



Martha Chiscon receives the Betty M. Nelson Special Recognition Award from Chip Rutledge, PURA chair. INSET: Richard Buckius, Purdue vice president for research, speaks during the annual fall Kickoff Luncheon.



PHOTO PROVIDED

Chiscon honored at Kickoff Luncheon with Recognition Award

Purdue retirees and their guests gathered on Sept. 12 at University Plaza Hotel in West Lafayette for the annual fall Kickoff Luncheon. With music of the 50s and 60s by Jeris Eikenberry on the keyboard, attendees enjoyed conversation, laughter, door prizes and lunch.

Following the luncheon, Richard Buckius, Purdue vice president for research, shared anecdotes that highlighted the careers of selected faculty in the areas of Health and Human Sciences. He illustrated his talk with audio and video of the professors and graduate students explaining their research and areas of expertise.

The Betty M. Nelson Special Recognition Award was presented to Martha Chiscon. The award recognizes persons or entities that have greatly improved the lives of Purdue retirees or made outstanding contributions to PURA. Chiscon served as chair of the PURA Benefits Committee for two three-year terms and was willing to serve an additional year to ensure that national legislative changes would be implemented appropriately for the retiree health insurance program. She demonstrated extraordinary advocacy for our retirees, perseverance in changing corporate systems and using the latest technology to get the job done.

The award is named in honor of Betty M. Nelson, former president of PURA, who worked to establish PURA as a formal organization with by-laws and guaranteed annual funding from the University.



35th anniversary of PACR/PURA

The President's Advisory Council on Retirement (PACR) was created in 1976 by Purdue President Arthur Hansen in response to concerns raised by retirees that the University had become disconnected from the needs of its retired employees. At this time, Hansen appointed the first members of the PACR (now PURA); the council chair was Harlan White, retired director of admissions.

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Visitor center volunteers needed

Purdue's Visitor Information Center is in need of a few volunteers to assist and to make guests feel welcome on campus.

About 25 Purdue retirees and spouses staff the visitor center kiosk, located in Purdue Memorial Union's Great Hall, in four-hour shifts, Monday-Friday. The PMU location is closed weekends and University holidays, including two weeks in December.

Scheduling is flexible, and volunteers may commit to any amount of time from once-a-week to once-a-month or just as a substitute.

For more information or to sign up, please contact Sandy Johnson at johnsos@purdue.edu or 765-494-0747.

Purdue retirees applaud retiree medical plans, according to survey

A July 2011 survey of PURA retiree health insurance participants yielded high levels of satisfaction with both the PURcare and Medicare Advantage PPO plans. More than 90 percent of the 300 respondents indicated satisfaction with these insurance plans; 92 percent agreed that the plans are a best buy; and 99 percent indicated they intended to stay in these plans for the foreseeable future.

The Purdue connection and PURA management are the major reasons for member loyalty, trust and retention. No prior drug approval or step therapy, freedom of doctor choice (no network) and vision care were the highest-ranked reasons for plan membership. PURcare respondents took a cost-benefit approach to PURcare membership and did not rank

premiums, copays or deductibles as their highest motivations for membership. PPO members were more price-conscious. Nurse hotline, caregivers' hotline and foreign travel coverage were given lower priority rankings. Some customer service and reimbursement problems were identified. Several respondents requested a dental care benefit. Recommendations for strengthening the plans and better ways of communicating plan benefits to retirees are under committee consideration. The full report may be viewed on the PURA website: www.purdue.edu/retirees. Comments and questions may be referred to Joe Uhl at uhl@purdue.edu.

For more on benefits, see Page 6.

SPEAKER SHARES WITH PURA



During the Aug. 1 luncheon at MCL Cafeteria, attendees enjoyed a presentation by Charlene Sullivan (left), associate professor in the Krannert School of Management, hosted by Olivia Wood, PURA Program committee member.

The logo for the Purdue University Retirees Association (PURA) features a stylized sun or arc on the left and the word "PURA" in a large, bold, sans-serif font.

Purdue University Retirees Association

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Any suggestions or ideas for PURA should be referred to Office of Retiree Affairs, 401 S. Grant St., West Lafayette, IN 47907-2024. Telephone 765-494-1779. For more about PURA and to view past newsletters, visit www.purdue.edu/retirees.

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Committee correction and additions

The July PURA newsletter listed Mike Drayer as chair rather than as a member of the Purposeful Living in Retirement Committee; we regret the error. In addition, these people have been added as committee members: Dorothy Jones, Hospitality; Jill May, Communications; and Linda Mura, Benefits. We welcome these new committee members.

We went 'Out to the Ball Game'



Retirees enjoy an Indianapolis Indians baseball game at Victory Field.

On Aug. 31, a small but enthusiastic group of Purdue retirees traveled with Imperial Royal Tours to Victory Field in Indianapolis for an exciting and entertaining afternoon of baseball. Prior to the start of the game between the Indianapolis Indians and the Toledo Mud Hens, there was ample time to have lunch or take a leisurely walk along the beautiful White River Parkway or visit other points of interest downtown, such as the new JW Marriott hotel.

It surprised some that professional baseball is now in its 125th consecutive year in Indianapolis. Players who once played for the Indians and went on to Hall of Fame status include Herb Score, Minnie Minoso, Roger Maris, Harmon Killebrew,

Ken Griffey and Randy Johnson.

The current Victory Field's first game was in 1996. The stands have seating for 12,200 with room for 2,000 fans on the lawn, as well as numerous luxury suites.

The setting, weather and atmosphere were great for watching the game. We sat together on the third base side, which was ideal for witnessing several double plays, as well as an Indians' home run. To the delight of the fans, the home team won a 6-2 victory.

As we traveled on a brand-new bus, retirees shared stories about their time at Purdue, discussed the ball game and shared ideas for future PURA trips. All and all it was a good time and something PURA might well consider doing again.

Retirees visit Bioanalytical Systems

On Sept. 29, a group of 19 PURA members enjoyed refreshments while Bioanalytical Systems Inc. (BASi) CEO Tony Chilton, explained the history and mission of the company and its connection to Purdue. Purdue chemistry professor Peter Kissinger and a few of his graduate students launched BASi in 1974. The company now has facilities in Oregon, England and Evansville, Ind.

Retirees toured the manufacturing facilities that produce specialized instruments for drug development. PURA members also toured the pharmaceutical contract research facilities, which are the largest portion of the business. BASi is a vital link in drug development and PURA members enjoyed the tour of the global headquarters.



Tony Chilton, CEO of Bioanalytical Systems Inc., talks to retirees who visited BASi global headquarters in September.

Shopping in the Covered Bridge area

On Oct. 17, approximately 25 Purdue retirees and guests joined Trips and Tours shortly after 7 a.m. for a day in the Covered Bridge Festival area. Due to the early departure hour, many opted to nap during the hour-and-a-half drive. Around 7:45 a.m. the sun began to appear on the horizon and set the tone for a beautiful day of touring and shopping.

We arrived at our first destination, Mansfield, Ind., about 9 a.m. Although the weather was a little chilly the first hour or so, it didn't deter our ventures. By the time we returned to our bus around 12:30 p.m., many passengers had made purchases. Mansfield had quite a variety of vendors to visit depending on what one was looking to purchase, and many chose to eat there.

Our next stop was Bridgeton, Ind., which was extremely busy, and getting around from place to place was often difficult. A comment overheard was that Bridgeton had almost as many food places as other kinds of vendors. Again, there were many things to choose from: homemade crafts, quilts, décor, several flea market stalls, handmade furniture and everything from Avon to Tupperware.

We returned to Lafayette about 7:30 p.m. Our driver, Ron Larsen, did an excellent job of maneuvering the bus along narrow country roads and among people walking in the streets. Our escort for the day, Jane Brown, who is also a Purdue retiree, was great. All in all it was a perfect day.

Visiting the Underground Railroad

In June, courtesy of PURA's Trips and Tours Committee, several Purdue retirees and their guests followed the paths of slaves escaping to freedom via the Underground Railroad. Many hundreds of people in southern Indiana and Ohio facilitated the journey, even though assisting fleeing slaves was a violation of the law of the land, the Fugitive Slave Act. "Conductors" led refugees to the next safe house on the journey to freedom in Canada.

Secrecy was necessary and continued long after the Emancipation Proclamation. However, Levi Coffin, a Quaker, wrote a memoir titled "Reminiscences of Levi Coffin," in part about his experiences assisting slaves. His "station" in Fountain City, Ind., sheltered over 2,000 slaves who were fed, hidden and given needed attention. One refugee was the real Eliza of Harriet Beecher Stowe's "Uncle Tom's Cabin."

Ripley, Ohio, was the home of two remarkable men named John. John Rankin was a Presbyterian minister and abolitionist who in 1826 published an



Dena Targ, one of several retirees on the trip to the Underground Railroad, stands in front of the Parker House in Ripley, Ohio.

anti-slavery book. His home and family of 13 children were often threatened, so he built his brick home on the highest point in town where no one could arrive unwelcomed. The house faced the Ohio River with steps leading down. The fugitives called them the 100 steps to freedom.

John Parker, a former slave, was sold on the auction block three times, chiefly because he frequently ran away. He became an exceptional ironworker, who through hard work managed to buy his freedom.

In Ripley he started a successful

foundry that shipped intricate iron pieces all over the eastern United States. At night he would float a flatboat across the Ohio to pick up fleeing slaves. Although his activities were known by slave owners and catchers, he managed to live a good life, amass a fortune and put his four children through college.

The retiree trip ended with a stop at the magnificent Freedom Center in Cincinnati, Ohio, which boasts a piece of the Berlin Wall.

PURA encourages you to be involved – Pass it on!

As always, the welcome mat is out for you and your guests. PURA activities — the monthly MCL lunch programs, Campus and Community visits to places in the local area and on campus, longer distance explorations with Trips and Tours, and other events — are open to ALL Purdue retirees, spouses, partners and surviving spouses. Whatever your previous employee classification — clerical and service staff,

faculty or administrative and professional staff — you are encouraged to participate in PURA activities.

Invite another retiree or a friend to join you for a PURA event. Your invitation may be just what that person needs to sample one of the activities. We hope to see you at a future PURA program. Pass it on!

Those Were the Days: On the home front during WWII

Editor's note: Thanks to all those who have submitted reminiscences for our "Those Were the Days" column. In this issue Betty King Combs' story is shared.

On Dec. 7, 1941, 17-year-old Betty King was having a good time in Lafayette, Ind. The family was celebrating her aunt's and mother's joint birthdays, but a radio broadcast brought a sudden end to the party. The announcement came that the Japanese had



Betty King Combs in 1941

attacked Pearl Harbor. A look of horror appeared on Betty's father's face. A veteran of WWI, he had experienced war firsthand, and he knew his sons, a senior and a freshman at Purdue, would soon be called to serve. The older son went to MIT, where he helped develop sonar and later worked with NASA. After OCS training, the Army sent the younger son to the Pacific. Interestingly, the man Betty would later marry, Bill Combs, was on a ship headed to Pearl Harbor when the attack occurred. The ship returned to port.

The entire country was united in the war effort. Everyone was expected to work, and Betty had many jobs, including wrapping butter in Smith Hall at Purdue. In the summer after her freshman year at Purdue, Betty and three friends caught a train east, headed for Cambridge, Mass. Trains were the main source of transportation, and travelers often had to stand.

When they reached their destination, the four young women found a place to stay through a newspaper advertisement. They learned that Mary Baker Eddy's grave was right across the street from their new home. Each of the women found summer employment at Harvard. Having some higher education, they were warmly welcomed, and one of the four was employed on the spot to assist in hiring personnel. Betty went to the Printing Office, where she worked on a team whose job was proofreading. When she had time, she also worked on a book a Harvard professor had researched about Mesa Verde, which she found very interesting. After that summer Betty returned to Purdue. By then, Purdue classes were concentrated and met year-round. Christmas was a one-day exception, but otherwise, there were no vacation days, not even for Thanksgiving.

So many things were rationed: tires, gas, shoes, clothing, sugar, coffee, etc., but no one complained. All knew what the war was about and did everything they could to aid in its successful pursuit. Contacts with armed forces members were maintained via V-mail, and newspapers, radio and newsreels kept people informed. Newspapers regularly listed the dead, wounded and missing. The boy who was Betty's first date was lost at Iwo Jima, and many others whom the family knew were killed in action.

There was time for fun as people tried to keep their spirits up by going to movies, organizing picnics, biking, hiking and playing games. Betty lived on Russell Street in West Lafayette. Her father was in agriculture and mother in home economics, though they were not allowed to work at the same time, since spouses could not be employed at Purdue. The campus was Betty's playground, and she and her friends felt ownership of the buildings and would often wander, using back doors and tunnels. This familiarity got her into a bit of trouble during the war.

The campus was full of servicemen — Army, Marines and Army Air Corps members — some of whom were living in fraternities. The Navy V-12 program took over Cary Hall. The men were marched everywhere, and seldom were left on their own. Occasionally they were treated to a movie at the Hall of Music. Once, Betty and some friends thought they would like to see one of the movies, too. Entering through a side door, they crossed the stage behind the screen and went up to the balcony. There was a lot of laughter as they crossed the stage so they assumed it was a funny movie. Shortly after sitting down to enjoy the show, they were told to leave. Apparently the movie screen had been transparent!

During the war, Betty worried about her brothers and grieved for those lost, but, as with most Americans, in many ways life went on as usual.

Make your retirement money last

A message from Jackie Hofman at PEFCU

The recent recession made it clear to many that making money last through retirement can be a challenge. Planning ahead and actively managing your retirement accounts can help ensure that you won't outlive your money, but you will also need to plan how much to withdraw monthly during your retirement and from what accounts.

Expert advice:

- Don't take Social Security payments until at least your full retirement age, 65 to 67, depending on your year of birth. Every year you delay payments, up to age 70, will increase your monthly payments.
- Withdraw from taxable accounts first, so tax-deferred accounts like 401(k) plans, and tax-free accounts like Roth IRAs, can continue to compound longer.
- Postpone withdrawals from 401(k) plans and IRAs until age 70½, when you will have to take required minimum distributions.
- Withdraw no more than 4 percent of your retirement funds in your first year of retirement, and that amount plus an increase for inflation in subsequent years.

Throughout your retirement, don't forget to reallocate your assets periodically to ensure you have the mix of investments that works for you. It is a good idea to consult a financial planner to ensure you are moving in the right direction.

PURA Benefits Committee renews health insurance plans

The PURA Benefits Committee has renewed the PURcare and Medicare Advantage PPO Health Insurance Plans with United Healthcare for 2012 and has negotiated very low, competitive premium increases. PURcare, the Purdue-sponsored Medicare Supplement health plan participated in by over 2,000 Purdue retirees, will continue for 2012 with effectively the same medical, vision and prescription drug benefits as in 2011, with an overall premium increase of only 4.5 percent. The PPO Plan will have the same benefits and copays as in 2011 except for a small increase in total out-of-pocket costs, resulting in a premium increase of about 6 percent. Our per-member average health care claims have been increasing at an average of 10.5 percent per year for the past three years.

Through the expertise of Hewitt Consulting, paid for by Purdue University; the desire of United Healthcare to continue to serve our members; and the hard work of the Benefits Committee; our premium increases were maintained at very competitive rates as compared with other plans. Sponsored plans across the nation are seeing premium increases of 9 to 15 percent. The 4.5 percent negotiated for PURcare members and the 6 percent increase for PPO members are among the lowest increases for 2012.

PURcare for 2012

- The PURcare medical plan including vision care (United Healthcare Senior Supplement) will continue with a premium

of \$199.47 per member per month. The Benefits Committee dropped two benefits, private duty nursing and caregiver services, that were not being utilized by our members, in an effort to keep premiums down. As in the past, members who want to continue with the PURcare plan do not need to re-enroll and will be enrolled automatically.

- The PURcare Prescription Drug coverage (Part D) continues with open formulary, no step therapy and no “donut hole” for a rate of \$75.05 per month per member. Prescription drug costs will remain at 50 percent local and 45 percent mail order. True out-of-pocket maximum costs will be \$4,700, which represents the Medicare-determined amount for the Standard Medicare Part D catastrophic threshold. Once this threshold is reached, prescription drugs are covered at 100 percent for the remainder of the year.

- Annual deductible for hospital/medical treatments will continue to be \$300. After this level is reached, all Medicare-approved costs, including hospitalization, outpatient services, skilled nursing facility, home health care, and other benefits, will be covered at 100 percent for the remainder of the year, plus up to \$150 per year for Vision care.

- PURcare members must continue to be enrolled in both the medical and prescription drug plans to be eligible to participate in this plan. An exception is made for members with VA benefits for prescription coverage.

Veteran Affairs eligible members

Great news for VA prescription drug qualified members. For 2012, the PURcare medical-only premium will be the same as all members of the PURcare plan. This is a major savings for our VA participants. Monthly premiums will be \$199.47.

Medicare Advantage PPO Plan

The Purdue-sponsored Medicare Advantage plan, UnitedHealthcare Group Medicare Advantage (PPO), was also renewed for 2012. The plan features a lower monthly premium, but higher out-of-pocket costs for Medicare-covered services. For 2012, monthly premiums will be \$184.12 with no change in covered benefits or co-pays from 2011. To keep the premium increase as low as possible, the negotiated annual maximum out-of-pocket cost will increase from \$2,800 to \$3,000.

New health insurance consultant hired for PURA by Purdue

In consultation with PURA, Purdue hired a new consultant to assist the Benefits Committee in benefits negotiations and in obtaining information needed to renew the insurance coverage. Hewitt and Associates in Chicago was hired and helped greatly with the process.

Purdue Human Resources support continues

PURA members also continue to receive outstanding support from Purdue Human Resources, and we thank them. We specifically rely on secretarial help from Michele Salla. Our full time support person for health insurance is Kate LaMar. Contact Kate with questions at klamar@purdue.edu or 765-494-1694.

Special notes from the Benefits Committee on frequently asked questions

- Medicare does not cover medical costs when you travel outside the U.S., but PURcare does. Please read information on this coverage in materials that you will receive from United Healthcare.

- While Medicare pays for many Home Health Care services, PURcare coverage provides an additional \$5,000 per year for coverage of doctor-prescribed services. Read the UHC material for more information or contact Kate LaMar in Purdue Human Resources at klamar@purdue.edu or 765-494-1694.

- Medicare's wellness review process has changed. Make sure you read the new information from Medicare to know how it works. Even though you are eligible to have this review once every year, it is not considered to be an annual physical exam.

- Screening for cervical and vaginal cancers including Pap tests and pelvic exams are covered by Medicare Part B once every 24 months. Bone density tests are also covered by Medicare Part B once every 24 months, and mammograms are covered once every 12 months. PSA blood tests and digital rectal exams are covered by Medicare Part B once every 12 months. In each case, participants should make sure their doctors code the test correctly.

Lafayette-West Lafayette ranks high for retirees

The Second Act web page ranks Lafayette-West Lafayette number eight among the Top 10 Retirement Towns of 2011. In order the towns are Georgetown, Texas; Burlington, Vt.; Portland, Ore.; St. Petersburg, Fla.; Beaufort, S.C.; Fort Collins, Colo.; Tucson, Ariz.; Lafayette, Ind.; St. George, Utah and Fayetteville, Ark.

Second Act says:

“Straddling the banks of the Wabash River, the adjoining towns of Lafayette and West Lafayette represent Middle America as Norman Rockwell once painted it. The area was founded in the early 1700s as a fur-trapping outpost and is best known today as the home of Purdue University. Lafayette is popular for its century-old houses, first-rate schools and historic downtown. Miles of trails accommodate bikers, hikers and bird-watchers. A broad plaza where community events and festivals are held

connects downtown with a pedestrian bridge crossing the Wabash; the site is a stopping point for Amtrak, Greyhound and the city bus system. Canoeing, camping and swimming are popular pastimes along the river.

“Homes typically list for \$150,000, and sales prices so far this year average barely half that.

“Population: 96,000

“Bonus feature: The city is just a two-hour drive from Chicago.

“Downside: January temperatures average 17 degrees.”

We’d quarrel with the housing information, but otherwise are complimented by the support given “our town.”

To read about all the towns on the list, go to www.secondact.com/2011/08/10-best-us-retirement-towns-of-2011.



Purdue United Way Campaign kicks off

Purdue retirees have made significant contributions to the 2011 Purdue United Way campaign, which launched Sept. 13. PURA President Chip Rutledge (center) is pictured here with Al Diaz, Purdue UW chair; Maryann Santos de Barona, Purdue UW vice chair; Sue Hiser, vice president, PURA; and Anne Washburn, director, Purdue United Way Campaign. Look for more on retiree contributions to the United Way campaign in the next PURA Newsletter.

Purdue Retail Pharmacy serves retirees

Did you know the Purdue University Pharmacy provides the following services?

- A staff of licensed pharmacists, graduate student instructors, and pharmacy students.
- Accepts some—but not all—major prescription drug plans.
- Various nonprescription items also are available.
- Clients can save time with prescription refills by calling the pharmacy in advance.

The pharmacy is located next to the Student Health Center in the Robert E. Heine Pharmacy (RHPH) building Room 118, adjacent to the lobby at the east entrance to the building. Metered parking is available.

Hours:

- Classes in session: Mon-Fri 8:30 a.m.-5:30 p.m.
- Classes not in session: Mon-Fri 8:30 a.m.-noon, 1 p.m.-4:30 p.m.
- Closed for all official University holidays.

Call 765-494-1374 or toll-free at 1-888-850-0037.



Purdue Pharmacy staff include (left to right): Mary L. Grable (assistant director), Sally J. Akers, Charles H. “Chuck” Brown, Susan K. “Susie” Marshall, Susan E. White (director), Camellia J. “Cam” McKinney, Nancy S. Davis, Nancy C. Chapman, Alan P. Farkas, Rebecca R. Quackenbush-Siders and Megan K. Pursell.

Check and approve your address information

The Purdue University Retirees Association is working hard to keep up-to-date with addresses, phone numbers and email addresses for retirees.

Retirees are asked to check carefully the accuracy of their name and address as it appears on the mailing label (above) of this issue of the PURA Newsletter.

Please make any changes on the form below and mail to the address indicated or email to julie1@purdue.edu.
Thank you.

Purdue University Retirees

Please help us keep your information accurate. Send any changes from the mailing label that appears above on this issue of the PURA Newsletter. Thank you for your help.

Name _____

Address _____

City _____ State _____ Zip code _____

Email address _____

Return this form to:

Julie Thedans
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West Lafayette, IN 47907-2024