

UMRA U NEWSLETTER

A Communication of the University of Minnesota Retirees Association

NOVEMBER 2004

Elder law attorney Kris Maser to speak on protecting interests and rights

Whether dealing with wills, establishing trusts, creating powers of attorney and guardianship, assuring medical assistance, or litigating personal injury, the rapidly growing field of elder law is of special importance to senior citizens. At our November luncheon, we'll



welcome Kris Maser, an attorney dedicated to protecting the interests of the elderly and their families.

A 1976 graduate of the University of Minnesota with a major in German language and literature, Ms. Maser spent several years living abroad before returning to earn a degree from the William Mitchell College of Law. Active in both professional and community affairs, she has served as adjunct professor at "Billy Mitchell" and is coauthor of Minnesota Conservatorship Standards. She lectures locally and nationally on elder law issues.

From 1991 to 1995 she was president of the Minnesota Association of Guardianship and

Conservatorship. She also was president of the Parkinson's Association of Minnesota and currently serves on the board of directors for the National Guardianship Association. In 1996, she received the Mary Alice Gooderl Award for outstanding service from the Minnesota State Bar Association's Elder Law Section.

As readers of this newsletter will recall, UMRA hosted the annual meeting of Big Ten Retirees Associations last August. Everyone in attendance agreed that Ms. Maser's honest, engaging, and informative presentation to that group was a highlight of the conference. Her talk on November 23 promises to be a highlight of UMRA's program year as well.

Members who wish to learn more about the field of elder law prior to our November meeting might want to visit some of the numerous elder law Web sites available online.

You can do this two ways: Go to the Google search engine and type in Elder Law; or, for a simpler beginning, go to the UMRA Web site (www.umn.edu/umra) and then click on "ElderLawAnswers."

Effort launched to provide rides to UMRA meetings

At a recent meeting, the Board agreed to explore arrangements for providing rides to our monthly luncheons for UMRA colleagues who are either unable to drive or use public transport. For years, close friends and neighbors have shared rides, but such informal arrangements may not reach all our colleagues in need. The Volunteer Center has agreed to help in a new effort by pairing members who need rides in any given month with willing providers. Success of the project will depend on two things: determining the level of need and creating a list of colleagues able to offer rides. If you are willing to help out from time to time as a driver, please

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UNIVERSITY OF MINNESOTA

NOVEMBER
LUNCHEON MEETING

Featured Speaker

Kris Maser, Attorney at Law,
Maser and Amundson, P.A.

**"Elder Law: Serving the
Needs and Protecting
the Legal Rights of the
Elderly"**

When

Tuesday, November 23, 2004
11:30 a.m.

Location

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

Cost

\$12 per person (tax included)

**Reservation Deadline
Thursday, November 18**

To reserve your place(s), send a check, payable to the University of Minnesota Retirees Association, to David Wark at 1313 5th St., SE, Mpls, MN, 55414; call 612-379-3854; or e-mail him at wark@umn.edu. Reservations requested after November 18 will be placed on a waiting list.

Cancellations must be received by noon Wednesday, Nov. 17.

Free Parking

For two hours of free parking in the East River Road or Weisman Museum garages, bring your ticket in for validation.

Board Meeting at 10 a.m.

UMRA NEWSLETTER 1

FROM THE PRESIDENT

In recent weeks, the Board has been active on several fronts. One has been devising strategies for increasing UMRA membership, a task essential to ensuring the association's future. On October 13, a membership working group—consisting of Al Linck, Ramona French, Marty Dworkin, Sue Fortner, Cal Kendall, Shirley Zimmerman, and me—met to look over preliminary data on our present membership patterns and frame a set of recommendations for Board action. More information on this important set of initiatives will be forthcoming in the months ahead.

Increasing membership among faculty, staff, and P & A retirees depends in turn on our ability to make the case to prospective members that UMRA offers important benefits to them. A second working group—made up of Ted Litman, Elizabeth White, Rod Loper, Alan Kagan, Russ Hobbie, Mary Heltsley, Frank Sorauf, and me—met on September 20 to consider strategies for strengthening UMRA's role as an advocate for retirees' rights and interests. This group and the Board are continuing those discussions and will soon report to the membership on our progress. In the meantime, we welcome everyone's advice on that agenda.

Two additional working groups will soon be formed: one to recommend ways of further improving UMRA's Newsletter and the other to devise strategies for securing senior rates at various University venues. Once again, we solicit your suggestions. Anyone wishing to help out on any of these ventures may contact me.

Following our usual custom, there will be no luncheon meeting in December, while members scatter and are otherwise occupied with the holidays. We'll regroup in the New Year on January 25 at our familiar time and in our familiar place, so mark this on your calendars. Also keep an eye peeled for the next, which is to say the January, issue of the Newsletter.

A final note: I recently received word of the death of Allison Christianson, a long-time, centenarian member of UMRA. Allison graced our gatherings as recently as last spring's banquet. Her presence will be sorely missed.

Cordially,

John Howe, President

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call the Volunteer Center office at 612-625-8016 and leave your name, address, and telephone number. You don't need to commit to helping out every month. And, at any time, if your circumstances change, you may ask to be removed from the ride-providers list.

If you need a ride to the November luncheon, or to any of our meetings in 2005, please call the Volunteer office no later than a week prior to the luncheon date. For November, that's the 16th. This will give the Volunteer staff enough time to put you in touch with several drivers from your area of the Twin Cities. Please note that you will need to place a new call each time that you require a ride. If you have any questions or suggestions concerning these arrangements, contact John Howe at howex002@umn.edu or by phone at 651-645-2584.

UMRA Web site offers access to useful information online

In this increasingly interconnected, computer-driven world of ours, there are countless sources of information available online that can be a great help to retirees. If students can write papers these days without leaving their computers, why can't seniors surf the net for similarly useful information? The answer, of course, is that we can. The trick is discovering what's out there and how you can access it—as well as determining what's trustworthy and what's not.

Enter UMRA with a modest effort to provide some guidance. Just go to the UMRA Web site (www.umn.edu/umra) and click on "UMN Resources" or "Other Resources." There you'll find links to a number of valuable Web pages. Among "Other Resources," an easy click will take you to such agencies as the Minnesota Senior Federation, AARP, the Social Security Administration, and the Minnesota Board on Aging. "UMN Resources" listings include the Vital Aging Network, the University Libraries, Arts and Culture on Campus, the University Senate and its committees, the Civil Service Committee, and Sports and Recreation.

We invite you to visit these links, decide which ones seem most useful, and suggest additional links that would be helpful to our members. Send your comments and suggestions via e-mail to umra@umn.edu or to howex002@umn.edu. Advice is also welcome the old-fashioned way, by calling John Howe at 651-645-2584.

University health benefits plans compare favorably; U offers self-care guide

In last month's issue of the *UMRA Newsletter*, we were pleased to report that, contrary to expectations, the premium cost of our health and medical care coverage under the UPlan will rise only marginally next year, a tribute to the negotiating skills on our behalf by Karen Chapin of Employee Benefits and the value of a competitive marketplace. Despite such good news—in light of the controversy that surrounded the separation of our health benefits program from the state—it is fair to ask: how well did we do this year compared to our state counterparts? And the answer appears to be quite well indeed.

For, as the figures in Table 1 indicate, not only are the annualized costs for retiree medical care coverage offered under the UPlan anywhere from \$59 to \$717 less (depending upon the plan option chosen than that offered through the state), but both the deductible and out-of-pocket maximums are higher for the state's coordinated plan versus our BlueCross/Blue Shield University or Minnesota Retiree Plan. Moreover, with the UPlan's Medica Prime Group Solution, University retirees are afforded access to an additional, less costly, broad-based provider network alternative option to choose from. Co-pays, on the other hand, for both HealthPartners 65+ and UCare for Seniors Plans, are lower through the state. Even more marked are the cost differences for early retirees and/or spouses and

dependent partners under 65, which are from \$546 to \$2,468 less under the UPlan (Table 2). Thus, for the second year in a row, it appears that the decision to separate our benefit plans from the state was the right one.

Finally, as part of its wellness initiative, the UPlan is announcing a special offer. Through special arrangements with the publisher, University Bookstores has made copies of the 4th edition of the *Mayo Clinic Guide to Self Care* available to retirees and members of the University community at the reduced price of \$7.95. Easy to understand and nicely illustrated, this guide contains information about more than 150 of today's most common health problems. It also provides a ready reference on how to prevent illness, detect it before it becomes a costly problem, and avoid unnecessary trips to a doctor's office or emergency room.

For your convenience, copies of the book will be on display for your review and purchase at our November regular luncheon meeting as well as at the University Bookstore on the ground level of Coffman Union. In addition to picking up a copy for yourself, you might want to purchase several as gifts for family and friends this holiday season.

Ted Litman

UMRA Representative to the Benefits Advisory Committee

Table 1: Comparison of the annualized 2005 premium costs for retiree health and medical coverage under the UPlan versus the State Plan by plan option

Plan Option	UPlan	Plan Option	State Plan	Difference
BC/BS U of M Retiree Plan	\$4,338	BC/BS Coordinated Plan	\$4,571	(-\$233)
HealthPartners 65+	\$3,183	HealthPartners 65+	\$3,899	(-\$716)
Ucare for Seniors	\$2,586	Ucare for Seniors	\$2,645	(-\$59)
Medica Group Prime Solution	\$3,168			

Table 2: Comparison of the annualized 2005 premium cost for health and medical coverage for University retirees and/or their spouse/partner under age 65 enrolled in the UPlan versus the State Plan by plan option

Plan Option	UPlan	State Plan*	Difference
Base Plan (HealthPartners)	\$6,118	\$8,586	(-\$2,468)
Patient Choice			
I	\$6,652	\$8,586	(-\$1,934)
II	\$7,080	\$8,586	\$-1,506)
III	\$8,040	\$8,856	(-\$546)
Preferred One	\$7,156	\$8,586	(-\$1,430)
Definity Health			
Option 1	\$7,001	\$8,586	(-\$1,585)
Option 2	\$6,118	\$8,586	(-\$2,468)

* Under the State's Advantage Plan, early retirees, spouses, and domestic partners under 65 years of age pay the same premium, i.e., \$368.68 per month or \$8,586 a year, but different co-pays and co-insurance requirements depending on the provider cost group.

Kudos to Gerhard Weiss

A recent *Minnesota Daily* article brought the welcome news that our immediate past president Gerhard Weiss has been awarded a medal of honor from the Austrian government for his many contributions to the University's Austrian Studies Center. Gerhard chaired the Advisory Board when the center was first established, continued on the board for many years, and served as interim director from 1999 to 2001. In addition to his many administrative talents, he has published extensively on 19th century Austrian literature. As UMRA colleagues, we all share the luster, if ever so faintly, of Gerhard's recent honor.

Many among our number continue to do interesting and important things, and we are eager to celebrate their achievements in similar fashion. Putting aside Minnesota reticence to boast, we invite you to send news of your own or others' accomplishments for inclusion in future newsletters.

Now you can make reservations online

We direct your attention to the front page information for the November meeting. Note that you now have the additional option of making reservations for UMRA's monthly meetings online. As with reservations made by phone, you can pay your bill at the sign-in desk when you arrive.

Join a health club for the mind!

The Osher Lifelong Learning Institute (OLLI), formerly the ElderLearning Institute, is a membership organization and an affiliate program of the College of Continuing Education. The vitality of OLLI is linked directly to the mission of active learning and active participation. Except for an executive director, an office manager, and a part-time student, OLLI is an all-volunteer organization. Members are committed to the idea of OLLI as a volunteer learning community.

We actively seek U of M retirees as members, volunteers, and course leaders. There are three criteria for course leaders: he/she must be passionate about a topic, willing to share and bring members' life experiences to discussions, and committed to the principle of "No Tests!" Leaders choose their own topics, perhaps something they previously taught or a new topic they would like to try. OLLI presently offers 180 courses, activities, and tours per year. Courses meet once a week for 90 minutes. There are two eight-week sessions and a six-week winter session. Members may take at least two courses during each session. Membership is \$195 per calendar year; scholarships are available. For more information or to discuss an idea for a course, please contact Steve Benson at 612-624-7847 or go to www.umn.edu/umra or www.cce.umn.edu and click on OLLI's previous name, ElderLearning Institute.

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 **UMRA**
Retirees Association
University of Minnesota

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