

FUTIAWA

Former University of Tennessee Institute of Agriculture Workers' Association

NEWSLETTER

Volume 17, Number 6

December 2005

Attention Medicare Enrollees

Do you have questions about the changes in the State of Tennessee supported supplemental health insurance for Medicare participants and the new federal Medicare prescription drug coverage plans?

FUTIAWA leaders are exploring ways that we can best help you--our members--to make the most informed choice on a health care plan that will work best for you during 2006 and future years. We have decided that the first step is to include as much information as space will allow in this newsletter to inform you of the changes and the decisions that each retiree must make.

Information that we feel may be helpful to you as you continue the decision making process is printed on pages 5--8. We have also included a response form on page 8. Please complete this form and return it quickly so that we can get an indication of areas having the greatest need for additional instruction.

Group meetings have been held at several locations by representatives from the UT Office of Benefits and Retirement Services and other groups associated with UT or state government. Some of you have attended one of these meetings. Additional group meetings can be scheduled if they are needed.

We are considering several other ways that FUTIAWA may be able to help. Some of you may prefer a one-on-one or small group help session. Perhaps some assistance can be done by telephone.

Retirees who do not have a computer with an Internet connection may want to contact a relative or friend who can help them use the resources that are available on-line. If you have exhausted other possibilities, let us know and we will try to find a way to help you get on-line.

We want to continue providing help until each member feels comfortable about making a decision and enrolling in the plan that is best for her/him.

We are also looking for retirees who are willing to help other former UTIA workers living in their area to gather information about insurance issues and make informed decisions about their coverage. Let us know if you are willing to help; or, even better, call some of your former co-workers and offer to assist them.

UTIA VICE PRESIDENT CANDIDATES ARE BEING INTERVIEWED

During the past several months, the search committee for the Vice President for Agriculture has worked diligently to recruit candidates and screen applications for the VP position, reported Loren W. Crabtree, The University of Tennessee, Knoxville Chancellor and Chair, Vice President for Agriculture Search Committee.

On behalf of the search committee, I am pleased to announce that we are interviewing three outstanding candidates for the position during the first half of December, Crabtree said. Each of the candidates has a strong academic background and administrative experience, Crabtree added. The candidates are:

- Dr. **Kenneth Esbenschade**, Associate Dean and Director of Academic Programs, College of Agriculture and Life Sciences, North Carolina State University; Raleigh.
- Dr. **Joseph DiPietro**, Dean of the University of Florida College of Veterinary Medicine and Professor of Veterinary Parasitology, Gainesville, Florida.
- Dr. **Cameron Hackney**, Dean of the Davis College of Agriculture, Forestry and Consumer Sciences and Director of the West Virginia Experiment Station, West Virginia University, Morgantown, WV.

The candidates will appear at an open forum in Jackson and will also have an interview schedule in Knoxville.

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PRESIDENT'S MESSAGE

by: Martha Jo Tolley
FUTIAWA President

As the holiday season approaches many FUTIAWA members have been busy gathering information about insurance issues in order to make informed decisions about their coverage.

A committee of FUTIAWA members has looked at ways we might assist in that effort. You will find much helpful information in this newsletter.

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PRESIDENT'S MESSAGE

by: Martha Jo Tolley
FUTIAWA President

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Thanks to George Mays for going to meetings, gathering information and putting the most important resources together for you. In addition to information, he is providing you once again the contact information for the UT Office of Benefits and Retirement Services. Be sure to call them or check their web site to get assistance. The phone number is 865-974-4341.

We hope this will be helpful but if you need additional help or if you are willing to be of assistance to someone else, please return the form in the newsletter or respond to George by e-mail.

Thanks to Bill Hicks, Roy Lessly, Al Rutledge and Shirley Hensley for attending meetings and/or assisting individuals on a one on one basis with this endeavor. And thanks to Buddy Mitchell, Mike Keel and Charles Goan for their support as we attempt to be of assistance to UTIA retirees.

December is a month for reconnecting with old friends, shopping for that special gift for grandkids, baking traditional treats and sharing with others.

As you go about your holiday celebrations with friends, family, church family and business associates, your FUTIAWA officers and I wish you joy and peace throughout the holiday season.

WHAT'S HAPPENING

Information About Retirees

Marie Anglin, retired Cheatham County Extension Agent and County Director, who had a heart attack September 30th followed by triple by-pass surgery on October 1st, has completed her hospital and rehab stay and is now recuperating at home. Her home address is: 124 Valley View, Ashland City, TN 37015. You may want to give her a call at: 615-792-5927.

Dina Beeler, who worked previously as a medical technologist/lab scientist for the Department of Pathology, CVM, has moved back to Knoxville. Friends may contact her at the home address: 1301 Court Field Rd., Knoxville, TN 37922, phone: 865-686-6350, email: djbeeler@comcast.net

Dr. **Jamie H. Jenkins**, retired Extension agent and county director in Fayette County, is now serving on the board of Agricenter International as Director of Research. His address is: Agricenter International, Suite 9, Memphis, TN 38120. e-mail: jjenkins@agricenter.org

Congratulations to **Shirley Hensley**, Smoky Mountain District secretary, who has a new granddaughter, Abigail Elizabeth, born October 8. Parents are Keith and Tanya Hensley, Keith is also a former UTIA worker who was employed as administrative support supervisor at the UTIA Supply and Services Unit. Abigail Elizabeth also has an older brother Jacob whose age is two and one-half years.

Pearl Geddings, retired secretary in the Agricultural Economics Department, is showing much improvement since her light stroke and surgery in March, 2005. Her daughter Connie, secretary at UTIA Marketing and Communications, tells me that her mother is getting around well and loves to travel and visit with her friends. You may want to give Pearl a call at 865-584-3027 or make arrangements to stop by for a visit.

SYMPATHY

We express sincere comfort and speedy healing to the following UTIA employees or retirees:

Peg Hamlett, specialist with the Center for Profitable Agriculture in Jackson, whose father passed away November 10 in Millington.

John Campbell, Extension area specialist headquartered in Columbia, in the death of his grandmother, Mrs. Ella Stem Cook, who died November 13, at age 101. John's home address is 1670 McBride Road, Lewisburg, TN 37091.

Dr. **John Hodges**, superintendent, East Tennessee Research and Education Center, Knoxville, in the death of his mother, Doris Hodges, who passed away November 17 in Middle Tennessee. Burial was in Marion United Methodist Church Cemetery. Memorial contribution can be made to the Marion United Methodist Church Cemetery Fund, c/o Warren Greene, 859 Indian Creek Rd., Cumberland Furnance, TN 37051.

Dan Wheeler, Director of the Center for Profitable Agriculture, and **Bill Wheeler**, agency manager for Farm Bureau Insurance in Cumberland County and a strong supporter of UT, whose mother, Ethel Pearl Wheeler, died November 20 in Crab Orchard. Funeral was November 22 in Crossville with burial November 23 at Green Acres Cemetery in Crossville. Memorials should be directed to: Crab Orchard Christian Church, 148 Haleys Grove Lane, Crab Orchard, TN 37723. Cards can be sent to: Dan Wheeler, 3316 Stillcorn Ridge Road, Columbia, TN 38401 and Bill Wheeler, Crossville, TN.

IN MEMORIAM

William Charles Stewart, III, age 42, a service aid at the West Tennessee Research and Education Center, Jackson, died October 5, 2005 at the Jackson Madison County General Hospital. Funeral services were held October 8, 2005 at Lambuth Memorial United Methodist Church. A committal service and burial followed in the Oddfellow Cemetery in Lexington, MS. Charles was born in Beaufort, SC on September 4, 1963, the son of Virginia McRae Stewart and William Charles Stewart, Jr. Charles was a 1983 graduate of Jackson Central Merry High School and was a self-employed cabinet maker. He was also a twenty-five year employee of the West Tennessee Center for Research and Education, formerly the West Tennessee Experiment Station, faithfully working in the greenhouses during the weekends. He was an active member of the local Star Trek Fan Club. Charles was a very outgoing individual and enjoyed being with friends. He was a life-long member of Lambuth Memorial United Methodist Church. He is survived by his wife, Linda Osborne Stewart of Jackson; his mother, Virginia M. Stewart of Jackson; his father, William Charles Stewart, Jr. and wife Molly of Fairview, TN; a sister, Carla Stewart Taylor and husband Tim of Bartlett and their children; and several nieces and nephews. The family has requested that memorials be directed to the Jackson-Madison County Humane Society, 3107 Paul Coffman Drive, Jackson, TN 38301; the local chapter of the March of Dimes, 98 North Star Drive, Jackson, TN 38305, or the Lambuth Memorial United Methodist Church, 160 Campbell Street, Jackson, TN 38301.

Estha Irene Cole, retired Extension Agent in Maury County, died October 26, 2005, at Crockett Hospital, at age 97. Services were conducted at 2:00 p.m. October 30 at Loretto Memorial Chapel with Danny Pettus and Russell Dickerson officiating. Burial was in Restview Cemetery. In lieu of flowers, a donation to the charity of your choice is suggested. Miss Estha was a retired educator for Lawrence County and UT Extension Service in Maury County. She was living in Loretto after retirement. Survivors include nephews, nieces and cousins.

Judith Kerley McDaniel, of Farragut, former research scientist with the UTIA Department of Plant Sciences, passed away in early November at Baptist Hospital West, Knoxville, at age 50. She was the wife of Gary L. McDaniel, Plant Sciences Professor. Judi had resigned from the UTIA Plant Sciences Department in February 2004 and was employed at Pellissippi State

Technical Community College at the time of her death. In addition to her husband, she is survived by son Steve, mother Leona Kerley, brother Alex Stanley and sister-in-law Cari Kerley and their sons Alex and Zachary. Judi received her M.S. degree in Plant and Soil Science at UT in 1981. Her M.S. thesis project was published in the international prestigious cell biology journal "Protoplasma." In 1982 she joined Dr. Bob Conger's program and took charge of main laboratory responsibilities. She was the lead technical person in two space shuttle experiments that lifted off in 1994 and 1998--the latter was the John Glenn mission-- to study the initiation and development of plant embryos. She was a competent and innovative molecular biologist. She was author or coauthor of 15 articles in refereed journals, proceedings of national and international symposia and congresses, and book chapters. She was also author or coauthor of 28 published abstracts, most of which she presented either orally or as posters at professional meetings. She worked with and helped many undergraduate and graduate students, postdoctoral fellows, and visiting international scholars. She was a member of the American Society of Gravitational and Space biology, Society for In Vitro Biology, Gamma Sigma Delta and Sigma Xi. She received the Sigma Xi award for Research Support Staff in 1988 and The University of Tennessee Institute of Agriculture (UTIA) Award for Outstanding Service in 2001. Judith was also a dedicated leader in the Great Smoky Mountain Council of the Boy Scouts of America. She served as a Cub Scout Den Leader, Committee Chair of Boy Scout Troop 444 at Farragut Presbyterian Church while her husband was the scoutmaster, and as Cub Scout Advancement Chair for the council. She was active in numerous leadership positions for the Toqua District. Her love for Scouting included chairing Adult Educational programs for the council and those in other Southeastern states. The Council awarded her the District Award of Merit and the Silver Beaver for her years of service. A memorial service was conducted November 3 at Farragut Presbyterian Church. Memorials may be made to Juvenile Diabetes Association, 6701 Baum Drive, No. 240, Knoxville, TN 37919.

Obie L. Jarmon, Sr., retired UT-Extension agent in Fayette County, died Sunday, November 13, 2005 at Methodist Fayette Hospital, at age 74. Funeral services were conducted Saturday, November 19 at Mt. Olive CME Church with burial in the church cemetery.

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IN MEMORIAM

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Mr. Jarmon was an Army veteran and was inducted into the Tennessee State University Agricultural Hall of Fame in 2004. He is survived by his wife, Wilma C. Jarmon; four daughters, Sharron Jarmon of Tyler, TX, Dawn Blair of Canton, MI, and Andrea Bather and Crystal Jarmon, both of Nashville; a son, Obie L. Jarmon, Jr. of Nashville; eight sisters; three brothers, 11 grandchildren and a great-grandchild. Cards may be sent to his widow, Wilma Jarmon, 825 Armory Road, Somerville, TN 38068 and to his daughter, Crystal Jarmon, who is an extension agent in Rutherford County, at 558 Dover Glen Dr., Antioch, TN 37013.

O.J. Lynn of Centerville died Tuesday, November 15, at the age of 102. Mr. Lynn served as an Extension Agent in Giles County in 1935; Lawrence County from 1936 - 1937; Hickman County from 1939 - 1943; Perry County from 1943 - 1945; then back to Hickman County from 1946 - 1965. Mr. Lynn worked with the "Test Demonstration Farm" program as well. Visitation will be at the McDonald Funeral Home in Centerville, Thursday, November 17, from 4:00 pm - 6:00 pm. Graveside services will be Saturday, November 19, at 2:00 pm, at the Riverside Cemetery in McMinnville.

Mattie Ruth Drinnon, age 86, passed away on November 19, 2005 in Knoxville. She was Extension agent in Knox County assigned to 4-H from 1946 until her retirement in 1976—almost 33 years. Miss Drinnon was a member of Church Street United Methodist Church and served her country in the United States Navy in World War II. She was preceded in death by: her parents, Will and Mabel Drinnon; brother and sister-in-law, Earl and Margaret Drinnon, brother-in-law, Harry Price. She is survived by: her sister, Frances Price, Knoxville; sister and brother-in-law, Virginia and John Clabough, Maryville; several cousins, nieces, nephews, and many friends. Graveside services were conducted November 21, 2005 at Jarnagin Cemetery in Morristown. Condolences can be mailed to her sisters: Miss Frankie Price, 1400 Kenesaw Ave., Apt. 22-H, Knoxville, TN 37919 and Mrs. Virginia Clabough, 4706 Mullendore St., Maryville, TN 37804.

Joseph Nelson Matthews, age 83 of Donelson, died November 21, 2005. Mr. Matthews was a UTIA retiree and former director of the UT Soil and Forage Laboratory in Nashville. He is survived by his wife of 58 years, Edna Tidwell Matthews; daughter, Anne Lewis of Knoxville; and son, Steve (Angela) Matthews of Bartlett, TN; and three grandsons, Brian, Russell and Alan Matthews of Germantown, TN. He graduated

from UT Knoxville and retired from the University of Tennessee Agricultural Extension Service. He was a member of Donelson Presbyterian Church for 52 years, an Elder Emeritus, Sunday School teacher and served on numerous committees. During World War II, he served in the army and was a prisoner of war in Germany. A Memorial Service was conducted at Donelson Presbyterian Church with Dr. Paul Casner officiating on Wednesday, November 23rd. Memorial donations may be made to Donelson Presbyterian Church, 2305 Lebanon Road, Donelson, TN 37214, Salvation Army or Habitat for Humanity. Cards may be sent to Mrs. Joseph Matthews, 2621 Western Hill Drive, Nashville, TN 37214.

Peggy Jo Gage Wilhelm, EFNEP Program Assistant, Eastern Region for the past 13 years, died November 22, 2005, at age 71, after an extended illness. She was a native of Washington County and an employee of the nutrition department for the University of Tennessee. She is survived by two sons, Roger (Deborah) Wilhelm and Gary Wilhelm, both of Atlanta, GA; one daughter, Tammy Arnold, Yuma, VA; one brother and sister-in-law, Don and Frances Gage, of Johnson City; two granddaughters; one grandson; and one nephew. Her husband, Bobby Joe Wilhelm, preceded her in death. Graveside services were held November 26 in the Wheeler Cemetery, Blountville. Condolences to the family members may be mailed to The Wilhelm Family, 135 Cabindale Road, Gray, TN 37615.

RECENT UTIA RETIREMENTS AND TERMINATIONS

The following employees with more than five years of service recently left UTIA employment:

- **Timothy M. Towns**, Extension Agent II, UT Extension, Trousdale County.
- **Christopher J. Richards**, Assistant Professor, Animal Science Department.

NEW ASSOCIATION MEMBERS

Former UTIA workers or retirees who have recently joined FUTIAWA as lifetime members are:

- **George and Missy Hopper**, 117, Tuxford Rd., Starkville, MS 39759, 662-323-1177, ghopper@cfr.msstate.edu
- **Martha Lambert Stickell**, 9238 Longwood Lane, Germantown, TN 38139-3538, 901-758-8444.

INFORMATION I USED TO SELECT A PRESCRIPTION DRUG PLAN

by: George C. Mays
FUTIAWA Editor

I have summarized and printed below the information that I used to select a Medicare prescription drug plan for myself. This information is from many sources – booklets and newsletters I received, meetings designed to inform us of the insurance changes, Internet web sites, phone conversations with insurance representatives and friends whose advice I trust.

The information is accurate to the best of my ability. Anything that seemed questionable has been checked with two or more information sources. However, when a large number of companies and individuals are involved in something this large there is always an opportunity to be misquoted or to make an error.

The facts that I have learned are printed in regular type. *My opinions and suggestions are printed in Italic type.* I hope that this information will be helpful to you as you choose a prescription drug plan.

State of Tennessee Supplement Plan Changes

The Medicare Modernization Act made significant changes to Medicare and to the rules that govern Medicare supplemental coverage. Listed below are changes in the State of Tennessee Supplement Plan for former UTIA workers currently enrolled in the state plan who are also enrolled in Medicare. These changes do not apply to individuals with state coverage that are not Medicare eligible.

For 2006, membership enrolled in the state-sponsored Medicare supplement policies (Medigap) offered by the State of Tennessee and administered by BlueCross Blue Shield of Tennessee will be consolidated into a single plan. It will be called 'The Tennessee Plan.' You will automatically be enrolled in this plan if you have Medigap supplemental coverage through the Tennessee Consolidated Retirement System or the State of Tennessee.

Benefits in 'The Tennessee Plan' for 2006 are similar to Tennessee Plan 1 coverage for 2005 and identical to the standardized Medigap Plan D approved by Medicare for residents in Tennessee for 2006.

The current (2005) Tennessee Plans 2 and 3, which provide some prescription drug coverage, will not be available beginning January 1, 2006. 'The Tennessee Plan' for 2006 will provide no coverage for prescription drugs.

Details about this Medicare supplement policy change were mailed to UT enrollees in late October by

the State of Tennessee, Division of Insurance Administration in a newsletter folded to make four pages. It is labeled **MEDICARE SUPPLEMENT INFORMATION – URGENT: DO NOT DISCARD.**

Benefits provided for 2006 by 'The Tennessee Plan' for all Medicare Part A and Part B gaps are listed on page 3. Monthly premiums for 2006 are also listed on page 3. State premium support remains at \$40 per month for a retiree with 30 or more years of service, \$30 for 20-29 years of service, and \$20 for 15-19 years of service. An individual with 30 years of service will pay \$55 per month for 'The Tennessee Plan' during 2006.

FUTIAWA encourages UTIA retirees to continue the coverage offered in 'The Tennessee Plan' unless you have found a private Medigap supplement policy that provides full coverage for the gap in Medicare Part A and Part B at a similar or lower cost. State support is available only for 'The Tennessee Plan.' This plan can easily save you \$2500 or more in out of pocket costs from just one short hospital stay and also pays the 20 percent patient's share of approved medical expenses.

The newsletter points out that the Medicare Modernization Act has authorized the new Medicare Part D prescription drug coverage and explains that insurance companies and other organizations are being authorized by Medicare to offer pharmacy benefit plans that are designed to help you save money on prescription drug costs. Medicare's new prescription drug coverage will pay a predetermined part of the cost of prescription drugs for a monthly premium. *Enrollment in the new Medicare Part D plan is recommended by State of Tennessee Group Insurance Program to replace the prescription drug benefits that are no longer available through their Medicare supplement policy.*

If you have questions about this state-sponsored Medicare supplement plan and can not locate the newsletter outlining your benefits, you are advised to contact the State of Tennessee Group Insurance Program at 1-800-253-9981.

Prescription Drug Coverage through Medicare – Medicare Part D

Medicare Part D is the new federal program for prescription drugs. Insurance companies and other organizations will be authorized by Medicare to offer pharmacy benefit plans that are designed to help you save money on prescription drug costs.

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Prescription Drug Coverage through Medicare – Medicare Part D

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Medicare's new prescription drug coverage will pay a predetermined part of the cost of prescription drugs for a monthly premium.

Medicare Part D pays **part** of the cost for your medicine. Under most of the plans, at the beginning of the year you pay a "deductible" – up to \$250. Then Part D pays about 75 percent of your drug costs until Medicare spends \$1,500 – total medicine cost of \$2250, including the deductible and 25 percent copay. Then Medicare coverage stops. During this gap in coverage—sometimes called the 'donut hole' or 'dark hole,' you buy the medicines with your own money until your total medicine expense reaches \$5,100. When that happens, coverage starts again with Part D paying 95 percent of your drug costs with no annual limit. But you must pay the premium every month, even during the gap.

Some 18 different insurance companies and other organizations have been authorized by Medicare to offer about 40 pharmacy benefit plans under Medicare Part D in Tennessee. The various plans have differing amounts of coverage, deductibles, copays, and even the gap in coverage. *Before enrolling in any plan, each person should evaluate the available plans and choose the one that best meets his/her prescription drug needs at the lowest out of pocket cost.*

The average national monthly premium for Medicare Part D is estimated to be \$32.33 per month in 2006 for an individual with a monthly income of \$1,197 or more. This is in addition to the \$88.50 monthly premium to be deducted for your retirement income for Medicare Part B during 2006. The Part B monthly premium is \$78.20 during 2005. If your income is less than \$1,197 (single) or \$1,604 (married) per month and your resources – not including your car and the house that you live in – are less than \$10,000 (single) or \$20,000 (married), you probably can qualify for lower premiums.

Enrollment in Medicare Part D started on November 15, 2005. If you enroll by December 31, 2005, your coverage will begin on January 1, 2006. If you join after December 31, 2005, your coverage will be effective the first day of the month after the month that you join.

You can enroll in Medicare Part D without penalty until May 15, 2006, during the open enrollment. If you delay enrollment past this initial period, a late enrollment fee of about one percent per month for each month that you delay enrolling will be added to your premium **permanently**. If you have low drug costs now, having Medicare drug coverage may cost you

more now, but **could** protect you from high drug costs in the future.

Early enrollment in a prescription drug plan is recommended for individuals who have high monthly prescription drug costs. If you do not find a satisfactory plan and enroll before December 31, 2005, you may want to consider getting a three months supply of your prescription drugs on your old plan in order to have more time to choose and enroll in a new plan. Some pharmacies may charge a two-month copay in order to get a three month supply but this will probably be more cost effective in the long run.

To determine if the Medicare drug plans will save you money, make a list of all your prescriptions, the strength of the medicine, your dosages, and what you pay each month. Then compare what you pay now with what you would pay if you enrolled in a plan.

Get all of the facts about several plans and then enroll in the plan that is best for you.

How do I choose the plan that is best for me and enroll in that plan?

*If you are enrolled in **Original Medicare** with or without a supplemental (Medigap) policy, you will probably want to look first at the options that are offered in the Medicare Part D Stand Alone Prescription Drug Plans.*

Original Medicare is the fee-for-service plan that covers many health care services and allows you to go to any doctor or hospital that accepts Medicare. If you are enrolled in Original Medicare, your enrollment card will indicate that you are entitled to: HOSPITAL (PART A) and MEDICAL (PART B) coverage and will list the date that the coverage began. If you have changed Medicare service at any time, be sure to look at the latest Medicare card.

If you are enrolled in Original Medicare, you can join a Medicare Prescription Drug plan (*described in Section A*) that covers prescription drugs only, and keep the rest of your Medicare and Medicare Supplemental coverage just the way it is. (You can also join a Medicare Advantage Plan which we will explain in *Section B*.)

Section A – Choosing a Medicare Prescription Drug Plan for use with **Original Medicare**

There is an excellent prescription drug plan search program available on the Internet (web). If you have your prescription drug information available when you go on line, the computer program will walk you through

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Section A – Choosing a Medicare Prescription Drug Plan for use with Original Medicare (continued)

a decision making process that compares the different plans available for your area. The computer program helps you choose the plan that fills your prescription needs at the lowest cost.

You simply type in your personal information, listing the drugs and dosage you take along with your Medicare enrollment information and zip code and the program will identify the best options available in your county based on your prescription needs.

The prescription drug plan search program is available on-line at: www.medicare.gov by selecting the “Compare Medicare Prescription Drug Plans” option.

If you are satisfied with the plan, you can enroll on-line.

Section B – Joining a Medicare Advantage Plan

The Medicare Advantage Plans, which include PFFS, HMOs, and PPOs, may cover more services and have lower out-of-pocket costs than the Original Medicare plan. However, in some plans, like HMOs, you may only be able to see certain doctors or go to certain hospitals.

If you join a Medicare Advantage Plan, you are still in the Medicare program, you can get all of your Medicare covered services, you may be able to get extra benefits, such as coverage for vision hearing, dental and/or health and wellness programs. You will have to pay other costs, such as co-payments or co-insurance for the services you receive. You will not need the State supported supplemental (Medigap) plan and it will be cancelled. The State of Tennessee does not contribute to Medicare Advantage plans.

Here are some questions to ask yourself and/or the representative when you are considering a Medicare Advantage Plan.

Covered drugs:

- Does the plan cover all the medications I am taking?
- Does the plan cover the most *important* medications I take? (You may have to ask your doctor about the most important medications.)
- If the plan does not cover a medication I take, does it cover one that will work for me? (Ask your doctor if the covered medicine is o.k. for you.)
- Does the plan require that you get special permission before it will cover a medication you need (such as prior authorization or step-up therapy)?

Cost:

- How much will I pay at the pharmacy (copayments or coinsurance) for each drug I need? (Certain drugs may have a higher coinsurance.)
- If a drug I take has a very high coinsurance, is there a drug I can take that will cost me less? (Ask your doctor about substituting the other drug.)
- How much will I pay in monthly premiums for the advantage plan and annual deductible? (Add this to the monthly payments at the pharmacy to determine your total monthly drug cost.)
- Will I have to pay the full cost of my drugs at some point (after the deductible)?

Pharmacy network:

- Can I fill my prescriptions at the pharmacies I use regularly?
- Can I fill my prescriptions when I travel?
- What happens if I go to pharmacies that are not in the network?
- Can I get prescriptions by mail order?

Some of the helpful items that I have collected through my research on this topic are printed on the following pages of the newsletter. Additional help for making an informed prescription drug insurance decision is available through many public and private sources.

You can reach Medicare Customer Help by phone at 1-800-633-4227 (800-MEDICAR) They can answer general questions and provide forms and booklets.

The University of Tennessee Office of Benefits and Retirement Services is available to assist current and former employees in safe-guarding and improving the value and qualities of their lives by providing accurate timely information, training and exemplary customer service pertaining to their University Benefits.

You can check out their web pages for retirees at: <http://www.tennessee.edu/retirement/retire.shtml> Or their home page for links to all employee benefits at: <http://www.tennessee.edu/retirement>

The University of Tennessee Office of Benefits and Retirement Services is open from 8:00 a.m. until 5:00 p.m., Eastern time, Monday through Friday. You can reach them by phone: at 865-974-4341, by FAX at: 865-974-3559 or by e-mail at: benefits@tennessee.edu

Which Prescription Drugs are Excluded from Medicare Part D?

A certain group of medications are specifically excluded from Medicare Part D plans and they include:

1. Certain anti-anxiety and anti-seizure drugs (barbiturates and benzodiazepines)
2. Most prescription vitamins and minerals (with the exception of prenatal vitamins and fluoride preparations)
3. Prescription drugs used for - anorexia, weight loss or weight gain; fertility; cosmetic purposes or hair growth; relief of symptoms of colds
4. Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

Drug Tiers

Generic (first tier) drugs: Generic drugs are those whose active ingredients, safety, dosage, quality and strength are identical to that of its brand counterpart. These medications are covered at the generic co-payment or coinsurance under a three-tier plan and typically cost less than brand drugs.

Preferred-brand (second-tier) drugs: Preferred-brand drugs are those which generally have no generic equivalent. These medications are covered at the preferred brand co-payment or coinsurance under the plan.

Non-preferred brand (third-tier) drugs: Non-preferred brand drugs are those which generally have equally effective and less costly generic equivalents and/or have one or more preferred-brand options. These medications are usually covered at the highest co-payment or coinsurance level.

Specialty-brand (fourth-tier) drugs: Unique, very high-cost drugs are included in this tier. These drugs require a fair level of cost sharing between you and the plan (percentage co-insurance).

Important Points to Remember

- Look at the drug coverage that you have now and stay on the lookout for better options.
- Sign up on time! November 15, 2005 to May 15, 2006
- Consider only Medicare-approved prescription drug plans.

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FUTIAWA Reply Form Concerning Prescription Drug Insurance

Name _____ Phone No. _____ - _____ - _____

Street Address _____

City _____ State _____ Zip Code _____ e-mail _____

Please check all the statements below that describe your situation so that we can determine what help is needed, when it is needed, and who may be willing to help other retirees make an informed choice

I have made a decision and enrolled in a prescription drug plan for 2006 _____

I have compared several plans but still have difficulty making a final choice _____

I understand what I need to do, but I don't have a good method for comparing plans _____

I don't understand all of the choices that are available _____

I would be interested in attending a group meeting to help me finalize my decision _____

I plan to buy a 90-day supply of prescription drugs in December through my current insurance plan to allow more time for choosing a new plan next year _____

I want to choose a new plan and enroll by (date) _____

I will be willing to counsel and assist other UTIA retirees who need one-on-one assistance _____

-----Mail completed form to: George Mays, P. O. Box 1767, Greeneville, TN 37744
or reply via e-mail with the information listed above to: gmays@utk.edu

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FUTIAWA

Former University of Tennessee Institute of Agriculture Workers' Association

Membership Enrollment Form

Name: _____

Address: _____

City, State, Zip Code: _____

Phone: Area Code: _____ - _____ - _____

E-mail address: _____ @ _____

I worked at: AG COLLEGE___; EXPT STAT___; EXTENSION___; VET COLLEGE___

Last UTIA Employment: Title _____

Department/Location: _____

New Member___; Membership Renewal___; *Lifetime Membership \$30.00 Annual Membership \$3.00*

A check payable to **FUTIAWA** in the amount of \$ _____ for payment of dues is enclosed.

Mail to: **Curtis Melton, FUTIAWA Secretary-Treasurer, 9141 Lynnwood Lane, Knoxville, TN 37853**

FUTIAWA – The Former University of Tennessee Institute of Agriculture Workers Association is an organization of people who worked together and interacted with one another during their careers at The University of Tennessee Institute of Agriculture. Association purposes:

- To unite all former Institute of Agriculture workers.
- To serve as a communication liaison between the former employees and the present Institute of Agriculture administration and employees.
- To keep all former employees informed of policy and retirement benefit changes.
- To solicit all former Institute workers support for Institute programs.
- To provide social contact with former co-workers.

Membership Qualifications

Membership in the Association is open to all former workers at UT-Extension, the College of Agricultural Sciences and Natural Resources, the Agricultural Experiment Station, and the College of Veterinary Medicine, or a combination of these units at UTIA.

It doesn't matter if you were one of the support staff, a teacher, research scientist, Extension educator, a farm worker, custodian, laboratory technician or an administrator. If you worked at UTIA, we welcome you to join FUTIAWA.

Our newsletter and web pages are communication links with the Institute and current and retired employees. Check out the web site at: www.agriculture.utk.edu/FUTIAWA

When employees retire or terminate employment at UTIA, their names are added to our mailing list to receive a couple of complementary issues of the quarterly newsletter and an invitation to the next regional meeting located closest to their current residence. All retirees are encouraged to join the association. Lifetime membership is only \$30.00 or you may join for one year for \$3.00. Use the bottom section of this page for membership enrollment or to report an address change.