



University of Michigan Retirees Association

Volume 12, No. 1

August 2009

Social Hour Programs

September 10, 2009 Dr. David H. Sherman, Hans W. Vahlteich Professor of Medicinal Chemistry, UM College of Pharmacy, and Research Professor of Life Sciences at the UM Life Sciences Institute, will present “**Drug Discoveries from Under the Sea.**”

October 8, 2009 **UMRA Annual Business Meeting and Board Election.** Marty Eichstadt, Associate Director of UM’s Benefits Office will host a brief **Question and Answer session** about retiree benefits. See below for Board election information.

Also, **please note that Tuesday, October 6, 2009** is the tentative date for the annual **UM Retiree Health Benefits** presentation. It is again scheduled to be held at the Eastern Michigan University Conference Center. Information will be mailed by the Benefits Office to all retirees.

The UM no longer mails the *University Record* to retirees.
However, UMRA events will continue to be listed in the *Record* and on its web site
<www.ur.umich.edu> as well as on the UMRA web site <www.hr.umich.edu/umra>.

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UMRA Board Election

At the October 8 annual UMRA Business Meeting an election will be held to fill four positions on the UMRA Board. A nominating committee chaired by Pat Butler, with Fred Remley and Lee Zukowski as members, will present a slate of candidates. Four Board members whose terms are expiring are Robert Green, George Williams, Ellen Woodman and Donald Thiel.

At the Business Meeting the Nominating Committee will place the names of three members in nomination for re-election: Donald Thiel, George Williams, and Ellen Woodman. Robert Green has

chosen not to be a candidate for re-election. To fill the fourth position the Committee will nominate James Thiry.

Mr. Thiry has been an UMRA member for many years, has attended the Social Programs on a regular basis, and will provide valuable experience as a member of the Board of Directors. Nominations for Board membership can be made by any Association members at the meeting.

The Board of Directors, on behalf of all members, gratefully acknowledges the dedicated service that Robert Green provided to the Association for many years.

The UMRA Board

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Social Hour Details

UMRA Social Hours are held most months during the academic year on second-Thursday afternoons from 3 to 5 PM. All UM retirees and their guests are cordially invited to attend. The gatherings usually include light refreshments—coffee, sliced fruit, cookies, and soft drinks. 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, at the Record web site <www.ur.umich.edu> and the UMRA web site <www.hr.umich.edu/umra>.

Meeting Location

Social Hour gatherings are held at the Best Western Hotel, 2900 Jackson Road, Ann Arbor. Parking is plentiful, and easy access to the meeting room is gained by using the Ballroom entrance at the rear of the building. Handicap access is good. Other venues are used from time to time. Please check the meeting notices on Page 1 to find the latest information.

The University of Michigan Retirees Association Newsletter

G-250 Wolverine Tower, 3003 South State, Ann Arbor MI 48109

The Wolverine Tower building is located at the intersection of Eisenhower Blvd. and S. State St. Parking is available nearby.

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Financial Incentives for Healthy Behaviors?

MHealthy is a University-wide effort to support the health and well-being of the University Community by providing resources designed to help achieve a safer, healthier and more satisfying way of life. The MHealthy mission is to establish the University as a model community of health where people thrive, develop more cost-effective delivery of healthcare as a model for other institutions; and advance public discussion and encourage social commitment to change by harnessing the intellectual capacity of the University to develop, test, and study efforts to improve the wellness of our employees, dependents, retirees and students.

The MHealthy Advisory Committee, composed of members from each campus and the Health System, draws on the rich resources of the University to help address the national challenge in healthcare by developing innovative long-range solutions to improving health at the University and beyond.

The following statement from MHealthy suggests that UM is studying the usefulness of financial incentives as a way to encourage healthy behavior.

MHealthy is taking an evidence-based approach with a variety of strategies to improve the health of our community. As we studied best practice programs throughout the country, we discovered that incentives were often used to encourage participation in healthy behaviors, reduce health risk factors, improve the management of disease and keep healthcare costs down. Achieving high participation in healthy behaviors has been shown to be the key to improving population health and controlling avoidable health-related costs. The effectiveness of employee incentives for healthy behaviors has been supported in numerous research studies.

In a recent study at General Electric, workers who were given a monetary incentive to quit and stay off cigarettes were three times more likely to be smoke-free a year later than a comparison group given no monetary incentive.

Research has also shown returns on investment in health assessments and wellness programs. A study of a Highmark employee wellness program found a 1.65 to 1 return on investment [ROI]. Participation incentives were included in this program. In a study by Steven Aldana and others, a review of 28 peer-reviewed articles indicated an average benefit/cost ratio of 3.50 to 1. In the most recent literature review by Serxner and others, researchers calculated an average return on investment of

3 to 1 for health promotion activities in the best practice programs.

A recent study published in the Journal of Occupational and Environmental Medicine found that higher incentive values are associated with higher participation rates. An incentive of approximately \$100 was shown to yield participation rates of approximately 50% in health risk assessments. This study also emphasized the importance of communications and organizational commitment, as high levels of each can reduce necessary incentives per employee to achieve the same participation rates. These results were also shown in a study by Staywell of 36 employers, which found that, on average, a \$100 incentive drove health assessment participation up to the 50% to 60% range. Participation in these assessments is important. The CDC Task Force on Community Preventive Services has shown that the use of HRAs with individualized feedback and health education shows strong evidence of effectiveness in improving one or more health behaviors or conditions in populations of workers.

A 2008 study found that 100% of companies that were “best practice” companies in terms of having superior worksite health management programs offered incentives to their employees. While reviewing practices of our peers, we found that similar educational institutions

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Miles per Gallon – Then, and Now

Men may have made it to the moon, but some aspects of automobile technology seem mired in the past. The University Record recently carried a story about auto gas mileage that probably raised a few eyebrows. Vehicles on America's roads today get only about three miles more per gallon than vehicles back in 1923, UM researchers say.

A study in the journal Energy Policy by Michael Sivak and Omer Tsimhoni of the UM Transportation Research Institute [UMTRI] shows that overall fuel efficiency for vehicles in the United States was 14 miles per gallon in 1923 and 17.2 mpg in 2006. The researchers documented and analyzed the actual fuel efficiency of vehicles on U.S. roads from 1923 to 2006 by using information about distances driven and fuel consumed to calculate fuel efficiency. They found that overall fleet fuel efficiency actually decreased from 14 mpg in 1923 to a low of 11.9 mpg in 1973, but then rapidly increased to 16.9 mpg by 1991.

"After the 1973 oil embargo, vehicle manufacturers achieved major improvements in the on-road fuel economy of vehicles," said Sivak,

research professor and head of UMTRI's Human Factors Division. "However, the slope of the improvement has decreased substantially since 1991." From 1991 to 2006, fuel efficiency increased by less than 2 percent, compared with a 42 percent increase in mpg between 1973 and 1991.

According to the study, fuel efficiency for cars improved from 13.4 mpg in 1973 to 21.2 mpg in 1991, but reached only 22.4 mpg by 2006. For light trucks the numbers were 9.7 mpg in 1966, 17 mpg in 1991 and 18 mpg in 2006. Medium and heavy trucks only showed modest improvement – from 5.6 mpg in 1966 to just 5.9 mpg in 2006. Researchers say the focus should be on the least-efficient vehicles within each class. For example, an improvement from 40 mpg to 41 mpg for a vehicle driven 12,000 miles per year saves 7 gallons of fuel a year. An improvement from 15 mpg to 16 mpg for a vehicle driven the same amount of miles, however, saves 50 gallons of fuel a year.

Maybe this gives one a new perspective on GM's and Chrysler's bankruptcies.

M Healthy continued

are implementing incentives in the range of \$150 to \$360 to increase participation in their health assessments and wellness programs. In a review of private companies, incentive dollars were shown to be even higher, with companies offering \$500 to \$1,000 to employees in cash, gift cards, or health care premium reductions for participation in company health assessments and wellness programs.

The incentives allow us to focus on prevention in a way that our current healthcare system has not. This has become a national priority. The Healthy Workforce Act is a piece of legislation recently introduced in Congress that would provide a tax credit to employers for the costs of implementing wellness programs.

Under this proposed legislation, in order to receive the credit, a company would need to have programs that include components such as health risk assessments, health awareness and behavior change programs, and meaningful incentives for program participation.

MHealthy has received tremendous feedback on the wellness assessments and incentives offered this year. Almost all of our groups have said they see the incentives as a real positive – an offset to the increase in benefit costs. The research behind the offering of incentives is compelling, and as seen in reviews of best practice peers, is an important tool in the improvement of the health and wellbeing of the University of Michigan community.

Five Ways to Reduce the Risk of Getting Cancer

In spite of seeming to follow all health rules, one can still be diagnosed with cancer. It's a disease that's not completely preventable, but there are five simple ways to help reduce one's chances of contracting this disease. The information was compiled by Hillary Whitcomb Jesse, in a recent edition of Be Healthy: Your Path to Good health in Washtenaw and Livingston Counties.

1. If you smoke, quit

Smokers have already heard this advice, but its significance can't be overestimated. "The most important cancer risk is smoking. Period," said Dr. Dean Brenner, a medical oncologist and cancer-prevention researcher with the University of Michigan Health System. Smoking-related cancers account for one in three cancer deaths every year said Dr. Jerome Winegarden of Ann Arbor Hematology/Oncology Associates. And it's not just lung cancer, which has a particularly high death rate that smokers have to worry about. There's evidence that tobacco plays a role in bladder, head, neck and esophagus cancers. If you stop smoking today, your risk of cancer drops, yet it never goes as low as that of a nonsmoker. Tobacco use accounts for 95 percent of all lung cancer. Also, stay away from secondhand smoke when you can. Secondhand smoke causes approximately 3,400 lung cancer deaths per year in the United States, according to the American Lung Association. It also causes tens of thousands of deaths per year from heart disease, the Association says.

2. Know your family history

Maybe your mom had colon cancer. Or maybe both grandparents died of the same kind of cancer. Often patients tell their attending physician they do not know what kind of cancer may have killed a parent or grandparent. It's important to get the details so that you know whether your risk for a certain type of cancer is particularly high. You need to know the health

histories of your first- and second-degree relatives. First-degree relatives are your parents and your children; second-degree relatives are your grandparents or grandchildren. It can be confusing and difficult to know what these family histories mean to you, but the facts are something you need to share with your doctor.

3. Get regular checkups

Your doctor can recommend screening tests appropriate for you. Those are usually age- and gender- and risk-based. The tests allow your doctor to watch for signs of cancer or its precursors. If possible, patients should schedule time to discuss preventive services such as screenings. It's virtually impossible to do preventive services when the doctor is primarily occupied with acute or chronic care. The most-ignored screening is for colorectal cancer. It's a common misconception that this is a disease of white males. It's also very important to have any suspicious symptoms checked promptly. If you think something may be wrong, don't ignore it.

4. Stay active

Studies show that active people are less likely to die of cancer. Being active helps reduce your cancer risk by helping with weight control and influencing hormone levels and your immune system, according to the American Cancer Society. It can be a "low-impact" exercise. It doesn't have to be training for a triathlon. Low-impact exercises could include walking or biking or taking a low-impact aerobics class.

5. Eat fresh, not processed, foods

The often-heard recommendations to eat more fruits, vegetables and whole grains, reduce fat intake and go easy on alcohol are based on long-range studies that track what the same people eat for years and look at which health problems each person develops. What the studies don't show is exactly why this kind of diet is important, beyond the obvi-

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ous low-fat benefit. We don't know what it is about different foods that helps to make them protective. There's a lot more in that broccoli or apple that may be having a positive effect than is now known. The recommendation is to eat

actual foods, not concentrated supplements or extracts. A good-quality balanced diet contains the right nutrients in their plain-and-simple-forms. A good health food store is the grocery store, particularly the fresh vegetable bins.

Some Surprising Ways to Burn 50 Calories

- **Work out your funny bone**

How long: *10-15 minutes*. Laughing out loud can boost your metabolism by 20 percent, researchers at Vanderbilt University Medical Center in Nashville TN found. Laughing also increases blood flow and may reduce the risk of heart disease, according to a study by doctors at the University of Maryland.

- **Chew gum**

How long: *4+ hours*. Working out your jaw muscles in this way can raise your metabolic rate by 20 percent, researchers at the Mayo Clinic have found. Xylitol, the sugar substitute used in many sugar-free chewing gums, reduces dental plaque and helps prevent cavities.

- **Type e-mail**

How long: *19-20 minutes*. While this seems like a sedentary activity, a typist burns up to twice as many calories as a couch potato. You'll also keep in touch with family and friends.

- **Pick up litter**

How long: *8 minutes*. Walking is good exercise, but some bending, stretching and lifting make it even better. Cleaning up trash and collecting recyclables (cans, bottles, etc.) ranks up there in the feel-good department and sets a terrific example for others.

- **Be a clean freak**

How long: *10 minutes*. Vacuuming gives muscles in your upper body a gentle workout and, if stairs are involved, helps tone the lower body. A cleaner house helps control such asthma and allergy triggers as pet dander, dust mites and pollen.

- **Conduct an imaginary orchestra**

How long: *14 minutes*. The gestures and body movements of conducting (think Arturo Toscanini, not Lawrence Welk) significantly boost your pulse rate and, over time, strengthen your heart. Nobody knows why many orchestra conductors live longer than people in other professions, but the very act of conducting may be the reason.

- **Rub someone the right way**

How long: *8-9 minutes*. When it comes to massages as a calorie-burning activity, it's definitely better to give than to receive. Massage reduces pain and stress throughout the body; it may also lower blood pressure and boost immunity – but that's only if your massage partner returns the favor!

- **Hoop it up**

How long: *8 minutes*. Hooping, the exercise-oriented incarnation of the 1950s Hula-Hoop craze, gives you a good cardiovascular workout, builds stamina and improves agility and strength.

Elderhostel - More Than Ordinary Senior Traveling

By the time retirement rolls around some folks look forward to lazy times in the rocking chair. But mental health professionals advise that it is very important to keep the mind engaged and challenged – if nothing else – to avoid boredom. For those with reasonable mobility, one possibility is educational travel by traveling with a group of people who share common interests and, unlike our much younger counterparts, are not out to party until dawn.

One organization specializing in that kind of travel is Elderhostel, which says that it is dedicated to providing “exceptional learning opportunities to adults at remarkable value.” Translation: travel with other seniors, learn interesting stuff, eat decent food and stay in comfortable lodging, at a price that won’t turn your retirement budget to mush. What’s the attraction to this type of travel? The advantages include

- Package price. Elderhostel pitches a single price without hidden costs. Pay once and the essential costs of your trip are covered.
- Learning. Lectures by experts allow you to learn more, and be more immersed in a local culture, than you would be as an average tourist.
- Birds of a feather. It’s fun and comfortable to travel with other seniors who generally share your interest in travel and learning.

Elderhostel is a nonprofit organization founded in 1975 on five New Hampshire college campuses, based on the idea of inexpen-

sive lodging and noncredit classes. By 1980, participation grew to 20,000 people in 50 states and Canada and in 1981 Elderhostel offered its first international programs. Today Elderhostel says it attracts more than 160,000 participants annually to nearly 8,000 tour packages in more than 90 countries. Elderhostel says that the average cost of programs in the United States and Canada is a little over \$100 per day, while international programs average a bit over \$200 per day. Elderhostel emphasizes a package price that covers meals, taxes, gratuities, lodging, lectures, excursions, activities and travel within a program, such as shuttles to various sites. Participants provide their own transportation to domestic programs. For international programs, you can book the flights yourself or have Elderhostel do it. Rates vary widely by destinations and type of trip. Elderhostel also offers programs for less than \$600.

Before taking any trip, especially overseas, research health insurance options. Medicare, with some exceptions, does not cover health care during travel outside the United States. For specifics, check <www.Medicare_and_You> guide. Your supplemental policy may provide additional coverage, but you may want to consider buying travel health insurance. There are many options and the choices can be confusing. For starters, go to the U.S. State Department’s travel page, <travel.state.gov> and click on “Tips for Traveling Abroad.” Elderhostel may be contacted via their webpage at <www.elderhostel.org> , or by phone at 800-454-5768.

UMRA has a web site! It's www.hr.umich.edu/umra/

The site features several items that may interest you.

- ✓ A schedule of UMRA Social Hours and news of other happenings.
- ✓ A history of UMRA and a Q&A section about UMRA
- ✓ A list of officers, with phone numbers and e-mail addresses
- ✓ A Newsletter archive
- ✓ A listing of other web sites that may be useful to retirees

If you can't remember the address just GOOGLE it! Ask for **umich retirees**

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