Important Information about Prescription Drug Plans For Medicare-Eligible Retirees

The following information is provided by the Penn State Office of Human Resources, Employee Benefits division.

Beginning this November 15, 2005, any Medicare-eligible person, regardless of income, health status, or current health care coverage, will be eligible to sign up for the new Medicare Prescription Drug Coverage, Part D, to become effective January 1, 2006.

If you are Medicare-eligible, it is likely that you already have received or will be receiving a lot of information in the mail and also will hear and see public service announcements and commercials urging people with Medicare to sign up for a Medicare drug plan.

Before you make a decision, please consider the following:

- Your Penn State medical plan provides you with prescription coverage
- You do not need to join a Medicare prescription drug plan.
- You do not have to do anything in order to retain your current prescription drug coverage in the Penn State University plan.

Employers such as Penn State, who provide health care and prescription coverage to their Medicare-eligible employees, retirees, and their dependents must certify that their coverage for prescription drugs is, on average, at least as good as the standard Medicare prescription drug coverage. All Penn State plans meet this standard.

You may have heard or will hear that a late enrollment penalty will apply to anyone who is eligible for Medicare Part D who does not enroll during his or her initial period of eligibility. The penalty does not apply to those who are Medicare eligible but are covered under their employer’s plan and can provide certification of that coverage. Therefore, a “Certificate of Creditable Coverage” will be mailed to Medicare-eligible individuals by November 15, 2006. It is important that you keep this certificate. If you determine some time in the future that you would benefit from enrolling in a Medicare Part D plan, this certificate will be necessary to avoid any late enrollment penalty.

Finally, Medicare-eligible individuals whose resources are less than $11,500 (single) or $23,000 (married and living together) in 2005 may qualify for extra help from Medicare. This help, in some circumstances, could provide better pharmacy benefits than the Penn State plan. If you think you may qualify for extra help, you should contact the Social Security Administration or your State Medicaid office to apply. If you qualify for extra help, you should review your options carefully, however.

If you have any questions about your Penn State pharmacy and medical benefits, please contact the Employee Benefits division at (814) 865-1473.
Greetings from the President

As of July I became your new president for the next two years. I especially want to thank our Past President, Gifford Albright, for his leadership and guidance these last two years that I have been with the organization. Under Giff’s leadership a number of important positive changes have occurred. A new constitution was adopted. This has had an immediate impact on me because the President now serves a two year term rather than a one year term. This change was recommended by our PSU advisors to add more continuity to our relationship. Earl Elliott, our Webmaster, has done a marvelous job of keeping our Web Site up to date with club news, accomplishments, pictures, and items of interest from Penn State, such as information from the Benefits Office.

The two retiree senators on the Penn State Faculty Senate, Robert Heinsohn and Herbie Lundegren, now attend our Board of Directors meetings and report items of interest from the Senate. This also gives us a chance to have our concerns and desires known in the Senate. It is also an opportunity for YOU fellow retirees to have your interest presented in the Faculty Senate by letting us know what is important to you. Gifford Albright is a past president of the Faculty/Staff Club and has encouraged greater communication between the two groups. And this past year we appointed him to attend the Board of Directors meetings of the Faculty/Staff Club and they send a representative to our Board Meetings. This has greatly improved our mutual relationships.

This past year we tried to follow Penn State’s emphasis on it’s 150 anniversary theme in our January and March meetings. In January Milton Bergstein reminisced about his time at Penn State. In March we varied the format by having a panel of three, Ilene Glenn, Thomas Pelick, and John Ziegler, discuss their years at Penn State. Ilene, who loves to talk, started to work at Penn State in 1924. These two meetings generated a lot of interest. Thank you for your support of this change in our program.

The Big Ten Retirees Association meeting was held this year at Michigan State University and their themes were Volunteerism and Recruitment of New Members. Since Gifford had suggested these two topics at last years meeting we spent several Board of Directors meetings addressing these two topics. Thus our two official voting representatives, Vice President James Rodgers and President Ralph Mumma were prepared to present the views of our club on these two topics.

In order for us to represent your desires and concerns we welcome your input. Please get in touch with any of the Board members. The Web Site has all of our addresses.

In your service,

Ralph Mumma

Ralph Mumma
Club President 2005-2007

2004-2005 Officers
President - Ralph Mumma                      rom1@psu.edu
President Elect - Jim Rodgers               jdr@psu.edu
Past President - Gifford Albright          gha1@psu.edu
Treasurer - Cordell Hatch                   jch5@psu.edu
Asst. Treasurer - David Maneval            pqm6@psu.edu
Secretary - Phyllis McGarvey                pqm6@psu.edu
Membership Ch. - Phyllis McGarvey          pqm6@psu.edu
Asst. Membership Ch. - Val Martin

How to Contact Us
Penn State Retired Faculty/Staff Club
Office of Human Resources
120 S. Burrowes Street
The Pennsylvania State University
University Park, PA 16801
Phone: (814) 863-4602
E-mail: PSURetireesClub@psu.edu
Website: www.psu.edu/org/retfsclub

Standing Committees
Programs - Jim Rodgers
Friendship - Betty Blazer
Publicity & Communications - Carter Ackerman
Retirees Assistance Fund - Marcia Beppler / Don Adam / Ann Cornell
Student Emergency Fund - Milton Hallberg / David Beppler
Volunteerism - John Ziegler
Constitution & Bylaws - John Ziegler / Ernie Bergman
Reorganization - Ernie Bergman
Benefits - B. Wayne Kelly / Roberts Martin / Don Daum
Webmaster - Earl Elliott
University Relations - Robert Heinsohn / Herbie Lundegren
Liaison with PSU Faculty/Staff Club - Giff Albright
University Contact in Office of Human Resources - Mary Jo Livergood
University Contact in Office of Development & Alumni Relations - Raymond Marsh
Chaplain - Mark Meckstroth
**Count Me In!**

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<tr>
<td>Donation to Retiree’s Assistance Fund</td>
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<tr>
<td>Donation to Student Emergency Fund</td>
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<tr>
<td><strong>Total</strong> enclosed (Make checks payable to “The Penn State Retired Faculty/Staff Club”)</td>
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☐ Send an application form for a Retiree’s Assistance Fund grant

Name(s) _________________________________________________________________________

_________________________________________________________________________

Address _________________________________________________________________________

_________________________________________________________________________

Phone ____________________  E-mail  ____________________

Today’s Date ____________________  Retirement Year ___________________________

Mail to: Penn State Retired Faculty/Staff Club

Office of Human Resources

120 S. Burrowes Street

The Pennsylvania State University

University Park, PA 16801-3857

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**Student Emergency Fund Applauded by Penn State**

Here are excerpts from a recent letter from the Penn State Office of Student Aid.

“The Office of Student Aid would like to thank the Retired Faculty Staff Club for their commitment of $500 a year to assist students who find themselves in difficult financial circumstances. While many Penn State students struggle each year to meet the rising costs of tuition, fees, room and board, we know that these charges must be addressed with significant federal, state, and institutional dollars, often in the form of educational loans. However, we also know that there are students who find themselves lost when something of a smaller nature, something unexpected, occurs. Your annual contributions to the Penn State Retired Faculty Staff Grant allow us to offer assistance to students who are challenged with these smaller, unexpected expenses.

In April of this year your funds enabled us to rescue one student. The Retired Faculty Staff Grant provided the means for this student to seek much needed medical attention. Penn State’s Office for Educational Equity contacted the Office of Student Aid to request financial assistance for a student suffering from severe but treatable depression, according to the doctors. An evaluation indicated the need for counseling, testing, and medication. $225 from your fund allowed this student to receive the treatment that doctors prescribed, treatment that enabled the student to continue with his studies and finish the semester.

‘I can’t even begin to tell you how thankful I am for helping me to get this help,’ the student wrote to the Office for Educational Equity. ‘You made the difference.’ The student is on track to graduate in May 2006.

Penn State is grateful for your commitment. You are touching the lives of college students in tangible and intangible ways. When circumstances arise, we look to your available funds.”

You can help by making a contribution to the Student Emergency Fund using the “Count Me In” form above. Your donation will make a big impact on some student’s life.

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**Wellness Programs Available to PSU Retirees**

Penn State and the Office of Human Resources (OHR) have created some excellent wellness programs for active and retired employees. You can look over their offerings and register by going to the OHR website at: www.ohr.psu.edu and clicking on “Health Matters” under OHR Services (or call 865-3085 for a free brochure.)

Some of the offerings have a small fee and some are free - all are available to retirees (except the free flu shot.) You will find such programs as:

- **Cardiac Risk Assessment**
- **Yoga**
- **Pilates**
- **Weight Management**
- **Nutrition Series**
- **Cancer Series**
- **CPR.**
The Big Ten Retirees Association Meeting

This year’s Big 10 Retirees Meeting held at the Kellogg Center of Michigan State University (MSU), in East Lansing, Michigan, August 19-21, 2005. The Penn State contingent was Ralph Mumma, Gifford Albright and Jim Rodgers. This meeting is an annual event which rotates among the schools in the Big 10. Penn State hosted the event in 1997 and is due to be the host again in 2007.

The meeting began on Friday evening with a reception and dinner at the Kellogg Center. The after-dinner program included a welcome by John Hudzik, the new Provost at MSU, and a talk by Fred Bohm, Director of the MSU Press, who spoke about “Educating an Agrarian Society in Land Grant Universities.”

The following day’s program began with an interesting presentation by Chery Howell, Executive Director of the Michigan 4H Foundation, on newsletter preparation. The second speaker of the morning was Howard Brody, M.D., College of Human Medicine, MSU, on “The Chemistry of the Mind: How the Placebo Response Works.” This was a wonderful talk and had conference participants very interested. It would be wonderful to bring Dr. Brody to Penn State at some time in the future to speak at one of the Retired Faculty/Staff Club programs.

The afternoon program began with an excellent and timely talk by Attorney Douglas Chaligian on “Critical Conversations on Guardianship and Conservatorship.” This was followed by a bus tour of the MSU Campus which included the National Superconducting Cyclotron Laboratory, the extensive farms of MSU, an ice cream break at the horticultural gardens, and wine and cheese tasting at the Conservatory of the Plant and Soil Science Building. We then proceeded to the MSU faculty club for dinner and musical entertainment.

The Sunday morning program was about membership recruitment and volunteerism. Delegates shared their experiences; however, only Penn State and Ohio State had prepared written reports on these topics and these schools made formal presentations. The Penn State presentation on volunteerism was based on a statement written by John Ziegler. A short annual meeting of the BIG 10 Retirees Association was conducted, assigning Purdue University as the host meeting venue for August 25-27, 2006. The only real opportunities to do much networking with other delegates were at the meals and at the bar on Friday and Saturday evenings after the program of the day had ended, and at the box lunch following the program on Sunday.

Mumma, Albright and Rodgers obtained valuable information about running this kind of conference, and this experience will be helpful in ensuring that the event hosted by Penn State August 17-19, 2007, will be a success.