# U<sup>M R A</sup> NEWSLET<u>TER</u>

A Communication of the University of Minnesota Retirees Association

**NOVEMBER 2005** 

# Jeffrey Kahn to address stem cell research and public policy at November meeting

In 1988, Mario Capecchi discovered that a cell from a three-day-old embryo of a mouse could be extracted and injected with a gene. The cell will splice that gene in at precisely the point where the gene belongs, replacing the existing (faulty) version of the gene. The altered cell could be placed back inside an embryo that can grow into a mouse, cells of which contain the new,

"repaired" gene.



In 1998, human embryonic stem cells were discovered, and less than two years later, the National Institutes of Health (NIH) were directed by President Bill Clinton to provide

federal funds for research in embryonic stem cells under specified rules and conditions with greater latitude than those that would be imposed by his successor.

In August of 2001, President George W. Bush announced his administration's policy with respect to public support of embryonic stem-cell research. The policy permits public funding for research only on human embryo stem-cell lines that existed at that time (2001). This was reported to be 72 lines, but according to the NIH, the actual, useful number is about one-fourth of this number. This policy, based in part on the view that human embryos should be regarded as human beings and thus worthy of protection, has restrained research to a limited number of cell lines, which deteriorate over time.

In a discipline evolving at a rapid pace, this is a severe handicap. Consequently, laboratories in Europe and Asia are increasingly the focus of ground-breaking research in this important bio-medical area. Because gene therapy holds the promise of treating gene-related illnesses, embryonic stem-cell research stands at the intersection of science and public health policy, religion and ethics, and economics.

To lead us through this thicket of often conflicting objectives and practices is Professor Jeffrey Kahn, Maas Family Chair in Bioethics, and director of the Center of Bioethics at the University. With faculty appointments in medicine, public health and philosophy, Dr. Kahn investigates the interaction of ethics, public health, genetics, research, and public policy in these areas.

Prior to coming to the University of Minnesota in 1996, Dr. Kahn directed the graduate program in Bioethics at the Medical College of Wisconsin. In 1994, he served as associate director of the White House Advisory Committee on Human Radiation Experiments whose findings appear in the extensive report, "The Human Radiation Experiments" (1996 Oxford Univ. Press). His most recent book is *Beyond Consent: Seeking Justice in Research* (Oxford Univ. Press). Professor Kahn holds the degrees: B.A. in microbiology, UCLA; M.P.H. in health policy, Johns Hopkins; and Ph.D., philosophy/bioethics, Georgetown.

We look forward to Professor Kahn's presentation and remarks at UMRA's luncheon meeting in November.

-Warren Ibele

#### University of Minnesota

#### NOVEMBER LUNCHEON MEETING

Tuesday November 22, 2005 11:30 a.m. — 1:30 p.m.

#### Featured Speaker

Jeffrey Kahn, director of the Center of Bioethics at the University of Minnesota "Little Cells, Big Issues— Ethics and Policy Issues in Stem Cell Research"

#### 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 17

To reserve your place(s) send a check, payable to the University of Minnesota Retirees Association, to Ben Zimmerman at 2225 Folwell Avenue, St. Paul, MN 55108; call him at 651-645-1662; or e-mail him at zimme003@umn.edu.

Reservations requested after Nov. 17 will be on a waiting list. Cancellations must be received by noon Wednesday, Nov. 16.

#### **Parking**

Parking is available in the East River Road at UMRA's membership discount, \$4 for the day.

Board Meeting at 10 a.m.

#### FROM THE PRESIDENT

The UMRA Board gathers before each Tuesday Association Luncheon Meeting to receive reports from officers and representatives to various University committees and to conduct regular business. Minutes of Board meetings are available on request from our secretary, Ben Zimmerman.

The meeting of October 25 dealt with two items I wish to note here. The first: an audit of association finances was received and approved; our finances were found to be in order. The second: a decision was made to place membership activities under a single, new Board officer. This decision followed a review of tasks currently assigned to the principal officers—president, president elect, past president, treasurer, secretary—which found that, over time, the treasurer has accumulated a rather lengthy array of tasks, not necessarily all financial. Membership tasks, while well-executed, are dispersed. We will vest the new board position—principal officer—with the responsibility for membership, to coordinate and focus efforts to recruit and retain members.

We should recognize that, in one sense, the effort to build and maintain membership is our collective responsibility. But we all know the adage that "The responsibility of all is the responsibility of none." According to the University's General Counsel Office reading of privacy law, UMRA is allowed to contact a retiree only once about joining the association; however, individuals are not so bound.

The Board is concerned about building UMRA membership, and members of UMRA will be encouraged to seek out and invite retired colleagues to join us. More about this important topic will be in future newsletters.

Cordially, Warren Ibele, President

# Retirees Volunteer Center welcomes your participation

Whatever your skills and interests, we'll welcome you to join in our many ongoing projects. Please call the Volunteer Center office at 612-625-8016, for more information or to register your interest.

—Helen Briggs, Communications Chair

# University to offer temporary, part-time adminstrative work to University retirees

The Office of Human Resources (OHR) has asked for UMRA's help in finding retirees who may be interested in assisting those colleges that are restructuring in the strategic positioning process. This is an opportunity for University retirees with proficiency in administrative skills to work on a temporary, as needed, part-time basis!

During the past year, the University of Minnesota has pursued a strategic positioning process to plan for the future, with the goal of becoming one of the top three public research universities in the world. The strategic positioning process will result in major changes that will impact employees in the affected colleges.

During these transitions, the Office of Human Resources (OHR) has established three goals:

- Maximize career opportunities for and development of all faculty and staff
- Minimize involuntary staff reductions
- Promote ability and agility of staff in line with newly focused academic directions and administrative structures

To achieve these goals, OHR has several programs and services available. One of them is a Creative Staffing Initiative, which is designed to assist administrators with temporary staffing. Temporary staffing would allow departments or work units to function efficiently and yet remain flexible through this transition.

OHR believes the best source for temporary staffing would be experienced University retirees who may be willing to work on a part-time, as needed, basis to fill open positions as they occur. Creative Staffing is actively recruiting retired U of M staff members with proficiency in the following areas:

- Financial Systems HRMS, PeopleSoft, Payroll, CUFS, or Forms Nirvana
- General Administrative MS Office, word processing, spreadsheets, database, or customer service
- Accounting budget preparation and maintenance, contracts and grants administration, or accounts payable and receivable
- Communications writing, proofreading, manuscript editing, or scientific and technical typing

If you are interested in a temporary, part-time position, you may complete an application online at http://www1.umn. edu/ohr/strategic/temporary/. Then click "submit."

Continued on page 3

# University retirees' health care benefits plans include Medicare-Part D

By now, you should have received informational materials from Employee Benefits concerning open enrollment for next year's retiree health and dental offerings under the U Plan. With open enrollment scheduled to run from November I to November 30, retired University faculty and staff will once again have an opportunity to review and select their medical and dental care options under the U Plan.

University retirees and their dependents 65 years of age and older who are enrolled in any of the University's four medical plans, will automatically be enrolled in Medicare Part D; with the monthly Part D premium included as part of each of the plan's prescription drug benefit.

We are pleased to be able to report that, even with the inclusion of the \$32 monthly Medicare Part D premium in each of the plan offerings, the annual premium costs next year will be less than they were in 2005, with Blue Cross/Blue Shield's U of M Retiree Plan exhibiting the biggest reduction (-\$1089.36), followed by Health Partners (-\$479.04), Medica's Group Prime Solution (-\$348.00), and U Care for Seniors (-\$161.76). Note: The premium for spouses 65 years of age and over is the same, so the savings accrued per family will be twice this amount.

In addition, as a result of the U's decision to go to a tiered benefit structure for its active employees, retired couples will see their annualized premiums for dental coverage reduced: -\$446.50 for Delta Preferred; -\$434.30 for Health Partners Dental Choice; -\$428.80 for University Choice; -\$398.90 for Delta Preferred Delta Premier; and -\$396.50 for Health Partners Dental.

# Major Changes for 2006

- Prescription Drugs (all plans): The number of pills allowed per 30-day prescription for generic and formulary drugs purchased at a retail pharmacy is reduced from 34 to 30; mail order, from 93 to 90.
- Catastrophic Pharmacy Coverage (30-day supply, all plans). If the total out-of-pocket prescription drug ex-

#### Temporary work—Continued from page 2

For more information or to request a paper copy of the application, contact: Melinda Soderberg, Creative Staffing coordinator, at 612-625-4050, or send an e-mail to soder020@umn.edu.

For more information on the Transforming the U Strategic Positioning, go to http://www1.umn.edu/systemwide/strategic\_positioning

penditures exceed \$3,600 per year, the member's cost will be reduced to the greater of 5 percent of the cost of the drug or a \$2 co-pay for generic and a \$5 co-pay for brand formulary drugs.

- Blue Cross/Blue Shield's University of Minnesota Retiree Plan. In return for a significant reduction in premium costs, subscribers will see:
  - a. An increase in the plan's annual deductible from \$100 to \$124, the same as that for Medicare.
  - **b.** Implementation of a more restricted 2-tier prescription drug formulary, which may necessitate the need for a subscriber to change a medication selection if a drug is no longer included in the plan's formulary. In such cases the plan will assist subscribers in selecting an acceptable substitute.
  - c. Increase in co-pays for both non-generic and brand named drugs from \$20 to \$30 per prescription.
  - d. Elimination of the \$750 cap on out-of-pocket prescription drug expenditures. (Note: As a result of items b and c, subscribers to the BC/BS offering may see their prescription drug costs rise.)
  - e. Subscribers will have two BC/BS cards: one for medical and hospital coverage and one for prescription drugs. f. An increase in the plan's annual out-of-pocket maximum (excluding pharmacy co-pays) from \$780 to \$804.
- Medica Group Prime Solution
  - **a.** An increase in the emergency room co-pay from \$40 to \$50 if not admitted.
  - b. Pharmacy co-payments will no longer count toward the plan's \$3,000 annual out-of-pocket maximum.
- U Care for Seniors
  - **a.** An increase from \$10 to \$15 co-pay for urgent care.
  - b. An annual out-of-pocket maximum of \$3,500, not including pharmacy co-payments, hearing aid, and eyewear expenditures nor co-insurance for non-emergency out-of-network care.

#### Conclusion

Overall, the incorporation of Medicare Part D into each of the University's participating retiree medical plans as well as the U's decision to go to a tiered benefit structure for its active employees seems to have served our retirees well. In making your plan selection, however, it is important to take into account not only the cost of premiums and differences in co-payments and deductibles, but also plan prescription drug formularies as well.

I hope this brief analysis will prove helpful toward that end.

#### Ted Litman

UMRA Representative to the Benefits Advisory Committee

# UMRA creates scholarship for Vital Aging Leadership Program

As a result of careful and conservative financial management over the years, the Board of UMRA has found itself with a surplus in its bank account. A proposal was made and enthusiastically endorsed by the Board that a portion of that surplus be used to support and encourage training activities at the U designed to benefit our aging population.

A subcommittee recommended that a grant be awarded to the College of Continuing Education specifically targeted to support students enrolled in their ALVA (Advocacy Leadership for Vital Aging) Program. This program prepares seniors and non-seniors to act in their communities as advisers and advocates for older adults. The program goal is to support the self-determination, community participation, and quality of life of older adults.

Starting in 2006, UMRA will contribute a \$1,000 tuition scholarship each year for a trial period of three years. Each year, the UMRA Board will evaluate whether that money has been usefully spent.

As an additional opportunity for UMRA to support activities in this area, the Center on Aging is developing a training program that will culminate in the awarding of a "Certificate in Aging Studies." The program will require the completion of 16-18 credits of appropriate course work and should be in place within a year. The UMRA Board will view this as another opportunity to help our University to respond to the needs of an increasingly elderly population.

-Martin Dworkin and Jan Hively

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

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