

Benefits News & Views for Retirees



Sponsored by Hanford Employee Welfare Trust (HEWT)

Coming Soon...

Annual Open Enrollment for CY 2005

Post-Retirement Medical Benefits

The annual open enrollment for post-retirement medical benefits begins

Monday, October 11 and ends Friday, October 29, 2004

This is your once-a-year opportunity to review the medical plans available to you through the Hanford Employee Welfare Trust (HEWT), and to make decisions regarding your coverage for the next calendar year. Any change you make will be effective January 1, 2005. Detailed information is included in the September 27 Open Enrollment communication.

Whether or not you choose to make a change, this is a good opportunity to update any dependent changes, including beneficiaries and/or address/telephone changes for the next year. (See article on Beneficiary Designation.)

Handwritten signature of Romini J. Sansotta

Chair, Hanford Employee Welfare Trust

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HRA Christmas Luncheon Thursday, December 16 at Noon. Shilo Inn in Richland

For Reservations call Dolores Tillson on 582-5503 or Gene VanLiew on 946-7738

HRA MEMBERSHIP APPLICATION

Count me in for all the fun, activities and friendships, plus copies of our 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
Betty Howard	943-1068
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

"Who We Are"

The Hanford Retirees Association (HRA) is an organization for all Hanford retired employees and spouses. The Association was formed by Westinghouse Hanford Company after it assumed the Operations & Engineering contract at Hanford on July 1, 1987. Fluor Hanford continued sponsorship when it assumed the contract in 1996. HRA has more than 700 dues-paying members. The memberships are from all over the country.

A survey form was developed early in 1988 and sent to eligible retired employees to determine the type of organization the retirees desired.

There are two active committees in the Association; the Program Committee and the Nominating Committee. A member of the 16 member Board of Directors is a liaison to each committee. The Chair of the Program Committee is also a member of the Board.

Elections are held each spring when half the Board is up for election for two-year terms. The Board is selected by the general membership from candidates submitted by the Nominating Committee, which is chaired by the Association's Vice President. The top five vote-getters were elected to two-year terms in the original election and the other five, to one-year terms. The first election was held in 1989.

Board members elect the officers of the Association from the Board. Officers are: President, Vice President, Secretary, Treasurer and Program Chair.

The first luncheon program of the Association was held in May 1988 and featured Congressman Sid Morrison as guest speaker. At that time, the Association was under a Steering Committee, which preceded the board, comprised of six retired employees. The committee developed bylaws and otherwise designed the mission and purpose of the Association.

A luncheon program is held at least four times a year and attracts from 100 to 400 attendees. Program speakers have included: a member of Congress, Hanford executives, newspaper publishers, University executives, airport managers, port district executives, cutting edge scientists including tours of facilities such as LIGO and HAMMER, insurance commissioners and HRA member travelogues.

At the outset a small budget was established by Westinghouse for incidental expenses. However, this budget was never used. The Association has been self-sustaining with a treasury of about \$7,000, representing the annual dues of \$10 per member. A major budget item is the annual funding of scholarships for disadvantaged students at Columbia Basin College (CBC) in the Tri-Cities. Since inception, HRA has provided more than \$30,000 for scholarships at CBC.

The association represents regional and national networking opportunities with senior organizations, education opportunities for membership, communication and social opportunities, a bridge to all Hanford retirees and a rallying point for Hanford support.

--Hal Lindberg, VP - Hanford Retiree Association

Myths...

Women's Health & Fitness — Take Control

Armed with the right information, women have the power to make sound decisions about the issues that affect their health. And men can support the women in their lives — wives, mothers and daughters — by becoming knowledgeable about women's health issues. Take note of some common myths about women's health:

Myth: Breast cancer is the No. 1 killer of women.

According to the American Heart Association, heart disease is the No. 1 killer of women. However, women often exhibit fewer symptoms than men, such as dull chest pain, and as a result, are less frequently diagnosed with heart problems. Women can lower their risk of heart disease by exercising regularly, eating fruits and vegetables, not smoking and getting regular check-ups.

Myth: Depression is just a “normal part of being a woman.”

Clinical depression is a serious medical illness possibly caused by developmental, hormonal and genetic factors. Because depression is a medical condition, it is highly treatable. And though women are nearly twice as likely as men to be diagnosed with depression, help is available. A diagnosis from a mental health professional will determine the necessary treatment.

Myth: Women and men experience insomnia equally.

Women are more likely than men to report having insomnia. In fact, a poll by the National Sleep Foundation found that 53% of women, age 30-60, experience insomnia often or always. This lack of sleep may lead to other problems such as a weakened immune system, weight gain, concentration problems and poor job performance. Insomnia may also be a symptom of underlying psychiatric or medical problems such as depression or sleep apnea. Women may improve their sleep by exercising regularly (but not right before bedtime), avoiding alcohol and caffeine late in the day and establishing a regular bedtime routine.

Help Keep the Price of Health Care Down

Ask your doctor about less costly alternatives to expensive Name Brand drugs that can make a difference in the overall cost of medical insurance.

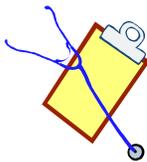
Prescription drug costs have nearly doubled over the past few years to a record of over \$90 billion in sales, mainly due to increased advertising and the cost of “designer” medications, according to The Business Journal of Portland Oregon.



Because of rising prices and a growing number of prescription drug claims, insurance companies are encouraging everyone to educate themselves on when a drug is overpriced, unnecessary, or if a more effective equivalent can be purchased as a - Generic or an over-the-counter drug.

Help all of us keep health care insurance prices as low as possible by asking your doctors and pharmacies about the differences between Name Brand drugs, Generic, and their over-the-counter equivalents.

"How to Talk to Your Doc"



Have you ever left a physician's office and on the way to your car realized you never received the answer to the question that prompted your call for an appointment in the first place? Of course it's too late because the doctor is already seeing the next patient and your 15 minutes are up.

I have talked with people that really didn't know why they were sitting in the exam room, because whatever it was that was bothering them when they made the appointment has improved.

Do you feel you are not getting the attention you need? Can't the doctor read your mind? Can't he read between the lines? After all, he is the professional and he should know what is wrong with you, even if you are feeling better now.

Everyone has experienced the feeling of frustration, being rushed, intimidated or confused by the fast pace of medical care today. These are the very reasons that we, the consumer, the patient, have to take an increasingly active role in our healthcare to ensure the best outcome. We have to be our best advocate.

We need to first establish and practice better communication skills with our healthcare providers. We want to be able to give as well as get better information so we can make informed choices.

Healthy Ages offers a free class entitled, “How to Talk to Your Doc.” It's informative, interactive and fun. To register call 942-2700. You will be called as soon as the next class has been scheduled.

--Janet Artzer, Coordinator – Healthy Ages

Sponsored by Kadlec Medical Center



HERO HAPPENING'S

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.

Alpine Christmas - December 2-9, 2004. Cost is \$1,674 per person double occupancy from Pasco. Contact Cheri McGee (373-9710)

Fantasy in Lights Cruise on Lake Coeur d'Alene - December 17-18, 2004. Package includes round-trip motor coach ride, deluxe guest room accommodations at the Coeur d'Alene Resort, breakfast, and the one-hour lake cruise. Depart Friday morning and stop at the Valley Mall outside Spokane for Christmas shopping, then it is off to Coeur d'Alene for your relaxing evening cruise. \$134 based on double occupancy, and \$201 per person single occupancy. A \$25 non-refundable deposit per person is due as soon as possible to reserve your seat. Contact Cheri McGee (373-9710)

Branson's Magical Christmas Extravaganza – December 8-12, 2004. Cost is \$1,299 per person double occupancy from Spokane (add \$30 from Pasco). Highlights include the Osmond Brothers Christmas Show, Silver Dollar City, Festival of Lights, Doug Gabriel, Andy Williams, Shoji Tabuchi, Larry Gatlin & the Gatlin Brothers. Contact Phyllis Roha (376-6413)

Discover Fiji - February 15-22, 2005. Highlights include Coral Coast, Cultural Ceremony, Suva, Gardens of the Sleeping Giant, Viseisei Village. Cost is \$1,884 per person double occupancy from Pasco. Contact Susan Erpenbeck (376-2875)

Discover Scotland – April 11-20, 2005. Highlights include Edinburgh Castle, St. Andrews, Inverness, Dunrobin Castle, Orkney Islands, Loch Ness, Isle of Skye, Stirling Castle. Cost is \$2,164 with air from Pasco. Contact Phyllis Roha (376-6413)

Relax under the Tuscan Sun – 8-day trip in May 2005 to Italy. Highlights include Rome, Assisi, Basilica of St. Francis, Montecatini Terme, Florence, Tuscan Feast, Siena, Pisa, Winery Tour, Lucca, Uffizi Museum. Cost is \$2,499 with air from Seattle. Contact Marta Caballero (373-9898)

Cruises

Pacific Northwest Cruise – September 16-19, 2005. Ports of call: Campbell River, B.C. and Victoria. Cost starts at \$356 per person inside stateroom from Seattle (port charges included). Contact Sylvia Browning (373-4456)

Have you submitted your Beneficiary Designation?

Although thinking about passing away is not pleasant, it is critical that you have your Beneficiary Designation in place. You can obtain a Beneficiary Designation form by e-mailing Benefits_-_PHMC@rl.gov, or by mail request to:

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

Remember, this is to ensure your wishes are carried out. You can find more information on these and other benefits in the Summary Plan Descriptions found on the HR Homepage at <http://www.hanford.gov/hr>.

--Patti Brooks, FH Benefits Administration

A Musing...

At this point in my life, I regard my memories as interesting but not always factual; glimpses into the past. That they sometimes coincide with the actual events that took place is really just a nice bonus.

-Melinda Brown

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 benefits records.

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

"How do I know if my Prescription is on the formulary?"

First, "what is a formulary?" A formulary is a list of recommended prescription medications that is created, reviewed and continually updated by an independent team of physicians and pharmacists. The formulary contains a wide range of Generic and Brand Name Preferred products that have been approved by the Food and Drug Administration (FDA). Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. The formulary applies to medications that are dispensed in both the retail pharmacy and by mail order. A medication becomes a "formulary drug" based first on safety and efficacy, then on cost-effectiveness. Note: The formulary in place for Hanford Employee Welfare Trust (HEWT) participants is designed and maintained by Express Scripts, Inc.

To answer the question, "How do I know if my prescription is "on the formulary?" There are two ways you can find out:

- A. Call Express Scripts at 1-800-796-7518
- B. Go on line at <http://www.express-scripts.com>

These two avenues will give you the most current information regarding what prescription drugs are "on" the formulary and which are not, which means, "Non Preferred Brand Name" drugs.

Contact Group Health for prescription formulary questions at 1-888-901-4636.

Rx Self-Care Tips

For anyone wishing to enjoy healthy aging:

- ❖ Watch out for depressed feelings. Get help early. Medications, psychotherapy and self-help most often can alleviate depression. Plan for pleasurable activities and events. Learn how to monitor and change negative and pessimistic thinking. Accentuate the positive.
 - ❖ Maintain frequent personal contact with five or more friends or family members. Friends can be good medicine.
 - ❖ Exercise regularly. The simplest, and often easiest, exercise—walking—provides outstanding health benefits. Any amount of physical activity is better than none at all. In short, move it or lose it.
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**Hanford Employee Welfare Trust (HEWT)
Contact Information**

****Keep This****

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
<http://www.express-scripts.com>**

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 1009 N. Center Parkway Kennewick, WA 99336	GHC - Yakima 2010 W. Lincoln Avenue Yakima, WA 98902
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Internet Address: <http://www.ghc.org>

Fluor Hanford Benefits Administration

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

**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**

Other Important Contact Information**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 5006
	1-425-576-8803	Extension 5006
Appointments	1-800-359-6019	
Internet Address	http://www.willamettedental.com	

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

Monthly Newsletter http://www.willamettedental.com/newsletter/september2004/september_2004newsletter.htm

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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