



Outside Intel's retiree publication since 2002



Intel Retiree News

Volume 5, Issue 4

Q4/2007

From the Board

Where did the summer go? Well, I sure missed it. Your board has been very busy the last few months reviewing our 2007 goals and moving forward to complete them. Here is how we graded our progress.

Q1	Redefine ourselves beyond a volunteer group
Q1/2	Increase value of the Retiree group to Intel
Q2	Increase value of the Retiree group to Retirees
Q2/3	Increase Volunteer support and volunteer opportunities
Q4	Engage more retirees to serve as Board Members

Q1-Good – We redefined our objectives, focus, value proposition, and restructured the group.

Q1/2-Poor – Intel has reduced support in several areas and we have yet to determine how best to add value to the “new” Intel direction.

Q2-Good – We have added board and committee members from the Bay Area and Arizona. We are working to get a group in Folsom and New Mexico. We have a better communication structure and will soon launch a new website managed by retirees.

Q2/3-Poor – Many retirees volunteer, but we cannot quantify where. We will conduct a survey to better understand the need and build a process that reaches our retirees in a timely manner.

Q4-Excellent – We have a great group of active board and committee members who are making strides building a scalable organization and providing new programs for retirees based on retiree feedback and managed locally. We can always use more volunteers. If you want to help, contact your site representative.

Q4/2007 will be spent addressing the two areas that we graded as poor. We met with Intel upper management in October to discuss our relationship, needs, and what Intel needs from us. Several side meetings will take place in October /November, and the group

will come together in December. The goal is how to work together in areas of mutual benefit, and become an independent entity in areas of value to our retirees.

Volunteer activities are going on but as a means of capturing data on where, when, and to what organizations, the OR/WA group conducted a survey at their annual dinner in October. The results will be captured in a database and a survey sent in November to other retirees in this area. Intel has provided the name of a website that focuses on volunteer opportunities. We will add a link to that website when our IRO website launches in Q4.

Intel is helping us reach our goals by providing services that enable us to communicate with other retirees. Intel supports the printing and mailing costs for our newsletters as well as maintains the opt-in process and email list on the Intel retiree website. They provide bridges for meetings and updates on Intel supported volunteer activities. In addition, Intel keeps us involved in relevant employee programs such as the Volunteer Matching Grant Program and the Discount Program. We are actively engaged with Intel senior management on a variety of issues including benefits, community activities, and ideas for sharing business strategy information.

The group will begin working on Goals for 2008 in November and publish them in the Q1/2008 newsletter.

You will notice that the newsletter has taken on new articles and is now more US centric rather than OR/WA focused. We look forward to bringing new items of interest to retirees that will provide new resources and updates on health and financial issues, volunteer opportunities, more information about local social activities, and we are actively gathering momentum to offer club activities in several areas.

We intend to launch a new website managed by Intel retirees, for retirees sometime in Q4. Stay tuned for our email with the URL.



Respectfully,

Elyce Wair, Chairperson

Intel Retiree News

Volume 5, Issue 4 Q4/2007

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The Intel Retiree Organization (IRO) evolved from the Intel Alumni Volunteers established in Oregon in 2002 and has expanded to almost every US Intel site. The Intel Retiree News is a mid-quarterly publication of the IRO and is mailed to 2300 Intel retirees. Articles and feedback are welcome. Send comments/articles to the editor, your site representative or the email address below. Deadlines for 2008 submissions are (Q1) January 11, (Q2) April 15, (Q3) July 15 and (Q4) October 15.

General Contact Information

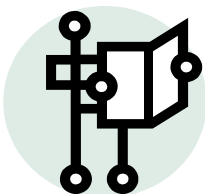
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Newsletter funding provided by Intel

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Mission Accomplished!

To make a meaningful and positive difference for Intel retirees, the Company, our local communities and current employees planning for retirement.

IRO Board of Directors

Sharon Bernier	Terry Lundblad-Jalkemo
John Coutu	Ben Manny
Barb Frank	Pat Mitchell
Laura Good	Dollie Smith
Judy Goodman	Alan Strong
Tracy Koon	Elyce Wair

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Volunteer Committee:

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A Pat on the Back Goes to...

Ted Cornish

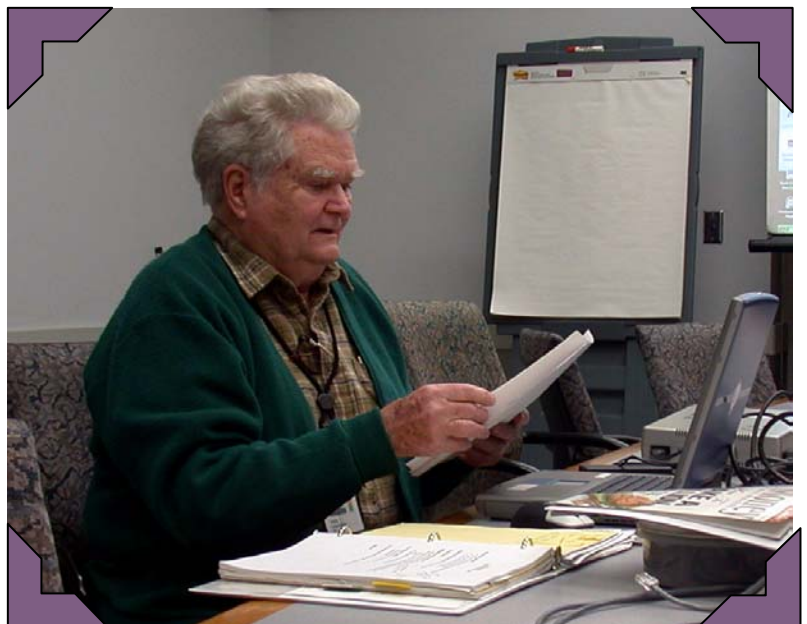
Thanks to Ted Cornish for all his contributions to the IRO.

As one of the original members of the IAV (Intel Alumni Volunteers) now known as the IRO, Ted Cornish has been a valuable contributor to the group. He provided great ideas for the volunteer activities and helped develop the guiding principals for the program in 2001. He and other retirees provided training to new Intel employees. Ted left the board for a period and then came back solely to create and manage the Newsletter. His skills in Microsoft Publisher enabled him to produce a quality product and his direction provided a broad spectrum of articles that were of interest to retirees including write ups about other retirees, a calendar of social events, and timely information from Intel on benefit changes and responses to questions from retirees. It also provided an update on board activities.

In the beginning, Ted not only created the schedule, gathered inputs, formatted and edited the content, but he and his wife folded and labeled each copy. At 480 retirees, that was very time consuming. It was Ted's dedication that kept the newsletter going as the number of retirees grew. Now that we are 2300+ retirees, it would be a full time job. Fortunately, new technologies and assistance from Intel have improved the process and allowed Ted to focus on the Investeers Club, another of Ted's passions.

Ted has stepped down from board activities to focus and manage the Investeers Club, the first club for retirees. It was Ted's project and he started it in 2003. Today, there are 6 members who meet monthly and discuss the stock market, pick specific stocks and discuss strategies that they then watch over the following months. Although they don't actually spend money on investments as a group, the results of their analyses can be used for personal investments. Using software to provide guidance, they have been very successful in their selections.

Ted would like to invite additional retirees to join the group. It is a great way to stay connected, get educated in a field that many of us don't really understand, and gather information for personal investing. Ted holds his meetings monthly in Hillsboro Oregon. If you are interested in the club or want to find out more contact Ted directly at htcornish@juno.com.



One of Our Own... Cheryl Pruss

I retired from Intel in 2000. I spent my Intel career working in TMG from 1973-1992 (in various fab management positions in the California Fabs) and the rest of the time in Human Resources. I worked in Livermore for 11 years, and Santa Clara for the next 16 years. I retired from the position of TMG HR Manager.



Upon retiring from Intel in 2000, I was uncertain about what I wanted to do in retirement – I was young, certainly not ready for the rocking chair. I had some personal goals that I wanted to achieve before anything else. I wanted to be a physical person – to walk, hike, swim, kayak, etc in retirement. Fourteen months after retirement I had dropped 45% of my body weight through eating healthy and exercise. (I used skills from Intel to project manage my personal project !) Now, I make daily physical activity a priority, I work out daily. I have taken surfing lessons, gone on zip lines and gone on overnight hikes since I've retired! Ok, project number one done, what's next?

Retirement is a life changing time & I have taken the opportunity to embrace many changes in my life since retirement. Currently, my husband and I just finished building a vacation home in Costa Rica. For the last 3 years we've spent about one half of our time in Costa Rica and the rest in the United States (Santa Cruz, California). Living in Costa Rica requires that you keep your wits about you at all times. The roads are not good, there are livestock on the roads, the language is Spanish, the laws and courts work differently, property ownership works differently, insurance works differently etc..etc..etc. Take nothing

for granted – you might not know how it works here ! This makes a perfect situation for retirees – life forces you to really think and engage.

While we were constructing the house, my husband supervised all aspects of building while I made many of the interior decoration decisions (sometimes in Spanish, with local suppliers & workers). The area that we have built in has a tourist town about 15 minutes away where there is an active expat population. We enjoy golf, and other fund raising activities with the expat population nearby. We are remote, which requires a pioneer approach to life to be successful. Recently, the whole town turned out for the opening of a new grocery store in town (previously we had just small AM/PM size markets), we were dancing in the aisles !

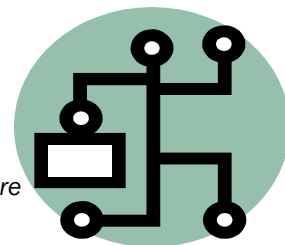
My hobbies include working out (walking, hiking, yoga, pilates, gym etc), travel, cooking, and my husband and I are active in a sports car club. Our son is 31, lives in Seattle and has 2 children. He is starting a business in Costa Rica. Our grandkids are 6 and 12 and recently went on a 2 week vacation with us in Costa Rica. Both my husband and I have parents in the US that are doing well. We contribute to many volunteer organizations – in the US and in Costa Rica.

So, have I answered the question about what I want to do in retirement ? Yes, I think so – I want to enjoy the journey of discovery of my interests in retirement, not so much a specific new job or career. We plan to continue to spend time in Costa Rica, however we will begin weekly rentals in the house this year.

Share your story

Each issue of the Intel Retiree Newsletter features retirees who writes about their life after Intel. If you'd like to be featured in a future issue, contact any board member to volunteer your story.

Take the Money and Run?



A big question that nearly every retiree faces is when to start collecting Social Security payments. Here are some thoughts from The Motley Fool, Kiplinger, Charles Schwab and the Social Security Administration.

When it comes to taking Social Security, you've got three choices: take it early, wait until your full retirement age (FRA) or wait longer. When considering the choices, the reasons range from the obvious to the subtle. It seems like a simple question, but a quick internet search turns up hundreds of articles on the timing of applying for Social Security benefits. This article will cover some Social Security basics and some thought-starters to help with that decision. It should be noted that this is for general information and is not intended as a substitute for tax or investment planning advice.

The basics: Under present law, you can draw a reduced retirement benefit at age 62. The FRA is a moving target. It has increased to age 66 for those born from 1943 to 1954 and increases in steps from 1955 to 1960, finally reaching age 67 for those born in 1960 and later. During the same period, the reduced benefit at age 62 will decline from 80% to 70% of the FRA benefit. (For example, anyone born in 1960 and takes Social Security at age 62, will see a 30% reduction.) For details on the monthly percentage your benefit will be reduced, see www.ssa.gov.

Still working? If you take Social Security before reaching your FRA and are earning a wage or net income from self-employment, \$1 in benefits is deducted for each \$2 you earn above the annual limit (\$12,960 in 2007). If you are still working in the year you reach your FRA, but decide to receive social security before your FRA, \$1 in benefits will be deducted for each \$3 you earn above a higher limit (\$34,440 in 2007), but only counting earnings before the month you reach your FRA. (Income from investments, IRAs, dividends, interest, rental property, etc. is not considered wages.)

Married? The rules governing marriage, divorce,

remarriage and survivor benefits are complex to say the least. It is best to consult a social security advisor for your particular situation and clear up the many myths that exist. In general, if you are divorced after 10 years of marriage and are unmarried, you can collect benefits at age 62 if your former spouse is entitled to benefits and is eligible to receive benefits, or at age 60 if your divorced spouse dies. A surviving spouse inherits (or retains) whichever of their two Social Security checks is greater. Based on average life expectancy, the spouse with the lower benefit and longer life expectancy might consider taking his/her reduced benefit as it may only be temporary since the benefit will increase when the spouse dies – the bigger the better, as they say.

Break-Even Age: According to Charles Schwab, the break-even age depends on the amount of your benefits and assumptions you use to account for taxes and the opportunity cost of waiting (return you could have made, inflation, cost-of living increases, net present value, etc.) as follows:

- age 62 vs. 66 – Break-even is 76 and 6 months
- age 62 vs. 70 – Break-even is 79 and 1 month
- age 66 vs. 70 – Break-even is 81 and 1 month

"This is the best deal going, bar none. It provides a fantastic risk-free return for waiting."
*Laurence Kotlikoff, Chairman,
Boston University Economics*

When you factor in the investment value of your early benefits, your break-even age is later. Even if you don't invest those early benefits directly, taking them might mean you can leave other savings to keep growing, adding years to your break-even point. Clearly, how long you expect to live will greatly influence your decision. Theoretically, it shouldn't matter when you start receiving your checks, provided you live an average life expectancy. If you think you will beat the average, waiting for a larger monthly check might be a good deal. On the other hand, if you're in poor health or have reason to believe you won't beat the average life expectancy, you might want to take what you can get while you can.

(continued on next page)

Take the Money and Run? (Continued)



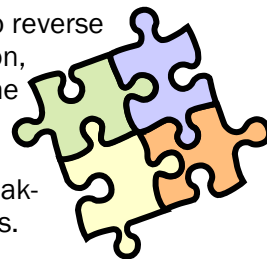
Other Factors: Don't just rely on break-even calculations. (1) Your health and cash needs may mean settling for a lower monthly payment. (2) If your annual income exceeds \$25K/\$32K

(single/joint), you will owe taxes on a portion of your benefits. You will owe even more if your income exceeds \$44K/\$54K. (3) Your benefits may be reduced further because Medicare premiums, which are paid out of your social security, already outpace current taxes paid into the system. (4) Waiting until age 70, the benefit increases 8% annually after your FRA, which is a hefty increase. If you use your savings to defer taking Social Security, you may increase your lifetime income more than you would by investing the same money (assuming long-term real return on common stocks is about 7%). Delaying Social Security benefits provides a guaranteed return and sidesteps worries about making

investment choices – a risk-free return for waiting. Of course, there are caveats. You might die, however you face the same risk for any money not spent.

The Bottom Line: All the differences are overwhelmed by the uncertainties of the actual size of future payments since Congress can do what they choose. If you are skeptical about the future of social security, you may be inclined to take benefits as early as possible – the proverbial bird in the hand. We must all look at our own situation. For many, the idea of taking a lesser amount to finance leisure activities while one is still active and can enjoy them is appealing. Some wanna dance while they can!

Remember, Social Security has no reverse gear. Once you've made a decision, typically you must live with it for the rest of your life. For more help in solving this puzzle, you can't beat www.ssa.gov which includes a break-even calculator and excellent FAQs.



Tax Planning Tip

It often makes sense to delay sales of stocks, mutual funds and other investments to the following year so you can defer recognition of a capital gain. You might also be eligible for a special low capital gain rate that applies in 2008—zero percent!



If you fall into the 10 or 15 percent ordinary tax brackets, you'll pay a 5 percent capital gains rate in 2007, but 0 percent next year. The 15 percent bracket in 2008 is projected to apply to incomes up to \$32,550 for singles and \$65,100 for married couples.

People in higher brackets face a 15 percent capital gains rate this year and next. The low capital gain rates cited above apply on long-term profits held at least one year. Otherwise ordinary income tax rates apply.

The 0 and 15 percent rates are scheduled through 2010, but anything can happen before then in Congress.

Most tax analysts say to take advantage of low rates while you can, but check with your financial advisor to determine what works best in your situation.

Invest in Opting In

Want to be in our IRO database and Intel's Retiree Directory?

Please help us get Intel Retiree information to you by going to the Intel Retiree website www.intel.com/employee/retiree and "opting in" with your email address. We know that many of you have tried to do this and have been frustrated by the process. This process is not dynamic, so you may not see your email get added to the directory for several weeks. You have some other choices if you don't want to deal with the uncertainty of this: 1) Send an email to retirement.services@intel.com that you wish to opt in and/or 2) Send this same request to Judy Goodman at judyog@comcast.net and she will make sure you get into the IRO database as well as the Intel directory.

CHANGE TO EMAIL ADDRESS?

Has your email address changed since opting in? If so, you need to re-opt in. Otherwise, emails get returned to us as undeliverable. Use the same process as listed above.

Intel Retirees in the Community

Lego Robotics Tournament needs Volunteers

Intel Oregon needs volunteers for the Annual Lego Robotics tournaments.

A list of tournament dates and locations are:

12/8	Oregon City	Gardiner Middle School
12/8	Portland	Catlin Gabel School
12/8 & 12/9	Hillsboro	Poynter Middle School
12/8 & 12/9	Hillsboro	Intel-Jones Farm Conference
12/8 & 12/9	Vancouver	Salmon Creek Elementary
12/15	Klamath Falls	Oregon Institute of Technology
12/15 & 12/16	Hillsboro	Hillsboro High School
12/15 & 12/16	Hillsboro	Intel-Jones Farm Conference
12/15 & 12/16	Wilsonville	Mentor Graphics Commons
12/15 & 12/16	Corvallis	Linus Pauling Middle School
12/16	Salem	West Salem High School
1/19/08	Hillsboro	Liberty High School
1/20/08	Hillsboro	Liberty High School



The following volunteer opportunities are available with on the job training the day you work:

- Registration
- Door Monitor
- Pit Runner
- Pit Table Monitor
- Time Keeper
- Judge



<http://judging.ortop.org/> is where to go to sign up for required training provided by ORTOP and lead volunteers:

- Referee
- Scorekeeper
- Technical Judge
- Presentation Judge



50 volunteers are needed each day. At the Intel tournaments, Intel will provide you with an Intel Involved shirt and a nourishing breakfast and lunch.

Your time spent volunteering for these tournaments will also earn the host organization ORTOP Volunteer Matching Grant Dollars that will be used to support the program next year. If you are interested in this fun filled volunteer opportunity, contact Janet Rash: janet.rash@intel.com or log onto www.ortop.org and you can sign up there.

Intel Retirees in the Community



Tax Season is Around the Corner

Janet Rash, Intel Community Affairs Manager in Oregon (janet.rash@intel.com) has asked us to pass along this volunteer request to our retirees.

Next tax season consider volunteering your time to help others. CASH Oregon, a non-profit seeking to improve the financial health of low and moderate income taxpayers, needs your help. CASH is seeking individuals to volunteer as tax preparers, greeters, interpreters and more. If you have experience with taxes, computers, customer service, child care, speak a language other than English, or have any other skills you are willing to share, please contact Sarah Broderick at sarah@cashoregon.org or call 503-243-7765. No previous tax experience necessary!

Volunteers are needed from February 1st through April 15th with a weekly commitment of four hours. Additional training for volunteer tax preparers can be arranged.

Local Red Cross Needs Your Help



A message from Barb Frank, your Bay Area Site Representative

When a big disaster hits, we all send our contributions to the National and International Red Cross organizations. But what happens when the disaster is on a smaller scale and doesn't qualify for national Red Cross coverage? I recently joined the Board of our local Santa Cruz County Red Cross organization, and I was surprised to find out that they rely completely on the local community for funding and for volunteers to support these other disasters. In my area, the most frequent ones are home and apartment fires and flooding during heavy rain periods. When you contribute to a national disaster, none of those funds trickle down. Our local Red Cross agencies can only receive and use funding designated specifically to them. In my community, that means specifically directed to the Santa Cruz County chapter.

Now that I know about Intel's United Way matching program, next year I will designate a contribution to the Santa Cruz Red Cross Organization and double my impact on the community by doing it through Intel's United Way program, and Intel will send a matching donation to our Santa Cruz local United Way organization....good stuff for the Santa Cruz community!

National Engineer Week

visit a classroom!

Join current Intel employees in getting kids excited about engineering careers! Full training and materials are provided to support your local K12 classroom visit during National Engineering week, February 17-23, 2008. Contact your site representative listed below for more information.

Site contacts

Washington: Rick Meeder, rick.meeder@intel.com

Oregon: Aubrey Clark, aubrey.clark@intel.com

Folsom: Teri Munger, teri.b.munger@intel.com

Santa Clara: Rita Holiday, rita.holiday@intel.com

Arizona: Pedro De La Rosa, pedro.de.la.rosa.jr@intel.com

New Mexico: Natasha Martell, natasha.martell@intel.com

Utah: Dawn Jones, dawn.l.jones@intel.com

*We make a living by what
we get, but we make a life by
what we give. -*

-Winston Churchill

Julee Weller is the Retiree Medical Program Manager and can be reached at julee.l.weller@intel.com

Annual Enrollment is Oct. 29-Nov. 16

2008 Annual Enrollment is here. This year's Annual Enrollment period begins at 12:01 a.m. (PST) on Monday, Oct. 29 and runs through 10 p.m. (PST) on Friday, Nov. 16, 2007. Elections you make during this Annual Enrollment period will be effective Jan. 1, 2008.

Your Benefits Guide was sent to your mailing address

You should have received your 2008 IRMP Annual Enrollment Guide in late October. The guide is your key resource about the Intel Retiree Medical Plans (IRMP). It provides your Actions Required for Annual Enrollment, information to help you with your decision making, and how you can better manage your costs and improve your health and well-being.

Q&A

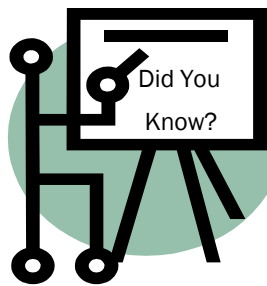
Q-Is Intel considering any increase to the SERMA pay-out for retirees?

A-Since Intel bases its benefit packages on being competitive, this is not being considered since the industry trend is not to increase benefits.

Q-Is Intel evaluating options for IRMP?

A-Yes. This past summer Intel evaluated a potential alternative called Retiree Health Access (RHA). Unfortunately, the program was found to be more expensive and less comprehensive than the current IRMP option with RHA premiums approximately 28% higher. We will continue to look for solutions.

Tips from Intel Retirees for Intel Retirees



About SERMA.....You have 20 years to use your SERMA funds, but you should also consider the fact that if you and your spouse both pass away, and have remaining SERMA dollars, it does not pass on to a beneficiary, so is not part of your estate. Based on that knowledge, my strategy

is to use it all now against my high IRMP costs, since the alternative is to use my own money, thus reducing our estate! - *Barb Frank*

About Kaiser California.....If you have had continuous medical coverage, and you live in a Kaiser area, they cannot refuse your healthcare application under California State law.—*Barb Frank*

About AARP Dental.....If you join AARP and sign up for their Delta Dental plan, it is less expensive than going direct to Delta. AARP also offers medical insurance in some states like Arizona. Check it out! - *Barb Frank*

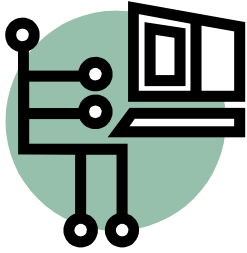
Cigna Independent Labs...Some insurance plans now require a copay for certain labwork. Cigna has independent labs which do not charge a copay. Contact Cigna for eligible labs in your area.—*Sharon Bernier*



If you have other tips to contribute, please send them to the IRO Tipsters:
Barb Frank at frankbarbara@sbcglobal.net or Sharon Bernier at sharonbernier@cox.net

Intel Retiree Announcements

New Retiree Web Page Coming Soon



The Intel Retiree Organization is developing a new website! It will be in addition to the current one managed by Intel and include a link from the Intel website. A team of Intel retirees is working with the Hillsboro High School web site design class to jointly design and develop this website for the IRO. It is intended to give Intel retirees a means of sharing information of common interest. This is a great project for both the retirees and the students. A real plus to the school is that Intel contributes funds to the school for the hours we volunteer in the classroom. We were fortunate to have Rich Bader, a founder of EasyStreet offer to host our site for free. Rich is a former employee of Intel.

This site will contain content for all domestic locations. Included will be information on the IRO structure, goals and activities. The site will also include a calendar of IRO events and meetings, Oregon's Social, Investeers and Travel clubs, and many other features. The newsletter, along with archived copies, will be available electronically. We plan to work with the students for this school year and we already have a great start. We hope to have our first version of the site available to retirees by the release of the Q1 newsletter.

Retirees with an interest in using their web skills or volunteering to work with high school students on the project, please contact John Coutu at j.coutu@yahoo.com. We can also use the help of retirees living outside of Oregon with various aspects of putting the site together. This would include providing content for the site and early testing of the site features. Stay tuned!

This Bears Repeating...Internet Explorer?

We continue to get asked why the password isn't accepted on the Intel Retiree website, so are reprinting the steps on how to eliminate this problem.

Microsoft has tightened security so that scripted windows are not allowed in Explorer 7. What does this mean? On the Intel Retiree website, we have the retiree email list that is password protected. A "scripted window" appears that asks you for the password. If you have allowed your email address to be listed, you have been sent the password so that you have access to the complete list of retirees who have agreed to let other retirees have access to their email addresses. However, with Internet Explorer 7 and the tightened security, you can no longer access the list because the password window is denied. Here are the steps to reset the option in Explorer 7 to allow using this password window again:



1. Open **Internet Explorer**, click the Tools button, click **Internet Options**, and then click the **Security** tab.
2. Click **Internet**, and then click the **Custom level** button.
3. Scroll way down to **Allow websites to prompt for information using scripted windows**, select **Enable**.
4. Click **OK**.

Intel Group Discounts with MetLife

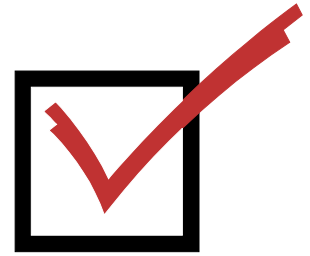
Besides long-term care insurance offered to Intel retirees at group rates through MetLife, they also offer auto and home insurance at a group discount. A link to MetLife is provided that also describes critical illness insurance, legal services and help for children with special needs. After accessing Intel's retiree web page, click on Intel Announcements and then the link to MetLife for more information.



Opt-In Request

Want to be in our IRO database and Intel's Retiree Directory?

Please help us get Intel Retiree information to you by going to the Intel Retiree website www.intel.com/employee/retiree and "opting in" with your email address. We know that many of you have tried to do this and have been frustrated by the process. This process is not dynamic, so you may not see your email get added to the directory for several weeks. You have some other choices if you don't want to deal with the uncertainty of this: 1) Send an email to retirement.services@intel.com that you wish to opt in and/or 2) Send this same request to Judy Goodman at judygcg@comcast.net and she will make sure you get into the IRO database as well as the Intel directory.



New Intel Vault Cards Have Arrived!



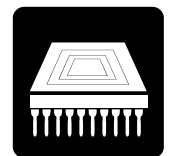
The savings continue! New Vault cards, with an expiration date of June 2009 are enclosed with this newsletter. Your card has an activation sticker, which directs you to visit the Vault website (www.discounts.intel.com).

Once you arrive at the Vault website, simply enter the email address 'retirees@intel.com' into the box which says 'Cardholders Login Here' and press the 'GO' button. You do not need to select the box for first time users. Cards for retirees have been pre-registered to allow for easy access without an '@intel.com' email address. Once you have entered the Vault website, use the pull down menu at the top to select your state.

We recommend you begin carrying your new Vault Card immediately as participating companies and restaurants are not required to accept expired cards.

To begin shopping, visit the Intel Vault website and use the program codes associated with each vendor to receive their discount. When shopping in person, or eating at one of the many featured restaurants, show your Vault Card to identify yourself as part of the Intel Vault program.

Blogs@Intel-the Latest on Intel Technology



Welcome to Blogs@Intel—<http://blogs.intel.com/index.htm>. This network of Intel technology blogs feature several of Intel's top leaders, researchers and technologists who share their perspectives and invite discussion on the issues they and our customers are facing today. Blogs@Intel offers an "inside look" at Intel's operations and provides opportunities for you to exchange ideas directly with Intel employees.

To foster a meaningful and constructive discussion, we follow these guiding principles: We will provide unique, individual perspectives on what's going on at Intel and in the world;

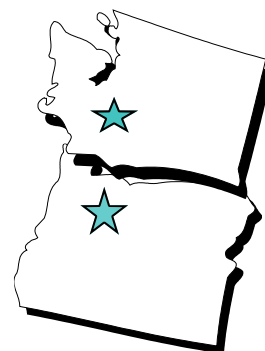
- We will post comments, except for spam and remarks that are off-topic, denigrating or offensive;
- We will reply to comments promptly, when appropriate;
- We will respect proprietary information and confidentiality; and
- We will be respectful when disagreeing with others' opinions.

We invite you visit the site regularly to read about what's on the minds of Intel's leaders and our passionate employees. But to be truly successful, we hope you join in the discussion as well.

Intel Retiree Calendar & Site Updates

Oregon/Washington

If you plan to attend any of the social functions listed on our calendar please RSVP to Judy Goodman (judygcg@comcast.net). Contact Ted Cornish (htcornish@juno.com) to confirm dates for Investeers meetings.



November:

- 1 Investeers 1-3PM- Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR
- 13 Social, 1 PM, Thai Orchid, 4550 NE Cornell Rd., Hillsboro, OR, 503-681-2611

December:

- 6 Investeers 1-3PM - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR
- No Social this month

January:

- 3 Investeers 1-3PM - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR
- 8 Social, 1pm Cooper Mountain Bar & Grill (The Keg), 18855 SW TV Hwy, Aloha, OR, 503-848-6468

February:

- 7 Investeers 1-3PM - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR
- 12 Social, 1 pm, Buffet Palace, 12570 SW Center St, Beaverton, OR, (503) 626-0763 (excellent review)

March:

- 6 Investeers 1-3PM - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR
- 11 Social, 1PM, McGrath's Fish House, 3211 SW Cedar Hills Blvd, Beaverton, OR 503-646-1881

2007 Oregon/Washington Retiree Dinner

Lions and tigers and bears, Oh, My! The Oregon/Washington Retirees held their annual dinner at the Oregon ZOO on October 30th. Eighty retirees came together for a night of fun and great food. Ameriprise Financial Services, Inc. partially sponsored the event and provided a financial overview of today's market and smart strategies for retirees.

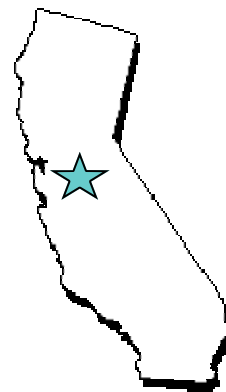
Networking provided a chance to reconnect with old friends and meet new ones as well. The friendly atmosphere at the ZOO and its convenient location contributed to the successful event.

Attendees participated in a short survey designed to provide feedback to the board on volunteer activities that are being supported by retirees. Another winning feature of the event was the drawing for several great door prizes.



Intel Retiree Calendar & Site Updates

Bay Area/Santa Clara/Folsom



We originally scheduled our first Bay Area IRO picnic in Vasona Park for Saturday, October 20th, but realized that we did not have enough time to invite all of our Bay Area retirees, and it did not provide enough time for those who were traveling. We have now rescheduled it to Saturday, January 26th, same place, same time. Please see the invitation details below and mark your calendars!

We are also starting a drop-in social, which will be held on the third Monday of each month at Sonoma Chicken Coop in Campbell at 11:30 (parking lot across the street). Come and have lunch or just a cup of coffee. The first one will be Monday December 17th. If you can't make that one, we hope to see you January 21st!

Other Bay Area news:

Terry Lundblad-Jalkemo has agreed to chair our forming Bay Area Social Events Committee, and Elvia Navas is our third member. Terry is looking for other interested retirees to join and help us with our plans and calendar for 2008. If interested, email her at tjalkemo@sbcglobal.net.

DATE CHANGE'

January 26th, 2008

Intel Retiree Organization – Bay Area/Santa Clara Retiree's

"1st Picnic in the Park"

12:00 p.m. – 3:00 p.m.

Vasona Lake Park - Los Gatos, CA.

Peppertree Picnic Area

Look for the Blue and White Balloons

Directions/site map: www.parkhere.org/portal/site/parks

Parking fee: \$6.00

Bring your **family, drinks and a picnic basket** (table cloth) and join us for our Bay Area/Santa Clara Retiree's 1st Picnic Gathering

The [Intel Retiree Organization's Bay Area/SC team](#) is inviting [all retiree's](#) to join in for an afternoon of fun.... lunch, games or just visit with those you have not seen in awhile!

Please pass on this invitation to Bay Area/Santa Clara [Intel Retiree's](#) whose names are not on this email. Please let us know (by email—see bottom of page) if you and your family are going to attend. If it is a last minute decision, just come by anyway! Love to see you!

Barbara Frank will provide an update of the 2007 Intel Retiree Organization progress and 2008 plans! We are in need of softball, badminton and lawn croquet equipment.

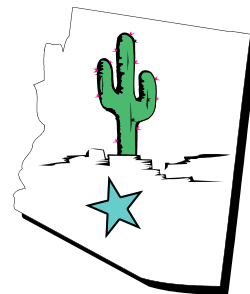
Contact information: Terry Lundblad-Jalkemo tjalkemo@sbcglobal.net; or Elvia Navas enavas9@yahoo.com Terry's cell: 408 314-0412 (directions on the day of the picnic if need be!)

Folsom Retirees

We'd love to hear from our Folsom retirees and are looking for a volunteer site representative on the IRO Board. Interested? Contact Elyce Wair.

Intel Retiree Calendar & Site Updates

Arizona



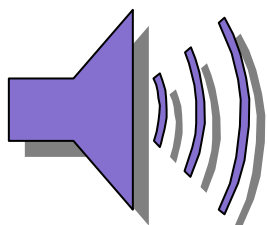
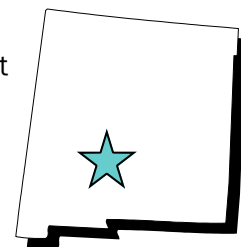
As promised in the Q3 newsletter, we originally planned to set up a luncheon to update Arizona retirees on the 2007 results and 2008 plans of the Intel Retiree Organization. With people just returning to the valley however, there was not enough time to notify all retirees before the newsletter was published. We are looking for a volunteer or two to help with finding and reserving a location (restaurant, park...) for a late February or March, 2008 informal get-together and update. Please contact your AZ site rep if you'd like to help.

Thanks to the efforts of Craig Martin, we have planned a casual luncheon. Why not stop by and join us. Meet some old friends, make some new ones. Have lunch or just visit. All AZ and NM retirees who have opted in have been sent all the details via email.

Join us on Monday, November 12, 11AM, Aunt Chiladas, Pointe South Mountain, 7777 S Pointe Pkwy W (602)431-6470. RSVP (lunch only): intc-retireesofaz@cox.net

New Mexico

Although only 14 retirees have opted-in, we'd still like to include any calendar items, events and stories about our New Mexico retirees. Tell us about your volunteer work, travel, or just about yourself and how you are spending your retirement!



Retiree Board Meetings

The Intel Retiree Board typically meets on the 3rd Wednesday of each month from 10am-12noon PST. Meetings are via bridges in Oregon, California and Arizona provided by Intel.

All retirees are invited to join us at the meetings. Agenda is sent in advance by email to board members and those who plan to attend. If you'd like to join us, please contact Elyce Wair.

Calendar—Q4/2007 through Q1/2008

November 14— 10am-12noon PST (moved up one week due to Thanksgiving holiday)

December—No meeting

January 16, 2008—10am-12noon PST

February 20, 2008—10am-12noon PST

March 19, 2008—10am-12noon PST

HELP WANTED

Arizona is looking for one or two retirees to organize monthly luncheons and events. Duties include finding a restaurant and making the reservation. Your AZ site representative will send out the invitations via email two weeks prior. Send your resume (just kidding!). Contact your AZ site representative if you'd like to volunteer!

SITE REPRESENTATIVES

Looking to join a fun group of retirees? Folsom and New Mexico are seeking volunteers to serve on the IRO Board as representatives for their site. No experience necessary. Responsibilities include attending short monthly meetings, site updates and help with event planning. Contact any board member or site rep for more information.

RETIREMENT BENEFITS DIRECTORY

Resources/ Contacts



Fidelity-Personal Retirement Estimate	(888) 401-7377	
LifeWorks Resource Service, Elder Care, Education	(800) 635-0606	
Payroll On Call	(800) 264-9979	
Intel's Global Contact Center	(800) 238-0486	
SERP-401K/Profit Sharing	(888) 401-SERP (888-401-7377)	
Social Security	(800) 772-1213	http://www.ssa.gov
MetLife Life & AD&D Insurance Conversion	(800) GET-MET8	
UBS Financial Services, Inc.	(866) 785-4682	https://www.ubs.com/cefs/intc

Medical Resources



CIGNA-Health Care POS and Claims	(800) 468-3510	
CIGNA IRMP Plans	(800) 468-3510	
COBRA-Hewitt (Intel Health Benefits Center)	(877) 466-9236	
Delta Dental	(800) 765-9470	
Intel Retiree Medical Plan (IRMP)-Hewitt	(877) 466-9236	http://www.intel.com/go/myben
Lumenos Consumer-Driven Health Plan (CDHP)	(877) 495-6333	
United Health Care PPO	(866) 230-8356	
Medicare	(800) 633-4227	http://medicare.gov



Health Care by State for COBRA

AZ Aetna US Healthcare	(800) 323-9930
AZ Assurant Dental HMO	(800) 443-2995
CA Kaiser Permanente HMO	(800) 464-4000
CA PMI Dental	(800) 422-4234
CO Kaiser Permanente HMO (Colo Springs)	(888) 681-7878
CO Kaiser Permanente HMO (Denver/Boulder)	(800) 632-9700
MA Fallon Community Health Care	(800) 868-5200
MA Harvard Pilgrim Health Plan	(888) 333-4742
NM Presbyterian Health Plan HMO	(800) 356-2219
NM Assurant Dental HMO	(800) 443-2995
NY Independent NY	(800) 501-3439
OR Kaiser Permanente HMO	(503) 813-2000
UT Select Health (formerly IHC)	(800) 538-5038
WA Kaiser Permanente HMO	(888) 901-4636
Intel Dental Plan (IDP)	(800) 765-9470



Web References

Intel U.S. Retiree (Retiree Web Site)	http://www.intel.com/employee/retiree
AARP	http://www.aarp.org

