Fellow Retirees:

The years 2020 and 2021 were extraordinary. The University of Idaho Retirees Association, like most social organizations worldwide, was unable to meet for most of the two years because of the Covid-19 pandemic. In the fall of 2020, the executive board voted to extend the offices and terms of all board members for one year. It seemed logical, as we had done very little and were optimistic that when the vaccine became available in 2021 life would return to normal. Alas, it was not to be.

We began 2020 with a full slate of programs for the year. We held the February luncheon at the University Inn with President Scott Green as our speaker. On March 5 we toured the renovated Kenworthy Theater and met afterwards at Vin Wine. By the middle of March, it was apparent that there could be no in-person gatherings for the foreseeable future. Our next in-person event was the very well-attended annual picnic at East City Park on July 14, 2021. Shortly afterwards there was another surge in Covid, and we cancelled events for the rest of 2021, including the annual meeting.

There are four missions for UIRA (as outlined by former president Joe Cloud): promoting interactions between members, monitoring and giving updates on the university's benefit packages, providing scholarships for three U of I students with sophomore standing, and remembering and honoring the passing of U of I retirees. I am pleased to note that we were able to accomplish three of these tasks. Chuck Morrison worked with the U of I Office of Financial Aid Services to award three scholarships in 2020 and four in 2021. Information about the awardees can be found elsewhere in this report.

Carol Grupp and Dave Walker once again did a stellar job representing retirees at benefits meetings and communicating any changes in benefits to our membership. Jerry Tuchsherer maintained the list of retirees who passed away in 2020 and 2021. Elinor Michel worked with the Office of Alumni Relations on emails that were sent out to keep everyone apprised of what was going on in a very difficult time.

The board selected Ed McBride as the Idaho Treasure Award recipient in 2020. We hope to honor him at the 2022 annual meeting.

We were fortunate to have Kathy Barnard and Jake Milleson and the alumni office team help us with communications. Kathy retired in December 2021, and she will be missed.

I wish to thank our 2020-2021 board of directors: Elinor Michel, Diane Walker, Jerry Tuchsherer, Bruce Pitman, Gleanne Wray, Alton Campbell, Corinne Lyle, Chuck Morrison, Dale Ralston, Dick Heimsch, and special members Kathy Barnard, Carol Grupp, Dave Walker, and Darrel Bolz from SW Idaho. It was an honor to work with you.

Jennifer O'Laughlin
2020-2021 president

GO VANDALS!
2020-21 Committee Assignments

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Carol Grupp, David Walker</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget</td>
<td>Dale Ralston, Jennifer O'Laughlin</td>
</tr>
<tr>
<td>Caring and Memorials</td>
<td>Jerry Tuchscherer, Gleanne Wray</td>
</tr>
<tr>
<td>Communications</td>
<td>Diane Walker, Elinor Michel</td>
</tr>
<tr>
<td>Programs and Socials</td>
<td>Dick Heimsch, chair. Jennifer O'Laughlin, Alton Campbell, Diane Walker, Elinor Michel, Bruce Pitman, Gleanne Wray</td>
</tr>
<tr>
<td>Scholarships</td>
<td>Chuck Morrison</td>
</tr>
</tbody>
</table>

Past Presidents

2013 – Carolyn Riggs  1999 – Peter Haggart  1985 – Bernard Borning
2010 – Bill Shane  1996 – Floyd Peterson  1982 – Dwight Kindschyg

*term extended by one year due to Covid-19 pandemic.
In the Oncoming President's Message, Dick Heimsch reflects on the challenges posed by the COVID-19 pandemic, particularly its impact on the University of Idaho Retirees Association (UIRA). He acknowledges the leadership of Jennifer O’Laughlin, the former president, and expresses gratitude to the departing members of the Board of Directors. Dick Heimsch introduces the new Board members and highlights the efforts to revive the range of informational and social program activities that were scheduled for the association prior to the pandemic. He also mentions the fundraising efforts for the UIRA Scholarship Endowment and encourages contributions to support the scholarship program. Additionally, he welcomes new retirees to UIRA and encourages them to participate in future association activities. The message concludes with a thank you and a call to action for GO VANDALS!
YOU ARE REMOVING BARRIERS

THE NEED IS GREAT AND GROWING

U of I students had $25M in total unmet need for 2020-21

By 2025, 62% of all jobs in Idaho will require some education beyond high school

Learn more at uidaho.edu/brave-bold
UIRA Scholarships

Soon after the University of Idaho Retirees Association was established in 1979, it created an endowment within the U of I Foundation for the purpose of awarding student scholarships. By 1991, the endowment approached $40,000 and had sufficient earnings for UIRA to award its first scholarship - $500.

Today, with a value approaching $187,000, the UIRA Scholarship Endowment has earnings sufficient to award three $2,000 scholarships annually. The awardees are selected by the U of I Office of Financial Aid based on sophomore standing, GPA and need.

In 2021, we were able to award a fourth scholarship by combining carryover money with a small amount from a UIRA checking account. To increase our annual scholarships from three to four deserving students, UIRA would need gifts that provide an additional $50,000 to the endowment. We encourage all U of I retirees to consider donating to the UIRA Scholarship Endowment. Any donations will also be credited to the university’s current campaign: Brave. Bold. A Promise to Idaho’s Students.

Make a gift online by going to uidaho.edu/uira

2021-22 Recipients
Grace Marie Abraham
Health science-fitness
Bonners Ferry

James Patrick-Pope Adams
Mechanical engineering
Hillsboro, Oregon

Benjamin Bryce Browksi
Architecture
Boise

Samuel James Fulbright
Conservation biology
Lewistown, Montana

2020-21 Recipients
Guadalupe Colis
Hailey

Luke Hauflin
Kellogg

Natasha Scorah
Coeur d'Alene

Respectively submitted by:
Chuck Morrison,
Scholarships Committee
2020 Recipient - Ed McBride

Ed McBride started life as a farm boy near Potlatch, Idaho. When he graduated high school, he knew of only one college in the universe worthy of his time and attention—the University of Idaho! Not long after he graduated with a business degree, he was called by Uncle Sam to put in some time in the US Army.

Upon his discharge, he took advantage of the GI Bill and went back to the UI for a law degree. After some 16 years in law practice, he switched careers and ended up back at his alma mater as a gift planning officer in the development office. He worked primarily with donors of real estate, charitable trusts, gift annuities, and estate plans, retiring after 25 years in 2013.

Ed met his wife, Connie, in the first grade. They became sweethearts in high school, got married in their senior year in college, and then spent the next 56 years together, until Connie’s death in 2019. In 2020 Ed was given the opportunity to fill in as interim lay pastor at his church in Colfax and continues in that position today, a calling that helped fill the void from Connie’s passing, and one he finds very rewarding and fulfilling.

Ed’s two kids both live in the Seattle area. Son Steve and wife have two teenage daughters; daughter Shelby and husband have a boy, 12, and a girl, 10. They are, of course, the best-looking, smartest and nicest kids in the universe.

Ed volunteers at the local food bank, is a member of Rotary and the American Legion and is active in Gideons. He greatly enjoyed his time on the board of UIRA, having the honor of serving as president in 2017.

*Ed will be celebrated at the next UIRA Annual Meeting.*

**NOMINATE THE NEXT IDAHO TREASURE . . .**

This award was created in 1995 and recognizes living retired University of Idaho faculty, staff and/or family members who, in their retirement years, have made significant achievements in volunteerism and leadership to the University.

Nominations for this award are due to the Office of Alumni Relations by April 1 each year.

[uidaho.edu/uira](uidaho.edu/uira)
UIRA extends its condolences to the family and friends of our departed colleagues and friends.

Doyle Anderegg, Assoc. Dean, College of Letters and Science, Aug. 11, 2021

George Anderson, Controller, Feb. 22, 2021

Pat Armstrong, Spouse of T. Armstrong, March 12, 2021

Janice Baker, Student Services, Apr. 3, 2021

Bill Belknap, Athletic Director & Dir. of Development, July 17, 2020

Russ Biggam, Agriculture Sciences, Oct. 12, 2020

Jim Bikkie, College of Education, Oct. 15, 2020

Lois Blackburn, Music Dept., Sept. 8, 2021

David Bumgarner, Facilities/Stores, Jan. 1, 2020

Colleen Bumgartner, Dining Services, Jan. 24, 2021

Jim Calvert, Mathematics, Jan. 21, 2021

Bob Carver, District Extension Dir., Dec. 5, 2020

Julie Caudillo, Spouse of Jess Caudillo, College of Education, Dec. 22, 2020

Karen Davis, Home Economics, June 5, 2021

Edwin Dowding, Agricultural Engineering, Sept. 25, 2020

Jerry Exon, College of Agricultural and Life Sciences, Jan. 19, 2020

Roger Falen, College of Agricultural and Life Sciences, Dec. 8, 2019

Karla Falter, Spouse of Mike Falter, College of Natural Resources, Aug. 16, 2020

Connie Fleener, TRIO/Upward Bound, July 17, 2021

Maynard Fosberg, Soils, College of Agricultural and Life Sciences, Sept. 18, 2020

Butch Fullerton, Construction Manager, Aug. 13, 2021

John “Jack” Gilbert, Facilities, Dec. 17, 2020

Russell Graham, Spouse of Kathy Graham, Alumni Office, Aug. 29, 2020

Sarah Anne Granlund, Admin Assistant, Feb. 8, 2020

Britta Hanisch, University Bookstore, Oct. 6, 2020

Marianne Hanson, Admin Assistant Athletics, Oct. 2, 1999

Judy Helmke, Mother of Tim Helmke, Alumni Office, Aug. 5, 2021


Carl Hunt, College of Agriculture, Animal Science, Sept. 6, 2021

Erika Iiams, Instructor, Family and Consumer Sciences, June 14, 2020


Don Johnson, Biological Sciences, Oct. 10, 2020

Florence "Flo" Johnson, Sect. Engineering, Math, Psychology, June 24, 2021

Georgia Johnson, College of Education, Nov. 7, 2021
Marlene Johnson, Spouse of Richard, Alumni Director, Sept. 9, 2021
Sharon Ann Kehoe, Dir. Campus Christian Center, Feb. 16, 2020
Sandra Mauchley, School of Music, May 17, 2020
Jan McGraw, Engineering Dept., Aug. 24, 2021
Dona Miller, Bursar’s Office, Sept. 4, 2021
Ray Miller, Dean of Agriculture, March 28, 2021
Craig Morris, Adj. Professor, College of Agriculture, Oct. 25, 2021
Mark Nissen, Research Assoc., Chemistry, March 20, 2020
Cort Northrop, Student Loans and Library, Aug. 18, 2021
Steve Odenborg, Facilities, March 16, 2021
Roger Oeltli, Facilities, May 15, 2021
Sandy Osborne, College of Natural Resources, Sept. 8, 2020
Susan Palmer, Women’s Center, July 12, 2021
Art “Doc” Partridge, College of Natural Resources, Oct. 28, 2020
Janice Peterson, Admin Assistant College of Agricultural and Life Sciences, June 8, 2020
Jan Pitkin, College of Natural Resources, Jan. 21, 2021
Alan Place, College of Engineering, Nov. 29, 2021
Gretchen Potter, Home Economics, May 27, 2021
Jerold Power, Facilities, Sept. 10, 2021
Judy Randall, Mechanical Engr. Dept., Nov. 16, 2020
Dick Reed, Asst. Director of Dormitories, April 10, 2021
Mary Ann Reese, College of Education, College of Agricultural and Life Sciences, Oct. 29, 2020
Jerry Reynolds, Comptroller, Finance & Administration, Oct. 16, 2021
Harold Rohde, Science Lab, Jan. 6, 2020
John Russell, Facilities/Grounds, Oct. 24, 2020
Patricia "Pat" Scott, College of Forestry, Oct. 20, 2021
Lew Smith, College of Education, March 28, 2021
George Strong, Facilities, Oct. 17, 2021
Patty Tassinari, Research and Lab Tech Food Science, Aug. 25, 2021
George Teresa, Microbiology, April 7, 2020
Terry Thornton, Facilities, Dec. 1, 2020
Dean Vettrus, Dir. Student Union, April 17, 2020
Robert “Bob” Wakefield, College of Law, Sept. 28, 2021
Roger Wallins, Assoc. Dean, College of Graduate Studies, Aug. 28, 2020
Ken White, Facilities, Dec. 16, 2021
Doris Wilchek, Admissions Office, April 10, 2020
Juanita Winn, Librarian, College of Law, June 16, 2020
Lauretta Zeller, Student Union, June 26, 2020

Respectively submitted by:
Jerry Tuchscherer and Gleanne Wray,
Caring and Memorials Committee
2020 - 2021 Financial Report

Summary of activities in 2020 and 2021
- Held a luncheon in February 2020 with President Green as speaker.
- Held a picnic in East City Park in July 2021.
- In August 2021 sent a check for $384.60 to the University of Idaho Foundation to facilitate offering a third UIRA scholarship in 2021.

FINANCIAL SUMMARY OF UIRA ACCOUNTS

<table>
<thead>
<tr>
<th>U.S. BANK - CHECKING</th>
<th>CREDIT</th>
<th>DEBIT</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 1, 2020</td>
<td>$ 4,910.98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gift from U of I President's Office - 2/3/20</td>
<td>$ 2,000.00</td>
<td>6,910.98</td>
<td></td>
</tr>
<tr>
<td>Spring Luncheon Receipts - 2/20/20</td>
<td>855.00</td>
<td></td>
<td>7,765.98</td>
</tr>
<tr>
<td>Best Western</td>
<td>$ 839.66</td>
<td></td>
<td>6,926.32</td>
</tr>
</tbody>
</table>

CLOSING BALANCE*               | $ 6,926.32 |

*U.S. Bank account was closed and transferred to Latah Credit Union May 27, 2020.

<table>
<thead>
<tr>
<th>LATAH CU - CHECKING</th>
<th>CREDIT</th>
<th>DEBIT</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer of account from U.S. Bank</td>
<td>$ 6,926.32</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fee for checks</td>
<td>$ 16.50</td>
<td></td>
<td>6,909.82</td>
</tr>
<tr>
<td>Summer Picnic - 7/15/21</td>
<td>$ 500.00</td>
<td></td>
<td>7,409.82</td>
</tr>
<tr>
<td>Food</td>
<td>567.10</td>
<td></td>
<td>6,842.72</td>
</tr>
<tr>
<td>Drinks</td>
<td>21.26</td>
<td></td>
<td>6,821.46</td>
</tr>
<tr>
<td>Park rental</td>
<td>65.06</td>
<td></td>
<td>6,756.40</td>
</tr>
<tr>
<td>Funds from raffle</td>
<td>154.00</td>
<td></td>
<td>6,910.40</td>
</tr>
<tr>
<td>Gift to U of I Foundation for Scholarships</td>
<td>384.60</td>
<td></td>
<td>6,525.80</td>
</tr>
</tbody>
</table>

ENDING CHECKING ACCOUNT BALANCE as of December 31, 2021 | $ 6,525.80 |

<table>
<thead>
<tr>
<th>LATAH CU - SAVINGS</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Savings</td>
<td>$ 25.44</td>
</tr>
<tr>
<td>Super Share Savings</td>
<td>3,312.00</td>
</tr>
</tbody>
</table>

ENDING SAVINGS ACCOUNT BALANCE as of December 31, 2021 | $ 3,337.44 |

Respectively submitted by:
Dale Ralston,
Treasurer
Benefits Committee Report

The UIRA Benefits Committee members met with Segal consultants and U of I Human Resources staff in April, reviewed claims history for 2020 (which provides the basis for actuarial calculations for 2022) and provided recommendations for adjustments in contributions. These recommendations, together with recommendations of Benefits Consultants and other factors, were considered by the Department of Human Resources and by the University Administration when setting contribution rates for 2022.

Based on claims experience for 2020 (which is the actuarial basis year to calculate contributions and benefit changes for 2022) and pursuant to the Settlement Agreement and the Faculty Staff Handbook, 10% contribution increases were approved for all Retirees—Pre-Medicare, Medicare, Plans A and B, Tier I—whose benefits are subsidized by the University. More specifically, factors which affected costs of claims for some retiree groups include:

2022 CONTRIBUTION CHANGES

PRE-MEDICARE RETIREES AND DEPENDANTS

2022 contribution changes for Pre-Medicare Retirees and Dependents included:
- Pre-Medicare Plan A Tier I Retirees saw a contribution increase of just under $4 and Pre-Medicare Plan A Retirees in Tiers II and III saw a contribution increase of about $8 for 2022.
- Pre-Medicare Dependents in all tiers of Plan A, as well as Pre-Medicare Retirees in Plan B, all tiers, experienced 0% change in contributions.

MEDICARE RETIREES AND DEPENDANTS

2022 Contribution Changes for Medicare Retirees and Dependents included:
- Medicare Retirees in Plans A and B, whose contributions are subsidized by the university, saw contribution increases of 10%. This amounts to a contribution increase of between $3 and $5 depending on the Tier.
- Medicare Dependents and Medicare Self-Pay Retirees in Tier I Plan A saw contribution increases of about 11%, or about $50 a month.
- Medicare Dependents in Tiers II and III Plan A saw contribution increases of about $20 for Medical benefits only. (They purchase their prescription drug coverage separately.)

There were no 2022 changes in deductibles, co-payments, and out-of-pocket exposure for any groups. Claims experience for 2020, which provides the actuarial basis for 2022 contribution rates and benefit changes, was problematic.

PRE-MEDICARE RETIREES

Total claims experience for 2020 remained positive, however--
- Medical claims (but not prescription drug claims) for all U of I health plan participants—retirees and employees—decreased but were probably depressed in 2020 because of COVID. This no doubt affected 2021 claims and will have repercussions later, in 2022 and beyond—both because participants will perhaps be "making up" for missed elective procedures, and because failure to obtain screening procedures in 2020 might have allowed conditions to go undetected and untreated, increasing their severity and cost in 2021 and beyond.
- Prescription drug claims paid increased by 107%.
PRE-MEDICARE RETIREES, CONTINUED

- However, the number of Pre-Medicare Retirees increased by 30%, resulting in a PMPM (Per Member Per Month) increase of 60%.
  (Prescription drug claims were probably not as greatly impacted by COVID as medical claims.)
- Combining the cost increases for medical and prescription drug expenses for Pre-Medicare Retirees resulted in a combined PMPM increase of 10% in 2020.

PMPM cost is the actuarial basis for calculating required contribution increases for the following year.

And, as noted, the cost of medical claims for 2020 is probably artificially low because of the COVID effect —people were unwilling to venture out to their doctors’ offices, or providers were not performing elective (non-emergency) procedures.

- Another factor influencing actuarial projection of required contributions for the Pre-Medicare group is simply the small size of this group—86 participants. Groups (sub-groups) of this size can experience wildly fluctuating costs of claims from year to year. This adds additional uncertainty to actuarial projections for 2022, given the probability of deferred claims for procedures foregone in 2020 because of COVID.

MEDICARE RETIREES

Total claims for Medicare retirees increased significantly in 2020 over 2019.
- Medical claims paid decreased by 1.4%
- The total number of Retirees receiving medical benefits decreased by 0.3%, resulting in a PMPM decrease in medical claims of 1.1%.
  (Again, this includes a “COVID effect not yet quantified.”)
- Prescription drug claims costs increased by 5% (affects Tier I Medicare Retirees only).

However, the number of retirees covered for prescription drug claims in the U of I Plan decreased by 5%—recall, this is a closed group. Prescription drug costs are about 70% of all plan costs for Tier I Medicare Retirees (because Medicare pays most of the cost of medical expenses).

Thus, changes in prescription drug claims cost affect the total cost of claims for Tier I Medicare Retirees more than for any other group in the U of I Health Plan.

Combining changes in the total cost of claims with the decrease in the number of Medicare retirees produced a combined actuarial increase in 2020 PMPM (Per Member Per Month) cost for Tier I Medicare Retirees and Dependents of 10.8%. This increase is the actuarial basis for 2022 contributions. Again, this increase is independent of the effect of COVID on 2020 claims.
**PHASEOUT OF HEALTH BENEFITS FOR FUTURE RETIREES**

Health benefits are being phased out for retirees who became eligible to retire after January 1, 2021. The phase out will occur over a three year period, with those retirees paying 25% of their actuarial cost in 2021, 50% in 2022, 75% in 2023. Benefits for this group will be completely phased out beginning January 1, 2024.

*This phase out does not affect Tier 2 or Tier 3 retirees who retired prior to January 1, 2021 and who are currently enrolled in the plan.*

**SENIOR HEALTH INSURANCE BENEFITS ADVISORS (SHIBA)**

Continued access to health benefits in retirement was developed uniquely by the university at a time when there were very limited options for retirees to retain access to medical care after retirement. Medicare was available only after age 65. There were no Medicare supplement plans, and individual health plans for retirees under age 65 were few, limited in coverage, and very expensive.

During intervening years, and especially since 2000, a plethora of individual health plans, Medicare supplements, and Medicare Advantage plans have become available.

Benefits Committee members share the concerns of the UIRA Board, and no doubt of retirees in general, about escalating plan costs. This escalation will continue, due to external and internal factors—one outstanding factor being the already small size of our group which subjects it to great unpredictability in claims costs from year to year and affects actuarial projections.

Some members no doubt are ready to consider alternative health plans but find the prospect of comparing plans understandably daunting.

SHIBA ([https://doi.idaho.gov/shiba/](https://doi.idaho.gov/shiba/)) offers free, unbiased Medicare benefits information and assistance through workshops, group presentations, and personal counseling. Their workshops are presented periodically through webinars, eliminating the need to attend an in-person meeting, and can be very helpful for U of I retirees who are truly interested in considering alternative insurance options.

SHIBA is an arm of the Idaho Department of Insurance and has no ties to any health insurer. Their advice and information are completely unbiased.

Remembering why we value health benefits, anyone who has had recent health challenges has been reminded about the value of the benefits we have.

Respectively submitted by:
David Walker
Carol Grupp
Benefits Committee
Board of Directors

Executive Committee

President
Jennifer O'Laughlin

Vice President
Dick Heimsch

Secretary
Corinne Lyle

Treasurer
Dale Ralston

Past President
Bruce Pitman

Board Members

Class of 2023
Dick Heimsch
Dale Ralston
Chuck Morrison
Corinne Lyle

Class of 2022
Alton Campbell
Jennifer O'Laughlin
Gleanne Wray
Elinor Michel

Class of 2021*
Bruce Pitman
Jerry Tuchscherer
Diane Walker
Jeanne Stevenson (2019)

*The Executive Board voted to extend terms by one year due to the Covid-19 Pandemic.

University of Idaho Retirees Association, Inc.

Physical Location
Gertrude L. Hays Hall
1212 Blake Avenue
Moscow, ID 83844

Mailing Address
875 Perimeter Drive, MS 3232
Moscow, ID 83844-3232

Contact
Phone: 208-885-6154
uidaho.edu/uira
uira@uidaho.edu

Association Staff

The Office of Alumni Relations provides support to the University of Idaho Retirees Association. OAR staff are employed by and accountable to the university.

Jake Mileson '21
Program Coordinator
Annual Report Design

Malcolm Heslin
Administrative Assistant

Shane Snyder
Web Coordinator

University Leadership

C. Scott Green '84
President
president@uidaho.edu

Torrey Lawrence
Provost and Executive Vice President
provost@uidaho.edu

Mary Kay McFadden '80
Vice President, Advancement
marykaymcfadden@uidaho.edu

Joy Fisher '81
Executive Director, U of I Foundation
joyfish@uidaho.edu