

UMRA U NEWSLETTER

A Communication of the University of Minnesota Retirees Association

OCTOBER 2007

Clarence Lehman to speak on climate change, biodiversity and bioenergy

Clarence L. Lehman will speak at the October luncheon on “Adjusting the Earth’s Thermostat via Biodiversity and Bioenergy.”

Lehman is a faculty member of the University of Minnesota Department of Ecology, Evolution and Behavior. He has bachelor’s, master’s and Ph.D. degrees from the University— his Ph.D. in ecology, his B.A. an interdepartmental major in zoology, mathematics, physics and chemistry.



His first professional work was in computer modeling; and, after his Ph.D. in ecology, he turned to theoretical ecology alongside practical fieldwork and has continued to apply his computer expertise to knowledge in ecology. He believes his work shows that “computer science and ecology have proven to be a useful symbiotic combination.”

Lehman worked at the Cedar Creek Natural History Area as a graduate student and as an associate director. Currently, he has a federally-funded savanna restoration project at the Cedar Creek site that includes preparation for fire management, and another state and federally funded project by which he is “studying prairie biofuels as filters for pollutants before they reach groundwater.”

For his talk at UMRA, he provides the following abstract:

“Humans are now a dominant biological force on the planet, and we control parameters affecting the habitability of the whole earth—for example, the concentration of carbon dioxide in the air. Learning how to adjust these parameters is imperative during this century, and bioenergy will be a part of the solution. In particular, in the process of providing large amounts of perpetually renewable energy, biofuels from diverse native prairies promise to restore degraded farm soils, reduce erosion, improve groundwater filtration, expand wildlife habitat, scrub greenhouse gasses from the atmosphere, and generally increase the biodiversity of the planet—all of which could come true with careful planning now.”

— Gayle Graham Yates

Move May “Banquet” to midday?

The UMRA board is considering moving the May Annual Meeting and Banquet from an evening to a midday event.

In recent years, the evening meeting attendance has been lower than at luncheon meetings, and it has become necessary to subsidize the dinner costs. A midday meeting could be at lunch time or it might be early afternoon with more of the festivities of a dinner meal. We’d like to hear from you! If you have an opinion about either keeping the time for the May meeting in the evening or moving it to the middle of the day, please let one of your board members know or write to President Gayle Graham Yates at graha001@umn.edu.

UNIVERSITY OF MINNESOTA

OCTOBER
LUNCHEON MEETING

Tuesday
October 23, 2007
11:30 a.m. – 1:30 p.m.

Featured Speaker

Clarence Lehman, ecologist and computer scientist
“Adjusting the Earth’s Thermostat ”

Location

Conference Room ABC
Campus Club, Fourth Floor
Coffman Memorial Union,
East Bank Campus, U of M

Cost

Prepayment: \$12 per person.
\$14 at door for those not prepaid.

Reservation Deadline

Thursday, October 18

To reserve your place(s) and take advantage of prepaid price, send a check, payable to UMRA, to Ben Zimmerman, secretary, at 2225 Folwell Avenue, St. Paul, 55108. Contact Ben at 651-645-1662 or e-mail him at zimme003@umn.edu.

Reservations requested after Oct. 18 will be on a waiting list. Cancellations must be received by noon October 18.

Parking

Parking is available in the East River Road Garage at UMRA’s membership discount, \$4.50 for the entire day.

Board Meeting at 10 a.m.

UMRA NEWSLETTER

FROM THE PRESIDENT

It was my pleasure to meet new retirees at the September 26 Eastcliff party for them and to speak with some of them personally as well as to the group from the podium.

I told them that I think we University of Minnesota retirees are a liberated lot. Some of us float about in a continual state of elation, I among them, delighting in doing whatever we please whenever we want to. Some of us travel to other continents, states of the U.S., and islands off coasts. Some of us spend endless hours with our grandchildren or great-nephews and nieces and never tire of reading storybooks or attending high school soccer games or sitting through student dance recitals. Others want little to do with the second-generation family offspring; been there, done that, thank you very much. Some of us get new knees and hips and teeth and other bits-and-pieces and make jokes about how mechanical heart companions—pacemakers—set off airport security alarms. Some live parts of each year in warm Arizona, California, or Florida; some move entirely away from Minnesota or into downtown condos in St. Paul and Minneapolis. Others remain in family homes in our friendly Twin Cities neighborhoods. Some write books and continue research, art-making, scholarship, and teaching, while others give away their libraries and computers and never strike another lick of work. Some

make amateur music in neighborhood orchestras; some grow tomatoes, green beans, and squash in their backyard gardens. Some win doubles tennis matches with their granddaughters. Some take up running again—on the advice of their doctors. Some begin collections of exotic orchids, some collect antique maps of Cambridgeshire in England. And, of course, there are a few who mope around the house with nothing to do, and moan and groan about not wanting to be old.

I believe that whichever way you choose to be a retiree that your way is a good way. Just as a religious sage said that there are many paths to Heaven's gate, there are many ways to live successfully one's retirement.

I told the new retirees that being involved in UMRA is a way to continue engagement with our beloved University of Minnesota and, also, to have companionship within a community of persons who share values, experiences, intellectual curiosity, loyalties and pleasure from our long—some think very long—years of service to the U.

We have a policy of providing a **free lunch** for up to 10 guests who are prospective member University retirees at any one of our monthly UMRA luncheons. Why not invite other retirees you know to be our guests at a luncheon soon and to experience shared retirement with us?

— Gayle Graham Yates

Gray Gopher News

Harlan Hansen and Ruth Hansen have published *The Literate Child: Helping Four-Year-Old Children Attain Basic and Literacy Skills* with the Naples, Florida Community Foundation and conduct workshops for teachers. Harlan gives talks on "Collections: Inexpensive Therapy" with special emphasis on his own collections of ice cream scoops (earliest 1876) and children's pencil boxes (from early 1900s). Ruth teaches memoir writing.

Warren and Manna Ibele celebrated their 60th wedding anniversary on September 3 at the Hidden Inn near Alexandria, Minnesota, where they were married on the west porch in 1947. The inn has been in their family since 1943, and they have spent some of every summer there since 1946.

Vern Jensen and his granddaughter, Ellie Kantar, were runners-up in their division in the 12th Annual Twin Cities Grandparent/Grandchild Tennis Tournament last summer, sponsored by the Senior Tennis Players Club.

David Wark is currently the president elect of the American Society of Clinical Hypnosis and will become president in February at the Chicago annual meeting.

And, a correction—or rebuttal—of the premature announcement of **Frank Sorauf's** 80th birthday: "I regret to inform you that the 'reports' of my 80th birthday are—in the words of Mark Twain about a more serious matter—'greatly exaggerated.' As a matter of fact, I turned 79 this past May 31st, having been born on that day in 1928. (Birth certificate available on request.) "Now, lest anyone rush to put my 80th on the 2008 calendar, let me say that I rather like being 79. It is a prime number that stands without the encumbrances and distractions of unimportant divisors. And no one calls it 'the seven-nine'—at least not within my hearing. It is a modest trail-mark, always overshadowed by the milestone to follow. One can comfortably stay below the radar in it. So, I may just decide to remain 79 for at least a few more years."

Send news to Gayle Graham Yates, graha001@umn.edu.

Advance look at 2008 changes in health care premiums for U retirees on UPlan

With the beginning of the new academic year, University Retirees and their spouses/domestic partners 65 and over will soon once again have an opportunity to review and select their health care coverage for next year under the U Plan. Although open enrollment is not scheduled to begin until November 1, here is an advance look at the new monthly and annualized premium costs for medical and dental coverage under the various plan options, as well as the amount of change from this past year.

MEDICAL

According to data from Employee Benefits (Table 1) the overall cost of retiree health and medical coverage under the U Plan in 2008 will be higher (7.4%) than it was in 2007 (6.1%). By plan, those enrolled in BC/BS's U of M Retiree Plan will see the biggest increase in their cost of coverage—\$27.39 per month or \$328.68 annually (up 9.7%), due in large part to higher than projected member utilization of health and pharmaceutical services this year. U Care for Seniors will increase \$22 per month or \$264.00 annually (up 9.9%), although it remains the U Plan's least costly option. Medica's Group Prime Solution increases \$12 per month or \$144 annually (up 4.78%) and Health Partners Freedom Plan, \$7.80 per mo. or \$93.60 annually (up 3.2 %).

In addition to the higher premium rates, other changes in the retiree health and medical plan offerings include:

BC/BS :

- The current three tier (\$10 generic; \$30 formulary brand; \$30 specialty drug) prescription drug co-payment structure changes to: \$10 Generic Drugs; \$30 Preferred Brands; \$30 Specialty Drugs; \$50 Non-Preferred Brand Drugs and 25% co-insurance for Supplemental Drugs
- A reduction in the Hearing Aid Benefit from 100% every 3 years to 80% every 3years.

U Care For Seniors:

- An increase in the out-of-pocket maximum from \$3,100 to \$3,250.
- Expansion of the plan's coverage to include the remaining 9 Minnesota counties and 23 Wisconsin counties not previously covered as well as the Park Nicollet Clinics.

Medica:

- The addition of its Medica Group Advantage Solution Plan, a private fee-for-service option for U of M retirees residing outside of Medica's current service area, with the same benefits and rates as offered under its Group Prime Solution option.

Health Partners:

- The addition of supplemental drug coverage for erectile dysfunction drugs .at the same co-pays as generic and brand drugs.

Blue Cross/Blue Shield, Health Partners, and U Care Seniors:

- A change in the Catastrophic Pharmacy Benefit level, ie., the Medicare true out-of-pocket maximum, from \$3,850 to \$4,050 as well as the current \$2.15 co-pay for generic drugs to the greater of \$2.25 or 5% co-insurance and the \$5.35 co-pay for brand drugs to the greater of \$5.60 or 5% co-insurance.

Table 1: Comparison of premium costs

Plan Option	Monthly cost in years indicated		
	2008	2007	Chg.
BC/BS.....	\$ 308.84	281.45	27.39
Medica Group Prime.....	263.00	251.00	12.00
Health Partners Freedom...	251.70	243.90	7.80
UCare for Seniors.....	245.00	223.00	22.00
Plan Option	Annual cost in years indicated		
	2008	2007	Chg.
BC/BS.....	\$3,706.08	3,377.40	328.68
Medica Group Prime.....	3,156.00	3,012.00	144.00
Hlth Partners Freedom...	3,020.40	2,926.80	93.60
UCare for Seniors.....	2,940.00	2,670.00	264.00

(For retiree couples, the above rates are doubled.)

DENTAL

For dental coverage, the financial picture is much brighter, with costs slated to rise only slightly (see Table 2 on page 4), tempered further by an increase in the per person annual maximum from \$1,250 to \$1,500 per contract year.

Over all, Delta Dental PPO remains the least costly option offered for both single (\$383.50) and retiree couple's coverage (\$813.80), followed by Health Partners Dental (\$412; \$872.30), Health Partners Dental Choice (\$443.30; \$938.60), Delta Dental Premier (\$455.00; \$960.70) and University Choice (\$513.50; \$1088.10).

It is interesting to note that although the latter remains the most expensive of the five dental options offered, its premium rate increased the least while those for its less costly competitors, Health Partners Dental Choice and Delta Dental Premier, exhibited the biggest jump over this year, ie: \$40.30 single; \$88.40 couples, and \$31.20 single, \$70.20 couples, respectively.

— Ted Litman, UMRA Representative to the University Benefits Advisory Committee

Dental Care Premium Table continued from page 3

Table 2: Comparison of annual premium costs for Dental Plans in 2008 and amount of change from 2007

INDIVIDUAL RETIREE COVERAGE

Plan Option	2008	Increase from 2007
Delta Dental PPO.....	\$383.50	26.00
Health Partners Dental.....	412.10	24.70
Health Partners Dental Choice.....	443.30	40.30
Delta Dental Premier	455.00	31.20
University Choice.....	513.50	20.81

RETIREE COUPLE'S COVERAGE

Delta Dental PPO.....	\$813.80	55.90
Health Partners Dental.....	872.30	55.90
Health Partners Dental Choice.....	983.60	88.40
Delta Dental Premier	960.70	70.20
University Choice.....	1,088.10	46.80

Make your wishes known-UMRA contact numbers

UMRA encourages your active participation in UMRA affairs. To facilitate communication within the association, we offer this list of officers and others to contact.

President: Gayle Graham Yates, 612-920-2501,
E-mail: graha001@umn.edu

President-elect: Harold Miller, 612-824-1662
E-mail: miller@umn.edu

Secretary: Ben Zimmerman, 651-645-1662,
E-mail: zimme003@umn.edu

Treasurer: Judy Howe, 651-645-2584,
E-mail: j-howe2@umn.edu

Past President: Frank Miller, 612-331-2145,
E-mail: mille005@umn.edu

Members database manager: Carl Jessen, 651-645-1220
E-mail: c-jessen@umn.edu

Membership chair: Pat Tollefson, 763-781-9747
E-mail: p-toll@umn.edu

Webmaster: Ron Anderson, E-mail: rea@umn.edu

**For additional information about
UMRA and its activities, visit the association's
Web site at www.umn.edu/umra.**

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