00

Q. What is the difference between a “Preferred Brand” name (formulary) vs. a “Non-Preferred Brand” name (non-formulary)?

- A. A *preferred brand name drug*, also known as a formulary drug, is a medication that has been reviewed and approved by a group of physicians and pharmacists, and has been selected for formulary inclusion based on its proven clinical and cost effectiveness.

A *non-preferred brand name* drug, or non-formulary drug, is a medication that has been reviewed by the same team of physicians and pharmacists who determine that an alternative drug that is clinically equivalent and more cost effective is available. These designations may change as new clinical information becomes available.

Co-payments: Retail: (up to 34-day supply) Non-Preferred Brand Name \$40.00
Mail Order (up to 90 day supply) Non-Preferred Brand Name \$80.00

Note: If you are a Group Health participant, please contact Group Health directly for prescription information (page 9).

HERO HAPPENINGS

If you are looking for fun, excitement, and adventure, check out the **Hanford Employee Recreation Organization** (HERO). All of the details for activities and trips are listed on the external website at <http://www.hanford.gov/HERO/> and are available to retirees and their friends and family.

Travel Night – Mark your calendar for September 14, 2004 and meet HERO at the Richland Library at 5:00 pm. Program will begin about 5:15 pm. Ryan Hadley from Collette Tours will have a slide show presenting the trips HERO will be hosting this year, and answering any questions. There will be door prizes, refreshments, flyers, and fun, and will last about an hour.



HERO is currently offering the following adventures:

Painter's Lodge Holiday and Fishing Resort - September 24–26, 2004. Cost is \$419 per person double occupancy roundtrip air from Vancouver, BC to the resort on Campbell River. Contact Enid Reck, 376-5856. Reservations are needed by July 26, 2004.

Trips hosted by Collette Tours

All Collette Tours include sightseeing, most meals, and transportation (unless noted).

Sunny Portugal, November 4-13, 2004. Cost is \$1,799 per person double occupancy from Spokane (add \$100 from Pasco). Contact Phyllis Roha, 376-6413.

Alpine Christmas - December 2-9, 2004. Austria, Southern Bavaria, and Germany. Cost is \$1,674 per person double occupancy from Pasco. Contact Cheri McGee, 373-9710.

Branson's Magical Christmas Extravaganza – December 8-12, 2004. Cost is \$1,329 per person double occupancy from Pasco. Contact Phyllis Roha, 376-6413.

Discover Fiji - February 15-22, 2005. Cost is \$1884 per person double occupancy from Pasco. Contact Susan Erpenbeck, 376-2875.

Discover Scotland – April 11-20, 2005. Cost is \$1199 pp land only; \$2164 with air from Pasco. Offering a 5% discount if booked before 8/30/04. Contact Phyllis Roha, 376-6413.

Discover Tuscany – 8-day trip in May 2005 to Italy. Cost is \$1299 pp land only; \$2499 with air from Seattle. Offering a 5% discount if booked before 8/30/04. Contact Marta Caballero, 373-9898.

Cruises

Mexican Riviera Cruise – October 30-November 6, 2004. Cost starts at \$677 per person inside stateroom, airfare not included. Contact Linda Meigs, 376-7692.

Pacific Northwest Cruise – September 16-19, 2005. Cost starts at \$357 per person inside stateroom from Seattle, with port charges included. Contact Sylvia Browning, 373-4456.



Hanford Site

Savings Plans ...for those participating...

The Hanford Site Savings Plan, formerly managed by Putnam, moved to The Vanguard Group for record-keeping and investment management in April of this year.

Following are the Savings Plan numbers you will need to access your account, along with your social security number and PIN number, which was mailed to participants' home addresses:

HGU	093231
O&E	093232
HAMTC	093233

TWO WAYS TO MANAGE YOUR PLAN ACCOUNT...Easily!

- **Online.** Register at <http://www.vanguard.com> to check account balances, conduct transactions, research funds, get investment advice, use financial planning tools and more.
- **By telephone.** Call the VOICE[®] Network, Vanguard's 24-hour automated service at **1-800-523-1188**, for transactions, detailed fund information and more. Or, you can call a Vanguard[®] Participant Services associate Monday through Friday during regular business hours (5:00 am to 4:00 pm, West Coast time) for answers to your questions or help with transactions.

ADDRESS CHANGES...

Please send address and telephone changes directly to:

Fluor Hanford, Inc.
P.O. Box 1000 H2-23
Richland, WA 99352

Include name, social security number, new address, new phone number, and your signature. This will update all applicable insurances, savings and pension records.

Get Cycling...

Bicycling is a fantastic transportation alternative that is good for our air and good for your health. Make your community a better place for bicycling:

1. Contact your elected officials. You can phone, write, e-mail or meet with them. Let them know that bicycling is important to you.
2. Attend public hearings that impact bicycling.
3. Join a bicycle organization that advocates for cyclists and encourage your friends to do the same.
4. Write a letter to the editor or an opinion piece for your local paper. Keep it brief and timely.
5. Take part in events. Bike-to-Work Day, Bicycle Lobby Day, trail dedication, etc.
6. Familiarize yourself with your community's transportation.
7. Contact your local transportation and park officials.
8. Sit on your local bicycle advisory committee or attend their meetings. These groups provide input to local transportation departments and help guide the bicycle agenda.
9. Get involved in your neighborhood or city planning process. The Growth Management Act requires comprehensive planning at the local, regional and state levels—and they address bicycling.
10. Be a bicycle ambassador. Promote safe cycling by riding safely yourself.

Check out: www.bicyclealliance.org



Where Can I Find More Information on...**UnitedHealthcare Medical PPO**

UnitedHealthcare Customer Service and Claims Center: **1-866-249-7606**

Address: **UnitedHealthcare Customer Service
& Claims Center
P. O. Box 30555
Salt Lake City, UT 84130-0555**

General Internet Address: <http://www.unitedhealthcare.com>
Provider Search Internet Address: <http://www.provider.uhc.com/hewt>

Express Scripts, Inc. Pharmaceutical Services

Retail & Mail Order Prescription Drugs—PPO Plan **1-800-796-7518**

Group Health Cooperative (HMO) and GH Options Point-of-Service

Group Health Tri-Cities **1-509-783-3484** **or** **1-800-458-5450**
Group Health Yakima **1-509-248-8315** **or** **1-800-274-2140**

Addresses: **GHC - Kennewick** **GHC - Yakima**
1009 N. Center Parkway **2010 W. Lincoln Avenue**
Kennewick, WA 99336 **Yakima, WA 98902**

Internet Address: <http://www.ghc.org>

Fluor Hanford Benefits Administration

Internet Address <http://www.hanford.gov/hr>
Benefits HelpLine **1-509-376-6962**
E-Mail: (Off-site) **Benefits -_PHMC@rl.gov**
E-Mail: (On-Site) ***Benefits - PHMC**

Mailing Address: **Fluor Hanford, Inc,
Benefits Administration
P. O. Box 1000 MSIN H2-23
Richland, WA 99352**

Where Can I Find More Information on...(Cont.d)**Hanford Retirees Association**

Paul Vinther, President	1-509-943-1747
Hal Lindberg, Vice President	1-509-946-1538
Harlan Anderson, Treasurer	1-509-783-6486
Jayne K. Robbins, Fluor Hanford Liaison	1-509-376-0623

Address: Hanford Retirees Association
P.O. Box 768
Richland, WA 99352

Social Security/Medicare Administration

Social Security	1-800-772-1213
Medicare	1-866-641-2007

Savings Plan

Vanguard On-Call Voice Response Unit (VRU)	1-800-523-1188
Internet Address	http://www.vanguard.com
You will need your social security number and PIN number to access your personal account.	

Dental

Willamette Dental of Washington, Inc.		
Customer Service	1-800-360-1909	Extension 5004
	1-435-576-8803	Extension 5004
	1-425-402-4443	
Appointments	1-800-359-6019	
Internet Address	http://www.willamettedental.com	

Address: Attention: Insurance Department
14025 SW Farmington Road
Beaverton, OR 97005

Group Universal Life (GUL)

Information to Enroll	1-800-642-5726
Internet Address:	http://www.service.perplans.com

Long Term Care Insurance

Information to Enroll	1-800-932-1132
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Healthy Ages (Kadlec Hospital Sponsored)

Assistance with Medicare Medical Claims (8:00 am – 4:00 pm – Mon-Thurs)	1-509-942-2700
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