



MICHIGAN STATE
UNIVERSITY



SPARTAN SENIOR

A newsletter for Michigan State University Retirees

LANSING AREA LOCAL EDITION April 2011

MSURA Annual Meeting & Volunteer Award Luncheon **Monday, May 9, 2011, Kellogg Center Big Ten Room C**

MICHAEL PATRICK SHIEL HEADLINES MAY BANQUET

Author, Producer, Golfing, Celebrity Cozier & Advisor at the Kellogg

Wow, what a treat awaits MSU retirees at noon on the 9th of May. Shiels was the last producer for the J.P. McCarthy morning show on WJR-Detroit and produced a tribute CD for J.P. that raised \$500,000 for leukemia research. He has written widely on a number of subjects, including golf course architecture and architects; on playing that fractious game ([Golf's Short Game for Dummies](#)); his travel articles have been published in a number of magazines ([Golf Digest](#), [Business Traveler](#) and others); and he has produced TV segments for ESPN, Golf Network, USA Network & CBS Sports. He even has a book out that tells you how to cozy up with important people (in case you have that in your "bucket list").



Michael Shiel

Fill out the form below and send your check to Bob Wenner. Last year well over 100 of us gathered to hear MSU's own Gordon Guyer. Let's see if we can top that number this year.

LUNCHEON RESERVATION

Monday, May 9, 2011, 11:30 a.m.

Kellogg Center, Big Ten Room C

CHICKEN MARSALA, GREEN SALAD, RICE PILAF,
ROLLS AND BEVERAGE, NEW YORK STYLE CHEESECAKE
Cost \$17.00 per person (includes tax, gratuity & free parking)

Please hold reservations for:

Number:

**If dietary supplement is needed, please call
Kay Butcher at 882-3534 before May 1.**

Total : _____

Clip and Mail this form with check payable to MSU Retirees Association **BEFORE MAY 1st**
to **Bob Wenner, MSURA Treasurer, P.O. Box 203, Okemos, MI 48805**

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President	Patrick Scheetz	517-351-7538
Vice Pres	Ron Smith	517-482-3801
Secretary	Sara Stid	517-676-1702
Treasurer	Bob Wenner	517-339-1685
Past Pres	Gale Arent	517-669-8985
At-Large	Martha Davidson	517-337-9517
At-Large	Gordon Williams	517-349-9032

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Offic Asst	Joan Smith	517-482-3801
Offic Asst	John Roetman	517-349-1090
Spec Proj	Rosemary Pavlik	517-882-2030
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Health Info	Marilyn Rothert	517-393-4364
Membership	Nancy Craig	517-351-1391
Membership	Velmer Oakley	989-224-2015
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Nominations for MSURA Officers

SCHEETZ & SMITH TO RUN FOR OFFICE AGAIN

Confident of re-election and obedient to the nominating committee, Patrick Scheetz has agreed to run again for President of our association, with Ron Smith again his running mate. Election will be held at the May banquet. The rest of the roster:

Past President Gale Arent
Secretary Joan Smith
Member-at-Large Stan Hecker

Officers continuing in their current positions are Bob Wenner, Treasurer, and Gordon Williams, Member-at-Large.

Thanks to Sara Stid who has served a term as Secretary, and Martha Davidson a term as Member-at-Large.

Nominations to any position (except Past President!) may be made from the floor at the May banquet.



Fred Graham

I have read that the term Swan Song comes from a legend that the Mute Swan vocalizes only once in its life, and that cry comes plaintively and beautifully from its throat at the moment of death. Although I have reached octogenarianhood, I have no premonition of my imminent death, but I do think it time to retire from a job I have held for the past seven years. So this is my beautiful cry, as I thank all you folks who have given back good words for the work Steffe Barch and I have completed. It is also plaintive, since as of writing no one has stepped up to take this old geezer's place (is the geezer an aging swan?) . **(Fred Graham, ed.)**

April 11 Meeting features Radio Services

When your editor retired from teaching he began to volunteer as a reader for what was called the Radio Talking Book. Several times per week I would read aloud from local and regional newspapers to folks who were visually impaired and were given small radios that tuned to our frequency. A family medical emergency drew me away from that enjoyable bit of volunteering. Sometime in the last decade the title has changed (we never read books...that's what Dick Estell does five mornings a week on WKAR's AM station) and we now have **Radio Reading Services** directed by Brad Walker, and **Broadcasting Services** chaired by Susi Elkins. You can hear them and ask questions on Monday, April 11. Come to the new MSU Credit Union Building out in the tundra on Coolidge Rd. Donuts at 1:30, program at 2:00.



Susi Elkins

Coach Fossum on "Passion"



Bruce Fossum

Faithful readers may remember that MSURA president Patrick Scheetz made a call for stories of passion and joy in retirement. Bruce Fossum, the eternal tennis coach, sent in the following: Dear Patrick: I read your editorial and thought I would respond. As you and many others know, I have been teaching classes and individual lessons since my retirement in 1990 (as Head Golf Coach at MSU). I do this at FunTyme Golf

Dome in Okemos in the winter months and at MSU in the nice weather. Since the "Dome" opened 12 years ago I have given free Senior clinics every Monday morning at 9:00 AM. We just had 50 people at our most recent meeting. I still get excited teaching and sharing golf stuff and as long as my health holds up, I will continue to do this. Sincerely, Bruce. President Patrick sent Bruce back a thank-you, warned that he would be asking for another golf lesson, and opined that if more retirees would follow their passions, more would be happy with their lives after their working years. (Ed.)

Bob Wenner on More Golf

BOB, our trusty treasurer asks the following question: are you aware that there is a faculty/staff golf club open to both current faculty/staff and retirees? We play on Saturday throughout the year. (Mostly likely skipping November thru March? **Ed.**) You do not have to play every Saturday but only those you want to. If you would like to join, please contact Bob Wenner at 339-1685.

VICE PRESIDENT BRENT BOWDITCH BRINGS GOOD NEWS

HEALTH BENEFITS TALK CHEERS A CROWDED ROOM

A somewhat tense crowd of retirees filled the community room at the Credit Union on March 14 waiting to hear what health benefits changes the U was planning for the new fiscal year, beginning July 1. ("There are more of us than even Coach Suzy Merchant brought out!" exclaimed our VP Ron Smith.) Your editor will try to present highlights of Brent's talk as well as comments by Renee Rivard, Benefits Director. My notes and Brent's outline will be our guide. In the April Source you will find all of this spelled out (without background information) as you re-enroll for the new year.

He began by summarizing MSU's financial challenges, as the State (beginning in 2002) began to cut its appropriations to Michigan universities. It is likely that cuts of about 1.5% per year will leap to a 15% cut for the coming year. Check out the website www.shapingthefuture.msu.edu to see how the U's planning effort, "Shaping the Future," is working thru this drastic cut in funding.

The U's budget for healthcare is \$114 million, and retiree health care is \$25.5 million of that. Nationally, health care costs go up 8% per year, which would mean adding \$9 million more to the U's expenditure. The aim is to allow our expenses to rise no more than 3% per year. Amazingly (to your editor), last year's changes reduced the cost by 10% and it looks like the present year's cost will be \$1 to \$2 million less than budgeted, which means no raise in retirees' expenses!

Last year we reduced costs dramatically with the Generic Prescribing Program, its main thrust being choosing generic drugs over brand names. Lipitor, a brand name cholesterol-lowering drug, costs \$3 per pill, compared to 25 cents for a generic version. The U spent \$528,910 for Lipitor in 2008-2009, and only \$14,464 last year. Overall this program saved MSU \$3.4 million in health care costs last year.

Changes coming in July 2011

1. Generic Prescribing Program additions. Three additional classes of drugs will be added, requiring us to use generics, when available, or else we pay the cost difference between the brand drug and the same-class generic. These classes include migraine medications, blood pressure drugs (ARBS and ACES), and acne antibiotics. Many retirees are already taking generic blood pressure drugs. About 60 folks will be affected by these changes. This will save the U about \$463,000. Remember that, like our speaker himself(!), you can appeal against your change to a generic if your physician agrees.

2. Limiting "Specialty Drugs" to 30-Day Supplies. Last summer a 90-day drug was filled at a cost to the U of \$100,000; two weeks later the dose was changed and the original prescription had to be thrown away! Specialty drugs (bio-tech drugs) are used to treat conditions like hemophilia, multiple sclerosis, rheumatoid arthritis, hepatitis C, and some cancers, and the average cost of a prescription is \$2,500. Limiting scripts to 30 days means fewer doses will be trashed. (Nope, you can't recycle drugs, unfortunately.)

3. Use of CVS/Caremark Specialty Pharmacy for specialty drug prescriptions. Beginning on July 1, all these specialty drug scripts must be filled thru CVS/Caremark Specialty Pharmacy. Retail pharmacies do not usually stock specialty drugs and pharmacists may be less familiar with drugs they seldom handle. CVS/Caremark Specialty Pharmacy can deliver them to your home within 24 hours. And because they are purchased in such large quantities, they can buy these expensive drugs at much lower cost. 408 persons will be affected by this change, saving \$391,000.

Brent Bowditch cont.

4. Exclusion of Non-Sedating Antihistamines (NSAs). Because many of the drugs used to treat hay fever and other allergies are now available over the counter (such as Claritin, Allegra, and Zyrtec), they will no longer be covered, beginning July 1. A few NSA scripts like Clarinex and Xyzal still require a prescription, but there is no evidence that they work better than the OTC alternatives. And usually buying over the counter is cheaper than paying for a visit to the doctor to get a script and then paying the copay. This change will affect about 400 people at a cost savings of \$385,000.

Lowest Cost Plans for 2011-12 Plan Year. The lowest cost plans for MSU retirees for the coming year are as follows:

- o For retirees over 65 with Medicare, the traditional Blue Cross Blue Shield plan will remain the low cost plan.
- o For retirees in mixed Medicare and non-Medicare households BCBS Transition will remain the lowest cost plan.
- o BCN will again be the lowest cost plan for retirees under age 65 without Medicare.

As in the past, retirees under the age of 65 without Medicare also will have the option of selecting the Community Blue PPO at rates that will be identified in the open enrollment materials we will receive in mid-April.

Other Changes the Future May Hold

These changes will result in savings, but it is important to continue looking for additional ways to cut costs while protecting the quality of our health care benefits. Here are some ideas for the future.

- o **Patient Advocacy Programs.** These are programs that help you make the best decisions regarding your healthcare. Two programs being considered include **Best Doctors** and **Accolade**. **Best Doctors** is a 2nd opinion service the U hopes to make available to people facing serious conditions with complex treatment options. We know that 20% of patients get the wrong diagnosis, 50% get the wrong treatment based on best evidence, and 30 cents of every dollar is spent on treatment that does not help. So getting good 2nd opinions makes sense. **Best Doctors** would give us free access to 2nd opinions from nationally recognized medical experts in various fields. These opinions would be based on a review of charts, test results and records and not in-person visits.
- o A second patient advocacy service being considered is **Accolade**. This could potentially become the customer service call center for all MSU health plans and would provide a higher level of service than currently available thru the various health plans. Each person would have a specific Accolade Health Assistant assigned to you to be your advocate. You could call on them anytime to help you with issues such as resolving claims problems, understanding your benefits, finding a doctor, choosing the right treatment options, and more. Their services would be free and offer you help navigating the often complex issues surrounding treatment.
- o **On-site health clinic options.** The U is exploring the possibility of a nearby or on-campus health clinic funded by MSU where we could seek quick care for urgent but non-emergency and non-chronic issues such as colds, minor injuries and illnesses. Fewer emergency room visits for non-emergencies would save a ton of money.

(cont. on Page 6)



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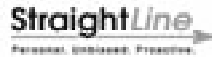
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Lori Strom

Hospice Care

Health Info by Lori Strom

Hospice Care is designed to give supportive care to people in the final phase of a terminal illness with a focus on comfort and quality of life, rather than cure. Often referred to as "palliative" or "supportive" care, hospice care emphasizes the management of pain and discomfort. Emotional support is provided to the patient and their family.

Hospice care can be provided on an inpatient basis or in the home of a terminally ill patient. Hospice services may operate as private nonprofit or as a profit business model. Hospitals, nursing homes, adult foster care and free standing facilities may be used for inpatient care. If a family is uneasy with "Institutionalization" the patient and their family may feel more comfortable in the privacy of their own home. Hospice staff will come into the patient's home to provide services.

The staff may include an RN, Certified Nurses Aid, Social Worker, and Chaplain. Trained volunteers can sit with the patient and provide respite and chore services for the family members to give them a break from their caregiving duties.

Coverage for hospice care depends upon a physician's certification that an individual's life expectancy is six months or fewer if the illness runs its normal course. Medicare coverage is explained on the Hospice of Michigan website, <http://www.hom.org/criteria.asp>.

Hospice of Lansing, Sparrow Hospice Service, Ingham Visiting Nurses and Hospice, and various Home Health Care agencies are examples of Hospice services options in the Greater Lansing area.

**MSU RETIREES ASSOCIATION
22 NISBET BUILDING
MICHIGAN STATE UNIVERSITY
EAST LANSING, MI 48823**

FORWARDING SERVICE REQUESTED

(Brent Bowditch cont. from Page 4)

- o **Integrated Services for Chronic Illness Sufferers.** Some folks need more help than others: they are sicker or need special help with chronic conditions. A pilot program would pay physicians to spend more time with such patients, giving them the time to educate and counsel their clients, leading to a healthier population and reduced costs in the long run. If the pilot program, beginning in 2012, is successful, it could be extended to more physician practices.

Brent and Renee finished by responding to many questions and with assurances that our problems can be taken to our Human Resources folk by calling 800-353-4434 or going to email at hrmail@msu.edu. As we finished, retiree Marjorie Porter spoke for all of us by saying that she had come to the meeting apprehensive but came away thankful for the way retirees are treated by our former employer, MSU.



A Phenomenal Thing

Spring is almost here and a phenomenal thing is about to happen. The crocuses and daffodils will, with their weak sprouts, start an arduous climb through the hard packed earth to reach the warmth of the sun __ and no one will even cheer. All around us wondrous things are happening and who really is watching or seeing or even caring?

Along with all the great things come sad things. We have to watch earthquakes, tsunamis, fires wipe out villages and devastate the lives of honest hard working people around the world. Even though we would like to help them all, we know we can't, but we can help those who are close to home. The knitting group is doing its best to assist those hard hit by the economic times and it truly is a challenge. We need a lot of hands and yarn to assist the cause.

If you would like to help, we do have some empty chairs just waiting for you. We meet every other Tuesday from 1:00-4:00p.m. in room 27 in the basement of the Nisbet Building. If interested just give Rosemary Pavlik a call at (517)882-2030.