

Editor: Henny van Dijk

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UT Retiree Health Benefits 2019

The UHealth Benefits Office held their Annual Retiree Benefits Meeting on Fri. July 12 for an almost capacity crowd at OCB. The major players were present such as BCBS, Delta, Express Script, Vision, Dearborn and even several Insurance companies like Valic. The meeting was run by Ray Scott, the UBenefits rep from Austin who had two additional reps from Austin with him. To get to the point quickly, the premiums for “employee only” will not change, but two areas have a slight increase in premiums—and both only when you have additional people on your Benefit package, like a spouse or children. UT Select Medical increased for employee and spouse by \$12.88 to \$270.41 while Delta Dental **Plus** increased their premium by \$4.48 to \$116.59 and again that is for employee and spouse. Talking about premiums, UHealth will no longer take out your premiums; if you enrolled in TRS that program will deduct your premiums from your annuity payment, while the ORP people will have to have their premiums deducted via UT Austin and you will receive instructions in the mail to comply in both cases. One thing I learned and should have known already is that Delta Dental Plus covers implants and their costs 80% and in some cases 100%. All other plans like Dental, Superior Vision, and Life Insurance stay the same without any premium changes. If you want to make changes to your coverage you will have to do that prior to July 31 and the changes will go in effect September 1, 2019.

Ray spent a good amount of time and was enthusiastic about some new tools and resources through BCBS. The most interesting **The Health Advocacy Solutions , HAS** for short which starting on Sep.1 features a concierge-type customer service, providing coordinated, expert assistance for all medical care needs by calling your health advocate or one can “live-chat” via the BCBSTX app. Another new initiative again through BCBSTX starting Sep.1 is the “**Virtual Doctor’s Visit**” (with a \$0 co-pay and available 24/7) in partnership with MDLive. This gives you access to a doctor in the US or Puerto Rico by phone, on-line or mobile app. One can use this for many conditions, including behavioral health, colds and flu and more. Finally a threesome of specialty programs all with \$0 co-pay for specific ailments. There is **Hinge Health** for when you are dealing with chronic back, knee or hip pain as it monitors those ailments and advises you how to improve. **Omada** for better managing chronic health risks like heart disease while **Livingo** helps you if your health condition is pre-diabetes, diabetes or high blood pressure.

The Express Script rep talked about a change that most of us already got in the mail. A program called **Smart 90 Retail Prescriptions** which allows you to have your 90-day supply of maintenance medications sent to Walgreens at the same low co-pay, thus negating what some have complained about especially in the Summer for very hot medications left in the mail box.

Finally a company called Accredo will be the exclusive drug provider for patients with complex and chronic health conditions. They provide specialty drugs that cost more than \$600 per month, with the average being \$10,000 a month, which treat serious conditions such as multiple sclerosis, rheumatoid arthritis, hemophilia and cancer. It is a wholly owned subsidiary of Express Scripts.

For those who do have additional life insurance with Dearborn, the latest news there is that Dearborn will now be a subsidiary of BCBSTX and the name will change.

You can expect new ID cards by Sep.1 for UT Select so keep your eye on the mailbox. However for plans that did not change keep your ID cards.

One item that caused some conversation was the fact the UTselect uses Medicare Plan D with some extras for their drug plan and for that reason the drug plan does not go from September to September but from January to January just like your Medicare plan A & B.

So now your job is to make sure that if you want to make changes to your benefits you will have to do that in the next 6 days or else you will keep what you already have.

Follow up by August 15 to make sure the system made the changes by logging on to *My UT Benefits* and review.

I certainly like to give kudos to UHealth Benefits people for organizing a successful event and for the reps to make sure all questions were answered.

Henny van Dijk



UTHRO likes to welcome new members, so if you know of someone who is retired or will retire soon and is not a member please tell them about UTHRO



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Sea Center Visit in Images ...



23 UTHRO members attended the excursion to the Sea Center in Lake Jackson, we toured the hatchery and saw the breeding tanks and ponds where millions of red fish, flounder, black drum and speckled trout are raised annually to be released into Gulf waters.

The aquariums display Texas fish in their natural habitats such as salt water marshes, coral reefs and deep sea locations.



The group enjoyed lunch and catching up at The Local restaurant.

Gill Rittman



Another fun UTHRO excursion!

Barbara Kelly

Day trip to the fish hatchery south of Houston. Incredible process; 70 acres of spawning tanks and hatchery ponds with salt water piped in.

Mary Frances Fabrizio



Caregiver Support

In the past three weeks I've been made aware of several Caregiver programs that might be beneficial to our members and have devoted this issue to that subject.

UTHealth's Office of Employee Assistance Programs (EAP) has developed a caregiver support group to assist employees facing challenges that meets every second Wednesday of each month and is free to faculty, staff, fellows, residents and retirees. The upcoming event is hosted from noon to 1 p.m. on August 14 in the University Center Tower, UCT 1670, 7000 Fannin St. The group is facilitated by Sharlene Johnson, senior assessment and referral specialist. If you would like to participate in this group, please contact EAP at 713-500-3327.



However a program that I believe will suit our members better is a program run for the past 10 years by Fran Floersheimer and the Center for Healthy Aging called "New Reflections". Fran is the Social Worker for the Center and is uniquely qualified as she is a great listener and gives very good common sense advice for

those who need to be listened to and helped. That program runs on the second Thursday of each month from 5:30 till 7:15 at the Center's address on Bellaire and Loop 610 with free parking. Fran concentrates on open dialogue, role playing and mediation issues supplying coping mechanisms and relief from the daily stresses of care-giving. Individuals respond differently to stress situations and probably the most important gift to those is the fact that someone is listening and trying to give advice on how to respond. I spent some time with Fran on the phone discussing how a person could become a group member and it usually is by referral either through the Center for Healthy Aging and Dr Dyer's group or through other physicians, church affiliations etc. In an article written by Meredith Raine she quotes Dr Carmel Dyer, director of the Center for Healthy Aging "We need to ensure that caregivers have the support they need, "We know that without a support system in place, caregivers are at risk for depression and what is known as caregiver fatigue. We need to give them a safe place to talk about their frustrations – their realities – so that they can cope in healthy ways." Meredith also quotes Fran about the vision of New Reflections "As a group, we discover how we can help to provide the best care for our loved ones and learn different techniques for coping." and most importantly "For every negative, find a positive," she tells them. "Be courageous and confident. Remind yourself, I'm doing the best I can. Focus on what you can do, because that is all you *can* do." We talked a bit about the title of her caregiver's group—New Reflections something that she feels gave meaning to the altered reality of that changed perspective, looking forward not back to what used to be and I was reminded of something I recently read that there is a reason the front window of a car is larger than the back window because the focus is on going forward and being aware of what is facing you, not what is behind you.

The 2019 Caregiver Conference—A Personal Odyssey



On Friday June 28th, I had the opportunity to attend the Annual Alzheimer's Association Conference for Caregivers. This meant a lot to me, because my mother has dementia and I'm her main caretaker. Since she was diagnosed in January 2016, I have been immersing myself in learning everything I can about this terrible disease. It is progressive, costly, stressful, and emotionally-challenging for caretakers.

The conference, entitled "The Courage to Care" was hosted by the Houston and Southeast Texas Chapter of the Alzheimer's Association.

The morning sessions were designed to provide general information and facts about Alzheimer's disease and other types of dementia, address caregiving skills, and to provide legal and financial planning.

The first speaker's topic provided an understanding and statistics about Alzheimer's and dementia. This is what we learned:

- It is the most common cause of dementia.

- It is a progressive brain disease; we cannot slow it down; and there are treatments available to help with the symptoms, but there is no cure.

- Risk factors to acquire this disease are age (major factor), genetics, and family history.

- Hispanics are 1.5 times as likely as whites to develop it.

- 2/3 of Americans with Alzheimer are females.

- No two individuals experience the symptoms and progression in the same fashion.

- Clinical studies are key to advancing Alzheimer's disease research, especially in the areas of treatment methods and prevention.

The second speaker was an attorney who discussed the importance of planning for incapacity, and the transfer of people's estates upon death. During this session we heard about the following important forms we all must have at some point in our lives, in addition to a general will:

- Financial Power of Attorney (statutory and durable).

- Medical Power of Attorney- one of the most important ones.

- Directive to Physicians (also called Living Will).

- Declaration of guardianship (in the event of later incapacity).

- Out of Hospital DNR.(Do Not Resuscitate)

- Appointment of Agent to Control Dispositions of Remains.

- Authorization to Release Medical Information.

The last morning session focused on developing effective strategies to communicate with people with dementia. I really liked this part. We learned that our loved ones with dementia do not lose their intelligence, and, as a result, many of them may suffer from depression, especially when they realize what is happening to them.

The barriers to effective communications with a person with dementia are many. These can be a) sensory limitations, such as when the patient has hearing or vision problems; b) neurological issues, such as challenges with comprehension, inability to verbalize answers, or generalized weakness; c) medical factors, including the side effects of medications, poor sleep, fatigue, or urinary tract infections; d) physiological factors, such as depression/apathy, stress and anxiety, denial, and the loss of autonomy, or e) biological factors, including their level of cognitive impairment (mild-moderate-advanced).

Great advice was provided to caregivers like me to improve our communication skills, such as:

- Becoming a good listener

- Being in the moment, here and now.

- Letting the person with dementia see your lips when you are talking to them.

- Being at eye level and make good eye contact.

- Evaluating the environment for distractions (such as TV).

- Keeping sentences short.

- Not answering questions for them.

- Being patient.



Photo by Henny van Dijk

The afternoon presentations were focused on encouragement and self-care for caregivers. We learned about practical strategies to take care of ourselves, to better care for our loved ones, including practicing Tai-Chi, Relaxation techniques, and aromatherapy.

In addition to the presentations, many groups and organizations were there as exhibitors providing valuable information, booklets, and brochures about resources available in Houston and Harris County.

Liliana R. Cracraft



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*To update your address or phone number
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And now for something completely different ...

What's in a Name... Big Cheeks ?

Bet you don't know "Big cheeks" !! A grandson of slaves, a boy was born in a poor neighborhood of New Orleans known as the "Back of Town." His father abandoned the family when the child was an infant. His mother became a prostitute and the boy and his sister had to live with their grandmother. Early in life he proved to be gifted for music and with three other kids he sang in the streets of New Orleans. His first gains were coins that were thrown to them. A Jewish family, Karnofsky, who had immigrated from Lithuania to the USA, took pity on the 7-year-old boy and brought him into their home. Initially giving 'work' in the house, to feed this hungry child. There he remained and slept in this Jewish family's home where, for the first time in his life, he was treated with kindness and tenderness. When he went to bed, Mrs Karnovsky sang him a



Russian lullaby that he would sing with her. Later, he learned to sing and play several Russian and Jewish songs. Over time, this boy became the adopted son of this family. The Karnofskys gave him money to buy his first musical instrument; as was the custom in the Jewish families. They sincerely admired his musical talent. Later, when he became a professional musician and composer, he used these Jewish melodies in compositions, such as St. James Infirmary and Go Down Moses. The little black boy grew up and wrote a book about this Jewish family who had adopted him in 1907. In memory of this family and until the end of his life, he wore a Star of David and said that in this family, he had learned "how to live real life and determination."

You might recognize his name. This little boy was called : Louis "Satchmo" Armstrong.

Louis Armstrong proudly spoke fluent Yiddish! And "Satchmo" is Yiddish for "Big Cheeks" !!!

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