

# Benefits News & Views for Retirees



Sponsored by Hanford Employee Welfare Trust (HEWT)

Internet Address: <http://www.hanford.gov/hr>

## ***New Address or Anticipating an Address Change?***

Please use the attached “Address Change Record Form” to update or correct addresses or telephone numbers, or for anticipated changes in the near future.

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

In addition, call The Vanguard Group at 1-800-523-1188 to receive an address/telephone change kit for your savings plan.

Note: If you have ordered a new Express Scripts or UnitedHealthcare card and have not received it, call 509-372-8284 to arrange to pick it up from Benefits Administration – 2425 Stevens Center. **Cards will no longer be re-mailed.**

## ***New!***

### **AARP Launches Prescription Drug Comparison Web Site**

Log on to:

<http://www.aarp.org/health/comparedrugs/>

AARP launched the above web site in February that allows U.S. residents to compare the “safety, effectiveness and cost” of prescription drugs, *CQ HealthBeat* reports. The web site offers data on drugs for nine medical conditions and includes information about generic alternatives and pricing. The site will be expanded to include drugs for twenty conditions in the coming months.

-- *CQ HealthBeat*, February, 24, 2005

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Check out the resources on many health topics at: <http://about.com/health/>.

**HANFORD RETIREES ASSOCIATION (HRA) PICNIC****Thursday, July 21 from 11:00 am until 2:00 pm****Howard Amon Park – Richland – at the North Gazebo****(Behind Sterling's Restaurant on Newton Street.)****Soft drinks and ice cream are provided. Please bring a potluck dish, dinnerware and lawn chairs.****Reservations: Dolores Tillson – 582-5503; Gene VanLiew - 946-7738; Paul Vinther – 943-1747,  
or Hal Lindberg – 946-1538****HRA MEMBERSHIP APPLICATION**

Count me in for all the fun, activities and friendships, plus copies of the HRA newsletter, "The Hanford Retiree." I understand that membership is open to all retirees from prior Hanford contractors. Spouses and surviving spouses of retirees are welcome to join too. Enclosed is my membership application and check payable to: **HRA**.

**DUES:** \$10.00 per membership for 2005. Membership year is from

October 1, 2004 through September 30, 2005, and includes the HRA newsletter.

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

Please mail this application with payment to:

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

**HRA BOARD MEMBERS**

Paul Vinther, President	943-1747
Hal Lindberg, Vice President	946-1538
Jan Larkin, Secretary	586-3489
Harlan, Anderson, Treasurer	783-6486
Ila Buchanan	946-7455
Roy Dunn	946-5089
Vacancy to be filled	
Bob Poplin	943-3792
Fred Porter	375-1950
Marguerite Rosson	582-5995
Warren Sevier	627-5605
Roger Tiede	943-1905
Dolores Tillson	582-5503
Gene Van Liew	946-7738
Will Walker	946-0102
Jayne Robbins, Fluor Hanford Liaison	376-0623

### **FUTURE HRA ACTIVITIES**

*.....Come and join in the fun!*

- ❖ **September 15 (Thursday) at Noon – Fall Luncheon**  
Location will be determined at a later date.  
Watch for a flyer.

Reservations: Dolores Tillson – 582-5503; Gene VanLiew – 946-7738;  
Paul Vinther – 943-1747, or Hal Lindberg – 946-1538

- ❖ **December 15 (Thursday) at Noon – Annual Christmas Party**  
O’Callahan’s Restaurant at the Shilo Inn  
(Comstock and Bradley Landing)

Reservations: Dolores Tillson – 582-5503; Gene VanLiew – 946-7738;  
Paul Vinther – 943-1747, or Hal Lindberg – 946-1538

### **UPCOMING VANGUARD HANFORD SITE FINANCIAL EDUCATION MEETINGS**

The Vanguard Group will hold a series of educational meetings:

**August 16 to 19, 2005 – Clarion Conference Center in Richland**

The following classes will be available:

**DIVERSIFY YOUR PLAN** A meeting where a Vanguard retirement education specialist will explain how to diversify your portfolio through stocks of large, medium, small, and international companies; balance investment risk with reward; and weigh the pros and cons of active fund management versus indexing.

**INVESTING IN RETIREMENT** Now that you are retired you may need to change your investing strategy. Plan to attend a meeting to learn how to set up and carry out a retirement-financing plan and invest tax-efficiently.

To register, log on to: <http://hanfordsite.vanguard-education.com/register/index.asp?id=1>, select the meeting(s) you are interested in attending, select the time that is convenient for you, and then complete the registration form. You will receive a confirmation back via e-mail upon registration.

If you don’t have internet access, contact *Lynn Hammond* at 509-373-7609 to register.

***New!*****Vanguard®**<http://www.vanguard.com>

### **FINANCIAL ENGINES INVESTMENT ADVISORY SERVICE**

Beginning June 1, 2005 all Hanford Site Saving Plan participants will have access to a groundbreaking on-line investment advisory service called Financial Engines. Through an arrangement with Financial Engines® and The Vanguard Group, the Hanford Site Savings Plans are making independent investment advice available to you on-line.

If you are like most people, your biggest Hanford Site Savings Plan question is, “How should I invest my money?” You may have not been able to answer this question—until now.

Financial Engines was developed by Nobel Prize-winning economist William F. Sharpe. It gives Hanford Site Savings Plan participants the kind of sophisticated forecasting data previously available only to institutional investors.

This service will be offered at no direct cost to Plan participants. In addition, this service will automatically load your name, birth date, and account balances when you sign up. (Several layers of security built into Financial Engines will protect your confidential data.) Financial Engines even takes into account the unique characteristics of your plan, including fund line-up, plan limits, and employer contributions.

The user-friendly Financial Engines service, accessible from a link at <http://www.vanguard.com> gives straightforward answers to the following commonly asked questions:

**How should I invest my Hanford Site Savings Plan money?** The service recommends specific investment options in your plan, with advice tailored to you. If the Forecast is gloomy, it can show you how to brighten the outlook.

**What should I do when markets change?** Investments are monitored daily, and you can check in anytime to see if market events have affected your strategy. When you visit the web site, Financial Engines will let you know if changes need to be made to your investments.

You can act on the advice you receive by making changes through Vanguard at <http://www.vanguard.com>, or by calling Vanguard at 1-800-523-1188.

You must be a registered user of Vanguard.com® to access this new planning and advice service on June 1, 2005.

If you are already registered, log on at <http://www.vanguard.com>, click on your accounts and then click on the Financial Engines link. If you are not registered, sign up now. You will need your plan number, Social Security number, birth date, and zip code. Hanford Site Plan numbers are as follows:

093231 – Hanford Guards Union, Local 21 (HGU)

093232 – Hanford Operations and Engineering Investment Plan (O&E)

093233 – Hanford Contractors Multi-Employer Savings Plan for HAMTC-Represented Employees (HAMTC)



## HERO HAPPENINGS

<http://www.hanford.gov/HERO/>

**Tri-Cities Fever Football** - Ticket vouchers are now available for Tri-Cities Fever home games (played in the Three Rivers Coliseum). Vouchers are \$10 each and must be traded at the door for an actual ticket. Please send a check (payable to HERO) to Linda Meigs, H3-12). The next game is:

Saturday, June 18, 2005 at 7:05 p.m. Tri-Cities Fever versus Lincoln Capitols

**Pacific Northwest Cruise** – The Pacific Northwest Cruise is selling quickly! Prices start at \$362 per person! Reserve your cabin on the “Mercury” (Celebrity Cruise Line), three nights, beginning September 16, 2005. Cruise round-trip from Seattle to Campbell River, Canada, and Victoria, B.C. Contact Linda Meigs at 376-7692.

**Breathtaking 7-Day Alaskan Cruise aboard the Diamond Princess** – September 17-24, 2005. This “Inside Passage” cruise is the perfect way to experience the best of Alaska’s magnificent southeastern ports. This 7-day round-trip voyage begins in Seattle and includes stops in Juneau, Skagway, Tracy Arm, Ketchikan and Victoria, B.C. Cost starts at \$1,006, including port charges from Seattle. Contact Marta Caballero at 373-9898.

**China’s Cultural Capital** – This trip is almost sold out. Only 3 doubles left. Depart Seattle on October 25, 2005, for an incredible 14-day tour. For only \$1,795, plus tax, you will see Shanghai, Xian, and Beijing. Visit the Ming Tombs, The Great Wall, and the Terra Cotta Army. Optional tours to an acrobatic show, a Tang Dynasty show, Han Tomb Museum, Peking Opera, and Summer Palace. Contact Phyllis Roha for details at 376-6413.

**Take it easy in New Orleans** - The “Jazz Capital of the World!” comes to life in this 5-day, single hotel stay in beautiful New Orleans. Walk the French Quarter, explore beautiful gardens, and ride trolleys through St. Charles Avenue. See a Live Jazz Revue, experience outstanding meals in renowned restaurants, and get lessons in the basics of Louisiana Cajun and Creole cooking at the esteemed New Orleans School of Cooking. Price is \$1,099 including air from Seattle. Travel from October 24-28, 2005 Contact Marieca Davis at 373-0932.

**Jasper’s Winter Wonderland** – Pamper yourself for 6 days from November 6-11, 2005. Price is \$1,599 including air from Seattle. Begin your tour by shopping at the Edmonton Mall; spend 3 nights at the fabulous Fairmont Jasper Park Lodge enjoying a cooking class presented by one of the world’s leading chefs, and new holiday decorating and craft ideas, concluding with a gala Christmas dinner featuring a wine tasting expert. Sightseeing includes the Ice Fields Parkway en route to Banff. Contact Linda Meigs at 376-7692.

**New York City Getaway** - Join HERO on a 5-day trip to New York City, beginning December 1, 2005. Highlights include two Broadway shows and visiting areas such as Greenwich Village the Statue of Liberty and the Metropolitan Museum of Art. Price for double occupancy is \$1959 per person, and includes air from Pasco. Deposit is \$160 per person with final payment due October 2, 2005. Contact Linda Meigs at 376-7692.

**Hawaiian Adventure** – Enjoy yourself for 10 days, departing December 7, 2005. Prices start at \$1,899, land only, or \$2,719 including air from Seattle. Luxurious ocean front accommodations, white sand beaches, red-glazed sunsets, turquoise waters and lush, tropical landscapes to invigorate your senses on this Hawaiian adventure. Your trip will include Oahu, Kauai, and Maui. Contact Marta Caballero at 373-9898.

**Christmas Markets along the Danube River** – Space is going quickly on this trip. For the incredible price of \$1,195, plus taxes, per person, you can celebrate the holiday spirit in the authentic style of Old Europe, wending your way along the Danube on a deluxe river ship, from December 11-19, 2005. Price includes round trip airfare from Seattle, transfers, seven nights on board a deluxe river ship in an outside cabin, all meals, and sightseeing tours. You will tour Nurnberg, Regensburg, Passau, Aschach, Salzburg, Linz, Melk, and Vienna. Pre-trip and post-trip extensions to Vienna and Munich are available for an additional price. Contact Phyllis Roha for details at 376-6413.

**Check out the HERO Website!**

For details on activities and trips, visit us online at: <http://www.hanford.gov/HERO/>

**Hanford Employee Welfare Trust (HEWT)  
Contact Information**

**\*\*Keep This\*\***

<b>UnitedHealthcare Medical PPO</b>							
<b>UnitedHealthcare Customer Service and Claims Center:</b>	<b>1-866-249-7606</b>						
<b>Address:</b>	<b>UnitedHealthcare Customer Service &amp; Claims Center P. O. Box 30555 Salt Lake City, UT 84130-0555</b>						
<b>General Internet Address:</b>	<b><a href="http://www.unitedhealthcare.com">http://www.unitedhealthcare.com</a></b>						
<b>Provider Search Internet Address:</b>	<b><a href="http://www.provider.uhc.com/hewt">http://www.provider.uhc.com/hewt</a></b>						
<b>Express Scripts, Inc. Pharmaceutical Services</b>							
<b>Retail &amp; Mail Order Prescription Drugs—PPO Plan:</b>	<b>1-800-796-7518</b>						
	<b><a href="http://www.express-scripts.com">http://www.express-scripts.com</a></b>						
<b>Group Health Cooperative (HMO) and GH Options Point-of-Service</b>							
<b>Customer Service and Claims:</b>	<b>1-888-901-4636</b>						
<b>Addresses:</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>GHC - Kennewick</b></td> <td style="width: 50%;"><b>GHC – Yakima</b></td> </tr> <tr> <td><b>1009 N. Center Parkway</b></td> <td><b>2010 W. Lincoln Avenue</b></td> </tr> <tr> <td><b>Kennewick, WA 99336</b></td> <td><b>Yakima, WA 98902</b></td> </tr> </table>	<b>GHC - Kennewick</b>	<b>GHC – Yakima</b>	<b>1009 N. Center Parkway</b>	<b>2010 W. Lincoln Avenue</b>	<b>Kennewick, WA 99336</b>	<b>Yakima, WA 98902</b>
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<b>Kennewick, WA 99336</b>	<b>Yakima, WA 98902</b>						
<b>Internet Address:</b>	<b><a href="http://www.ghc.org">http://www.ghc.org</a></b>						
<b>Fluor Hanford Benefits Administration</b>							
<b>Internet Address:</b>	<b><a href="http://www.hanford.gov/hr">http://www.hanford.gov/hr</a></b>						
<b>E-Mail: (Off-site)</b>	<b><a href="mailto:Benefits_-_PHMC@rl.gov">Benefits_-_PHMC@rl.gov</a></b>						
<b>E-Mail: (On-Site).....</b>	<b>*Benefits – PHMC</b>						
<b>Mailing Address:</b>	<b>Fluor Hanford, Inc, Benefits Administration P. O. Box 1000, H2-23 Richland, WA 99352</b>						

**Other Important Contact Information**

Page 2

<b>Hanford Retirees Association</b>	
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
<b>Social Security/Medicare Administration</b>	
Social Security:	1-800-772-1213
Medicare:	1-866-641-2007
<b>Savings Plan</b>	
Vanguard On-Call Voice Response Unit (VRU):	1-800-523-1188
Internet Address:	<a href="http://www.vanguard.com">http://www.vanguard.com</a>
You will need your social security number and PIN number to access your personal account.	
<b>Healthy Ages (Kadlec Hospital Sponsored)</b>	
Assistance with Medicare Medical Claims: (8:00 am – 4:00 pm – Mon-Thurs)	1-509-942-2700

**CLARIFICATION – MILITARY TRICARE**

The statement made in February's "*Benefits News and Views for Retirees*," is in need of clarification. Some retirees may think they are eligible for TriCare if they are a veteran and retired, as the article did infer.

Only those retirees who have completed more than 20 years of active military service; have been medically retired from the service; have completed 20 years service in the Reserves or National Guard and are over age 60, or Medal of Honor recipients, their spouses and dependent children are eligible for TriCare.

Jim Kion, Military RAO 509/376-7588

**Are you aware...**

If your spouse is under age 65 and on Medicare due to disability, the secondary insurance premium rate could be reduced to the over age 65 rate with verification of coverage with Medicare. If this is your situation, send a copy of your spouse's Medicare card to:

Fluor Hanford, Inc.  
Attn: Benefits Administration  
PO Box 1000, H2-23  
Richland, WA 99352

**NOTE:** Be sure to include the retiree's name and social security number for review.

**ADDRESS CHANGE RECORD FORM**

**Instructions:** If at any date your address changes, it is imperative that you provide updated address information to Fluor Hanford, Inc. This is necessary to ensure proper distribution of benefits changes, communications, W-4P forms, pension, savings and other essential information. Please complete this form and mail it to the address below, or provide the requested information by e-mail to *Benefits\_PHMC@rl.gov*, or by mailing to the address below.

For Benefits information, log on to the Human Resources web site at *http://www.hanford.gov/hr*.

NAME: (Last, First, M.I.) \_\_\_\_\_ DATE: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

*Mailing Address:* (Fill in all mailing address information.)

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

HOME PHONE NO. ( ) \_\_\_\_\_ COUNTRY: \_\_\_\_\_

**RETURN TO:**  
**FLUOR HANFORD, INC.**  
**BENEFITS ADMINISTRATION**  
**P.O. BOX 1000, H2-23,**  
**RICHLAND, WA 99352**

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

**HealthyAges** AFTER FIFTY ... (509) 942-2700  
[www.kadlecmed.org](http://www.kadlecmed.org), click on "Quick Menu" and go to "Healthy Ages."