

THE CITGO RETIREE

Fourth Quarter 2005

News For and About the CITGO Retiree Community

CITGO & Medicare Part D Prescription Drug Coverage

CITGO has sent information to eligible retirees about how your current coverage compares to the Medicare standard prescription drug coverage. This information is important because it can affect the decision you will need to make this fall about, if and when you sign up for Medicare prescription drug coverage.

CITGO has determined that your current drug coverage, on average, is at least as good as the Medicare standard prescription drug coverage (called creditable prescription drug coverage); therefore:

- You can keep it as long as it is still offered by CITGO; and
- You won't have to pay a penalty if CITGO stops offering prescription drug coverage as long as you join a Medicare drug plan within 63 days after the coverage ends—even if you join after May 15, 2006.

Caution: If you elect prescription drug coverage through Medicare Part D, you (and any covered dependents) will NOT be eligible to continue in the CITGO Medical Plan for 2006.

JIM HALEY... NEVER QUITE RETIRED

A Personal Profile



Jim and Ann Haley

Upon Jim Haley's retirement as District Sales Manager in the Northeast Region for the Lubes & Specialty Products Division of CITGO Petroleum, he immediately took a job with one of CITGO's customers, Danny Bell, owner of Ocean State Oil Company, Rhode Island. As Sales Manager for Southern Massachusetts, Jim was responsible for developing a new market for Ocean State in the previously untapped territory of Cape Cod. This was a successful undertaking.

In 1999 Jim and his wife, Ann sold their home in Milton, Massachusetts and moved to their summer home on Cape Cod. Each winter they spend 3 months on North Hutchinson Island, Florida, just south of Vero Beach. The condo is situated between the Atlantic Ocean and the Intracoastal Waterway and has a panoramic view of the Indian River.

The Haley's 26 year old son, Brian, is a 2002 graduate of Bowdoin College and is currently residing in Brookline, Massachusetts. He is in a managerial training program.

Jim just celebrated a milestone birthday, three score plus 15—if anyone really wants to figure that one out—and Ann and Jim celebrated their 35th wedding anniversary this year!

The Haleys extend an open invitation to you to visit them if you are in, or near, Harwich Port, Massachusetts.

To receive quarterly installments of The Citgo Retiree, you need to be a paid member of the CITGO Retiree Group. Join today by sending your $10 membership fee to:

Lyle Dusenberg
6927 E. 65th Street
Tulsa, OK 74133

Please send your newsletter article contributions to *The CITGO Retiree* by e-mail to:

Dick Conway
conway8@cox.net

or by U.S. Mail to

Dick Conway
24712 E. 112th St.
Broken Arrow, OK 74014

Membership Dues Reminder

CITGO Retiree Group's membership year runs from January 1 through December 31 and dues are paid once during that period. If you haven't paid your $10.00 membership dues for calendar year 2005, now is the time to do it. By paying your dues, you will receive copies of the *CITGO RETIREE* newsletters to keep you up to date on news and events of the CITGO Retiree Group.

Send your check, made payable to the CITGO Retiree Group, to:

Lyle Dusenberg
6927 E. 65th St. • Tulsa, OK 74133

Please include your E-mail address and/or any mailing address updates with your payment. Thank you.



CITGO Retiree Group HOLIDAY DINNER-2005!

We are pleased to announce the details of our CITGO Retiree Group Holiday Dinner! ***You are encouraged to bring spouses, or a guest, to share our fun-filled evening.*** Attire is "business casual" and we invite you to stay after dinner for dancing and conversation with friends!

DATE—Monday, December 5, 2005

TIME—Cocktail hour (Cash Bar) - 6:30 p.m. • Sit Down Dinner - 7:30 p.m.

PLACE—The Doubletree Hotel at Warren Place • 6110 S. Yale Ave., Tulsa OK 74136.

DINNER COST—$15.00 each if paid in advance, or $20.00 at the door (see below). Also, we will be collecting donations for CITGO's Angel Tree. A suggested donation of $10.00, or any amount you feel is appropriate for a toy for a needy child, would be very much appreciated on Christmas morning!

DUES—Annual dues for 2006 will be accepted at the door. Please use a separate check for $10 made payable to CITGO Retiree Group. If paying cash, please provide a note containing your name and e-mail address with your payment.

RSVP~EVERYONE MUST FILL OUT AND MAIL THE RESERVATION FORM ON PAGE 3, LISTING THE NUMBER AND NAMES OF ATTENDEES AND MENU CHOICE. **If paying in advance, be sure to include your check with the form. The form must be received by Thursday, December 1, 2005!**

We look forward to seeing all of you! *HAPPY HOLIDAYS!*

CANCELLATION POLICY: Advance payments will be refunded if notice of cancellation is received by 12:00 noon on Thursday, December 1, 2005. Members who made reservations to "pay at the door" will be charged for their dinners if they do not attend and do not cancel by 12:00 noon on Thursday, December 1, 2005. Notice of cancellation may be made by calling: 918-495-5440 or by e-mail to Ray Yarroll at: rpyarr@cox.net

CITGO Retiree Group

HOLIDAY DINNER RESERVATION FORM

SEND TO: Ray Yarroll-7421 E. 74th. Street, Tulsa, OK 74133

PLEASE MAKE CHECKS PAYABLE TO: CITGO Retiree Group

I WILL PAY AT THE DOOR ($20.00 each): Number: _____

I AM PAYING IN ADVANCE:

Number:_____ x $15.00 = $_____ Total (Check enclosed)

(Please print.) *(Please check one menu course for each person.)*

Retiree's Name _____

Chicken Piccata_____ Roast Beef_____

Guest's Name: _____

Chicken Piccata_____ Roast Beef_____

Guest's Name: _____

Chicken Piccata_____ Roast Beef_____

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6927 E. 65th Street
Tulsa, Oklahoma 74133

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