



882 Wilson Road
P.O. Box 477
Newberry, SC 29108

Office Hours

8 a.m.–5 p.m. Monday–Friday

General Information

(803) 276-1121
(800) 479-8838
Fax: (803) 276-4121
nec.coop

Nights, Weekends, Holidays

(803) 276-1121

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Chief Executive Officer**

G. Keith Avery

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Your Touchstone Energy® Partner

Good company

We've set the table for a fulfilling Annual Meeting

MY DEAR Grandmother Ruth Satterfield set a beautiful, bountiful table, especially when company came. She'd modestly say, "It's not much, but I hope you like it."



The joke was, it was usually enough to feed an army—and feed them in style. Her dressing was out of this world. The kicker? Her desserts—not just one but three or four. Her banana pudding was to die for and nobody else could make it like her, although my mother came close. I could go on but just thinking about it makes the calorie counter in my head spin!

Aside from a few extra pounds, the memory I took away from those dinners was of the love and the fellowship. Now, we couldn't have set a table like grandmother did, but we do hope you came away from the Annual Meeting satisfied.

We try our best to put together a good meeting, with a menu/program that's maybe a tad more balanced, nutritionally and substantively speaking, than Grandmother's. For our appetizers—the registration period,

that is—we had registration gifts as well as face painting for the kids. For the main course, we had our business meeting, of course. And for dessert? Prizes, naturally, the better to sweeten the ride home—at least for our luckier guests.

Even if you weren't lucky, we hope you came away from the meeting satisfied. Mainly, we want you to leave feeling connected to your co-op, the way we left one of those get-togethers feeling closer not just to Grandmother Satterfield, but also closer to our family and friends. If not, you can do something no smart relative of hers ever did: You can tell us what or how we could do better!

At 72 years of service, Newberry Electric Cooperative is at an age where we hope we've earned your respect and admiration. We have grown up together and enjoyed seeing our favorite "cousins" and old friends again!

G. Keith Avery
President and Chief Executive Officer

Co-op Connections® Card



Healthy Savings program

Healthy Savings discounts

Special program can help members manage health care costs

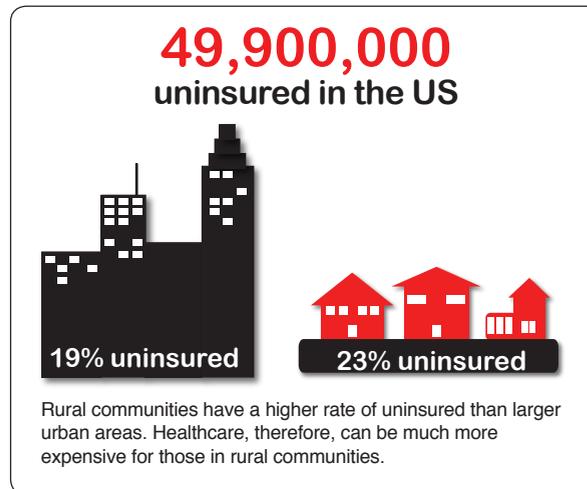
THE CO-OP CONNECTIONS program helps our members save money and live healthier every day. Our highly successful prescription discount offer is now joined by discounts on dental, vision, hearing, lab work and imaging and chiropractor visits. Best of all, you get these great benefits for free. We call these new, no-cost health benefits the Healthy Savings Discounts.

Why are we offering this? Simply put, the mission of electric cooperatives is not just to provide reliable, affordable electricity. We've always aimed to improve the quality of life in the communities we serve, many of which are rural. Helping our members afford health care fits that mission.

Rural communities have a higher rate of uninsured people than larger urban areas. Health care, therefore, can be much more expensive for those in rural communities. Of the approximately 49,900,000 uninsured people in the United States, 23 percent live in rural areas compared to 19 percent in urban areas.

Take dental care, for instance: According to an April 2011 CBS News report, more than 30 percent of the

American population does not have dental insurance. That means more than 100 million people will have to pay full price out-of-pocket for their dental expenses, or worse, go without needed dental care. With Healthy Savings, co-op members can save 20 to 40 percent on dental services, including orthodontics, periodontics and endodontics with the Co-op Connections card.



Take labs and imaging work, for instance: An estimated \$6.8 billion is spent on labs and imaging yearly through medical care alone. Those without insurance have to pay out-of-pocket, which can add up to thousands of dollars. MRIs cost an average of \$1,500 per scan, and lab tests can cost thousands every year. Through the Co-op Connections Healthy Savings program, co-op members receive 10 to 60 percent off imaging services, as well as discounts on lab work.

Take vision care, for instance: Americans spend \$15 billion on vision

care yearly. Members using the Co-op Connections card and Healthy Savings save 20 to 60 percent on eyewear, including discounts on frames, lenses, contacts, ophthalmology and LASIK surgery.

Take chiropractic care, for instance: Americans spend nearly \$50 billion on chiropractic care every year. The average co-op member can save \$468 a year on chiropractic care with Co-op Connections and Healthy Savings. Co-op members receive a free initial consultation and 50 percent off diagnostic services.

While Healthy Savings is not insurance, nor is it intended to replace insurance, we believe it will help our members. Please keep in mind that the cards must have the new benefits listed on them. **Be on the lookout for inserts in the bills mailed out on April 25 and through the month of May.** Members should affix the labels

to existing cards and start saving. Anyone needing a card can stop by the co-op and pick one up from the receptionist.

You can locate participating providers in your area and print additional cards online. Please note the first time you use it, you must set up an account using the member number on the back of your Co-op Connections card to access the "locate a provider" site.

Don't make another appointment until you've seen what the Healthy Savings discounts can save you. To learn more, visit HealthySavings.coop.

