



University of Michigan Retirees Association

Volume 8, No. 5

August—September 2004

Social Hour Programs, Fall 2004

Thursday, September 9: How to Avoid Identity Theft! Newspapers and radio/television broadcasts have recently revealed an alarming increase in identity theft. An expert in the field of avoidance, probably from the Dept. of State in Lansing, will offer advice and guidance.

Thursday, October 14: Annual Membership Meeting. The terms of three board members will expire in December. Nominations for new members are welcomed. (Call Don Thiel at 663-0292 <dlthiel@comcast.net>). The meeting speaker will be Donna Parr, from the UM Office of Major and Planned Gifts. See Page 6 for more information .

Thursday, November 11: Former UM President James Duderstadt will reminisce about his presidency and offer his views about present-day intercollegiate athletics.

Thursday, December 9: UMRA pre-holiday get-together. A fine opportunity for getting acquainted while enjoying light refreshment.

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- Page 6: Information on UM-sponsored **charitable gift annuities**.
- Page 7: Preliminary information on the new **Medical Insurance** programs for retirees. **(There will be an important meeting on this topic on September 25.)**

Important Announcement for Computerists!

Beginning this fall, all UM retirees will have a new way to keep in touch with members of the University community and one another – a free e-mail mailbox that can be accessed via <www.mail.umich.edu>.

"This free e-mail mailbox will provide an easy way for those who are no longer on campus -- or even in Ann Arbor -- to communicate with University departments,

such as the Benefits Office, as well as with friends in the University community," says Ruth Addis, Director of User Services for IT Central Services. "This acknowledges the ongoing relationship that many retirees have with the University. It is a small way to recognize the valuable contributions retirees have made to UM."

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Social Hour Details

UMRA Social Hours are held most months during the academic year on second-Thursday afternoons. The gatherings usually include light refreshments--coffee, sliced fruit, cookies, and soft drinks. All UM retirees are cordially invited to attend. Social Hour programs begin at 3:15 PM and continue until about 5:00 PM. Announcements about speakers and programs are made in this newsletter, in University Record *Events* notices, and at <www.umich.edu/~hrra/umra>, the UMRA web site.

Meeting Locations

Meetings are usually held in Suite 18 on the ground floor of the UM Wolverine Tower. This building is located at the southeast corner of the intersection of Eisenhower Parkway and South State Street, east of the Briarwood Mall. Parking is open and free to UM retirees during our Social Hours - that is, from 3:00 PM to 5:00 PM on meeting days. Other venues will be used from time to time. Please check the meeting notice on Page 1 to find out the latest information.

The University of Michigan Retirees Association Newsletter

2072 Administrative Services Bldg, Ann Arbor, Michigan 48109-1432

The Administrative Services Building is located at the intersection of Hoover and Green Streets. Parking is available nearby.

Web site <www.umich.edu/~hrra/umra/>

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A MESSAGE TO OUR MEMBERS

This has been an exciting year! Your program chair, Vice President Pat Butler, put together a series of exciting and informative programs for the monthly social gatherings. We are looking forward to the same for the coming year.

Over the course of the year as the Board of Directors met to discuss UMRA business and to plan for upcoming events it became evident, what with vacations, other meeting requirements and travel, that we need to expand the number of Directors on the Board. On page 4 of this newsletter you will find proposed changes to the UMRA Constitution needed to accomplish this. Also, the Board concluded, we need to establish committees to enhance the support we provide our membership, such as a membership committee and a committee that can arrange for local and long distance travel. There are probably other committees that you, as a member, can suggest and we would appreciate your input.

If the proposed change to the Constitution recommending an increase from nine to twelve Board members is adopted we will add the three new members at the October business meeting. It is important that those of you who would like to serve as a Director let us know. In addition to the three new members, the term of three current members will expire so it is important to identify possible replacements.

The responsibilities of the Directors do not consume a great deal of time. The full Board meets six times a year and the officers meet six additional times a year. Members wishing to serve on the Board should expect to serve as officers when asked. If you are interested in serving please contact the UMRA secretary at 734-936-8626 at your earliest convenience.

Two other changes to the Constitution are proposed. The first modifies Article XIII, entitled *Dissolution*. The proposal is to distribute any assets that UMRA has, if dissolution should occur, to the University of Michigan Office of Financial Aid for providing scholarship aid to students, instead of giving the assets to another organization. The Board is also requesting that an article be added establishing an Affirmative Action Statement. This is a necessary requirement of the insurance company from which we are purchasing liability insurance for the protection of the organization.

In summary, the Board is seeking members interested in serving on the Board and also any suggestions for ways to enhance our service to the membership. We are looking forward to another rewarding year with excellent programs and lots of good fellowship.

Best wishes

Doug Woolley, President

UMRA Will Soon Have a Membership Committee!

Membership committees and their functions were discussed at length during recent meetings of the Big 10 Retirees Association. Other retiree groups have found such committees to be very useful. Accordingly, the UMRA board thinks that it's a good idea for us to start one, too. A tentative list of tasks for such a committee includes:

- Greeting members and guests at our social hours.
- Phoning new UM retirees and telling them about UMRA.
- Presenting ideas for meeting programs to the Program Committee.

Membership will be voluntary, of course, so if you are interested, please call Pat Butler 734-944-1918 or e-mail her at <pdbutler@ic.net>. Pat anticipates having about three committee meetings a year.

News from the UMRA Walking/Hiking Group

Sandy Sipkin, the Walking Group organizer, tells us that she did not schedule any hikes during the summer because of "heat, bugs and vacations!" However, she says the next hike will be on Wednesday, September 15, starting at 10 AM instead of the usual 1 PM. If you are interested in joining the group please contact Sandy at <ssipkin@provide.net> or call her at 747-8785. Sandy will notify everyone on her e-mail list about the details of the gathering place, etc.

Computer Account Information (continued from Page 1)

UM employees who retire after September 1, 2004, will keep the ITCS mailbox they currently have, and will be able to continue using e-mail without interruption. IT Central Services is working with the UM Benefits Office to contact all current retirees and to provide the information needed to obtain and use the new e-mail mailboxes.

In the past, when staff retired, they no longer had free access to University computing resources. Many opted to purchase UM Online (UMOL), which provides a suite of computing services

including a mailbox, file space, and dial-in privileges. As a result of the upcoming changes some individuals may have their computing needs met with the free e-mail mailbox, while others may wish to augment their e-mail with other UMOL services. For more information on UMOL, see

<www.umonline.umich.edu>

Watch for a letter in the mail this fall with information about obtaining and using your new mailbox. "We're looking forward to being able to provide this service to UM retirees," says Addis.



THE UNIVERSITY OF MICHIGAN
Charitable Gift Annuities
a way to give and receive

Michigan alumni/ae and friends can now take advantage of this popular charitable giving opportunity that provides donors with lifetime income. With an **irrevocable** gift of \$10,000 or more, you and/or another person will receive a specified amount each year for life from the University. The amount of payment is determined by the ages of the beneficiaries.

What are the advantages of a gift annuity?

- Ability to convert low-earning assets into a gift that may increase your current income
- Lifetime stream of fixed payments for one or two persons
- An immediate income tax charitable deduction
- Quarterly payments that include a tax-free portion
- Savings on income, capital gains, gift and/or estate taxes
- Distribution of a future significant gift to the UM school, college, unit or program you designate
- University of Michigan recognition for your gift

How are my annuity payments taxed?

A portion of each annuity payment may include a tax-free return of principal. If appreciated securities are used to create a gift annuity, part of the appreciation avoids capital gains taxes, with the remaining portion reported over the beneficiary's life expectancy.

May I defer my payments to a future date?

Yes. You may choose to begin payments immediately or defer payments to a time when you need secure income. If you wish to delay your payments for a future specified time, such as retirement, you may specify the date when you wish the payments to commence. The length of deferment and your age when payments begin will determine your annuity rate. Even if you delay payments, you will receive an immediate income tax charitable deduction. The longer the deferral, the higher the payout rate you will receive.

What assurance do I have that the payments will continue for the lives of the beneficiaries?

The annuity contract is backed by the monies and investments held in the University's segregated gift annuity fund, and secondarily by the University's general revenues. The University of Michigan's excellent investment rating is among the highest given to any institution. The University's high ratings—Aaa from Moody's and AA+ from Standard and Poor's—provide additional assurance of the security of your annuity payment, now and in the future.

For additional information or a personalized illustration, please contact:

*Donna Parr
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3003 S. State St., Suite 9000
Ann Arbor, MI 48109-1288
647-6085*

Two New Medical Insurance Plans for 2005

Two new medical insurance choices will be available to faculty, staff and retirees during this year's Open Enrollment period, October 18 - 29. Two preferred provider organizations (PPOs) are being added to the mix of U-M medical plans. M-CARE PPO PLUS and the Blue Cross Blue Shield of Michigan's Community Blue PPO will be available, with coverage effective January 1, 2005. The addition of the new plans is a result of the recommendations made last year by the Committee on Health Insurance Premium Design (CHIPD) and the University community's desire for greater choice of plans that offer nationwide provider networks.

What does a PPO Offer?

PPOs are generally known for their flexibility, allowing plan members to seek care from both in- and out-of-network physicians without referrals. Although the University already offers a completely portable, comprehensive plan — the Blue Cross Blue Shield of Michigan/United of Omaha traditional fee-for-service plan — its cost is significant to both the employee and the organization. PPOs are considerably less costly than the Blue Cross traditional plan.

Prescription Drug Coverage

Enrollment in any U-M medical insurance plan includes automatic enrollment in the U-M Prescription Drug Plan. PPO membership offers a three-tier prescription drug co-pay plan with no deductibles, the same as offered with HMO membership. View the 2005 Prescription Drug Plan Co-pays chart for details.

When to Enroll

You can enroll in the new plans during **Open Enrollment, October 18 - 29, 2004**, with coverage effective **January 1, 2005**. Open Enrollment materials distributed this fall will provide details on all of your health plan choices.

PPO Plan Summaries

A summary of the new PPO plans is below.

| BCBSM Community Blue PPO | M-CARE PPO PLUS |
|--|---|
| <ul style="list-style-type: none"> • Access to national network of providers • Choose any provider, in-or out-of-network • Greater out-of-pocket savings by using in-network providers • No referrals required (some services may require prior authorization) • In-network preventive services are covered; out-of-network preventive services are not covered • Emergency care covered worldwide | <ul style="list-style-type: none"> • Access to a national network of providers • Choose any provider, in- or out-of-network • Greater out-of-pocket savings with in-network providers (reduced co-pays within the University Health System network) • No referrals required (some services may require prior authorization) • In-network preventive services are covered; limited out-of-network preventive services • Emergency care covered worldwide |

Attend the **September 15 Retiree Medical Benefits Session** at the Marriott Eaglecrest in Ypsilanti for full details. A written notice and a map will be mailed to all retirees in late August. The material above is from the UM Benefits Office web site. Full details of all University medical plans are found at the web address <<http://www.umich.edu/~benefits/newplans.htm>>. Benefits Office: 734-615-2000

Here's Project Genesis!

Help Others Improve Their Reading

The Adult Basic Education department at Washtenaw Community College is looking for people who love to read to participate in Project Genesis, a reading assistance program that provides one-on-one support for students who are working to improve their reading skills.

Volunteer coaches help WCC students with vocabulary, phonics, and comprehension checks. Coaches and students discuss stories, and coaches provide invaluable background knowledge—all of which directly impact reading development. The individual attention that volunteer coaches give these students is a major factor contributing to their college success.

In the three years since the program was implemented there are findings that, in addition to completing their assignments and attending class regularly, the students who regularly work with volunteer coaches exceed the original basic expectations and are able to advance two or more reading levels at the end of only one semester.

Quite a few UM retirees have volunteered for the program — Wade Peacock, Lee Zukowski, George Williams, Tina Smith and Caesar Briefer to name a few. Please consider joining fellow UMRA retirees in this worthwhile program.

Project Genesis is now looking for volunteers for the fall semester who can give one or two hours per week. Daytime and evening hours are available starting September 7. Training sessions are scheduled for August 26 and 28. Other sessions may be arranged.

For more information, please contact Karen Gamret at 734-477-8722 or email <kgamret@wccnet.edu> or Barbara Kenyon at 734-477-8548 or email <bhkenyon~wccnet.edu>.