



RECOM

Retired Employees City of Mesa



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Board

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MESSAGE FROM THE BOARD

TO FLY OR TO DRIVE

The Traveler's Conundrum

By:

John Gendron
V.P. RECOM

Pity the poor Swallow. When instinct dictates its return to Capistrano, there is but one mode for which it may travel. It has to fly! Same for the geese migrating south for the winter. Their lot is also to brave the vagaries of the atmosphere, foul weather and Coriolis effect as they take wing to reach their destination.

We humans, on the other hand, have several choices when it comes to moving from point A to point B. For the purposes of this article let's assume we want to travel more than a few miles, so we can rule out walking, bicycling, skate boarding and roller skating. So what remains are the two most popular modes of travel for traversing long distances: FLYING and DRIVING. Having done my share of both, I shall offer perhaps a not so unbiased comparison of each mode based on real life experiences. For purposes of direct comparison, I have included several travel-related categories with the relative merits and demerits of each mode of travel. I report. You decide.

Travel Time

At first blush this seems like a no-brainer for air travel. But not so fast. The old rule of thumb for comparison was that one hour of air travel equals a day of driving. That may have been true many years ago when air travel was almost an enjoyable experience. But not anymore.

First of all you have to factor in getting to the airport. Since no flights leave at a "normal" time anymore (just try getting a flight out of Phoenix in mid-morning or early afternoon), you have to leave your house at 3:30AM so you can be at the airport for your 6:00AM departure. Then you include time spent going through security, sitting on the tarmac waiting in queue for a takeoff slot, layovers and changing planes at a maze-like airport, and the whole process begins anew when you land.

When driving, on the other hand, you wake up at your normal time, enjoy a nourishing breakfast, get in your car and leave your house whenever it is appropriate. The only caveat is to wait for rush hour to wind down which in the Valley is somewhere around 8:00AM.



Yes, it may take several such tranquil days to reach your destination, but you'll get there rested, refreshed and at a suitable hour. Plus, you'll never have to inconvenience a relative or friend to take you to the airport, or pick you up, at some un-godly hour.

Advantage: Driving.

Health

Have you noticed that whenever someone returns home after a long flight, they invariably come down with a cold, sinus infection, or flu-like systems? Is it any wonder they get sick after having been cocooned in an aluminum cylinder for several hours with a hundred or so infested humans? After all, when you take a breath in a plane, you are inhaling the same air that was just exhaled by everyone else. It seems like if someone sneezes three rows up, you can feel a spray coming from your air vent. Yuk!

In a car, you have no such problem with mass contagion. If you drive alone, you can't make yourself sick. If you drive with company, you get to pick who sits next to you (see category below).

Using the rest room in a plane is another serious health issue. Make sure to take care of business before you board the plane. Once seated it may be a long time before you can make the trek to the loo. After takeoff you are trapped in your seat as the beverage cart slowly trudges past, offering you the overpriced drinks that will only further irritate your bulging bladder.

Finally, the carts are gone and you can run for the lavatory. But wait! A line begins to form in the back of the plane, and you have been advised not to use the "first class" washroom. As with lifeboats it's "women and children first", so you must wait.

Finally, you see your chance, but the portly man in the aisle seat is fast asleep, and again you are trapped. As the beads of perspiration begin to appear on your brow, you deftly squeeze past the snoozing man, only to hear the dreaded "bing-bing" of the intercom signaling a "fasten seatbelt" warning. The pilot then casually announces that there is an hour of air turbulence ahead and to remain in your seat. Air turbulence and a full bladder. How healthy can that be?

While driving you have numerous opportunities for road-side relief. The Interstates offer clean and safe rest areas (except in Arizona where they are all closed), and on the secondary roads you come upon charming local restaurants and mom & pop stores for your convenience.

Advantage: Driving

Safety

Ah, here is a topic near and dear to all of us. We all want to be safe and secure. But which is the safer mode of travel, flying or driving? Statistics favor flying, but don't let statistics fool you. You are actually much safer in a car. Here's why. The force of gravity was created to insure that all living creatures were in nearly constant contact with Mother Earth (yes, birds fly, but only for short distances, and really spend most of their time on the ground). This is because when you are in touch with the ground fewer bad things can happen. After all, walking is your absolute safest way of traveling. And driving is just mechanized walking.

When flying, the whole idea is to be off the ground and in the air - a much less stable environment. In fact inside a plane you are only on the earth during that interminable time you are crawling along the tarmac while the pilot jockeys the plane into queue behind a dozen other aircraft waiting for clearance to take off.

Then there're those terrifying few seconds during the actual takeoff and you leave the ground, hurtling into only God knows what.

In a car you are bathed in the serenity that comes with knowing you are in direct contact with terra firma at all times (exception: Back in high school when we tried to get "air" by driving at a high rate of speed over Johnson's Dip on Highway 34. But I digress). The worst calamity that can befall either a plane or motor vehicle is complete engine failure. In a plane, you wonder if your affairs are in order and if you've done all the right things to ensure your place in the afterlife you might believe in.



In a car, you pull off to the side of the road, and read a magazine until the tow truck arrives.

Advantage: Driving.

Picking a Seat Mate

Although frequently overlooked, this may be the single most critical factor in long distance travel. In an airplane, unless you are traveling with family, you don't get to pick who sits next to you. This person could be seriously ill (see "Health" above). Even worse is the "talker" who never shuts up and makes a two hour flight seem like two days at an insurance seminar. Not to mention the male or female who finds it necessary to douse him/herself in the cheapest perfume or cologne sold at WalMart. And it's hard to choose my all time favorite annoyance between the crying baby or the kid who kicks the back of your seat for three hours. In the confines of your automobile, you have no such problem.

If you frequently travel alone as I do, there are no distractions or annoyances.



When I do travel with company, my choices are made carefully and with utmost discretion. And I never pick up hitch hikers.

Advantage: Driving.

Visiting Hawaii

Well, you say, here's an easy win for flying. There are no bridges linking our 50th state to the mainland, so the car loses this one. Maybe so, but there is an alternative to flying. The cruise ship. True, a ship is less advantageous than driving but it is infinitely superior to flying. When in a plane, you encounter all of the negative attributes already discussed in this article, compounded and exacerbated by the increased flying times necessitated by the distances involved.

On a cruise ship, you're not on dry land but you are on water which is denser and thicker than air. In fact, water approaches the consistency of earth in its frozen state. The ship's environment also allows you to enjoy some of the obvious advantages of car travel while letting you avoid most of the pitfalls of air travel.

Advantage: Cruise Ship.

So there you have it. My in-depth analysis and comparison of the flying vs. driving experience.

I'm sure some will take issue with my conclusions, but my observations are, of course, indisputable.



But if you insist on taking the plane, don't blame me for that ground stop in Seattle, your missed connection in Cleveland, your lost luggage in Laramie or that unplanned overnight layover in Los Angeles. You could have driven.

Speaker

One thing people like about coming to the RECOM meetings is they learn stuff – like there's The **Helen Foundation** right here in Mesa, across the street from Banner Heart Hospital. Almost no one at the meeting had ever heard of them, and yet they've been in existence for years!

The foundation was established by Professor Virgil Stenberg in response to his wife Helen's chronic arthritis. (Hence the name). They're dedicated to finding pain relief and reduction for folks with chronic inflammatory and auto-immune diseases like arthritis, rheumatoid arthritis and fibromyalgia.

Basically, here's what I understood of the quite detailed medical presentation by Scott Saults, enrollment consultant for the Foundation. Inflammation is a response to stress, infection or an injury, and short term it's a good thing because it indicates that extra blood and a spike of healing hormone called cortisone are being overdosed – that the meds need to be given in minute amounts at the right time – not on a regular long term basis.

Finding the right time and the right microdose is one of the purposes of the course of treatment.

Tried everything from aspirin to Prednisone to Humira, but the long term side effects are too great? You may want to check out the Helen Foundation approach. It involves a fairly complex formula that considers the patient's gender, height, weight, source of pain and other factors and microdoses of an inexpensive medication called Cortisol. (Please note: while cortisol is inexpensive, the course of treatment may not be!)

Typical treatment may take up to sixteen weeks to figure when the med is needed, how much medication is appropriate and how to deal with the cause of the inflammation. Mr. Saults didn't talk about cost but did say that "most insurance companies cover most of the treatment." That makes me think it's probably quite expensive. However, if you've ever taken Embril, Remicaid, Orenzia or Humira – you may have an idea what they cost, and Mr. Saults says, that they give only about 40% relief.

The Helen Foundation aims for 60% relief with fewer side effects. If you know someone out of state who may be interested, the Foundation has facilities in nineteen states.

Professor Virgil Stenberg has written several books, one of which is: [Arthritis: The Simple Solution](#).

So you know the caveats --- check everything out yourself including insurance coverage— especially insurance coverage. We just report what the representative from the Foundation said. We don't have medical degrees and besides – the people who do have medical degrees often don't agree with each other!

More information:

Helen Foundation Clinics
Baywood Medical Plaza
6641 E. Baywood Ave., Suite C-2
Mesa, AZ 85206
480-983-8376
www.helenfoundation.org

Reports

Secretary/Membership Chair/Former Police Commander, Lin Adams, seriously suggests that those of you who haven't paid your dues – well-please pay your dues. She even intimidated the editor of the newsletter to pay up! Really, I handed her my cash – and she didn't even care that I had an excuse! (Did you see that part about Police Commander...?)

Employee Benefits Task Force

The following news items are excerpted from the EBTF meeting minutes of 7/21/11. Neither Sam Halverson nor Barb Seperich were able to attend the meeting.

New Medco Phone Number 877-476-9270

Apparently lots of folks called Medco with questions about their medications and got answers that didn't exactly fit the City of Mesa contract. So, City of Mesa Benefits staff made a friendly call. Voila! There is now a telephone number we can call which will be answered by a "dedicated customer service team". That means the folks who answer the phone will be especially trained in the specifics of the City of Mesa contract with Medco. The phone number is above, but if you lose it (Please don't?!), you can call the general number you already have and they will switch you to the customer service rep knowledgeable about the City of Mesa contract – so please tell them that you are a member of the City of Mesa up front if you need to call Medco.

Request for Proposals

Task Force and Benefits staff members are still toiling (or just plain sweating) over evaluating the numerous proposals that came in. You may have seen the news that Medco was purchased by a company called Express Scripts. (AZ Republic July 21, 2011) This may complicate the RFP process. See what I mean about sweating? However, the good news is that there's a potential savings of \$3 million regardless of which of the finalists the City goes with. (Oh, I know you shouldn't end a sentence with a preposition – but I got so excited over saving \$3 million !).

More good news is that several expensive brand name meds like **Lipitor** and **Plavix** will be going off patent within the next year or two. This will mean more savings to the members and the Trust Fund. **Lipitor** actually goes off patent in November, 2011. (AZ Republic, July 25, 2011) Ask your doctor for a coupon if you need a refill before then. The manufacturer is giving them to doctors to engender brand loyalty.

Yours truly is serving on the out-of-state-residents network evaluations. Not so many bids for this one, so not so much sweating necessary.

LATE BREAKING NEWS: SEE LAST PAGES FOR INFO ON GILBERT HOSPITAL.

Program Committee

August 17 – Professor Leonard Gordon, Dean, Emeritus College, ASU: The Longevity Revolution
September 21 - TBA

October 19 – 9:00AM – noon. The annual Benefits meeting, Margie Ward, Benefits Administrator will speak on the 2012 benefits plans. A representative from the Social Security Administration will be there to talk about Social Security. A food drive will also be held, so be prepared to bring one or two non-perishable food items or water.

Location: Please note change:
Dobson Ranch Inn at 1666 S.
Dobson Rd in Mesa. Look for a map in the September newsletter.

November 16 - Harold Wong, AZ Republic newspaper columnist will speak on financial planning for seniors.

December 21 - Annual holiday social

Meetings

Membership meetings are held on the third Wednesday of each month at 9:00AM. The meetings are normally held in the Community Room of the Fire Station at 1st Street and Mesa Drive. Although when a larger attendance is anticipated, an alternate location is used. The next meeting will be held on August 17th. All City of Mesa retirees are welcome.

Announcements

Kathy Barrett, RECOM President, announced that as a result of the survey conducted earlier this year, more volunteer opportunities and information will be announced at meetings and in the newsletter. Please see Melita Hillman's article below.

Folks also expressed an interest to have a way of hearing from other members. The Board is working on that one – possibly a column in the newsletter. No specifics yet.

You may have read in the AZ Republic of July 24th 2011 and in the most recent ASRS newsletter that in the fiscal year ending June 30th 2011, ASRS had its best yield since 1986 – a 24% return on investments. That's good news because currently we are only funded at 75%. Contribution hikes and further positive investment results will push us to the fully funded level in time. Also, the historic 50/50 split in contributions has changed to 53% contribution from members and 47% from employers.

Volunteer Opportunity

Mesa Arts Center

The Mesa Arts Center has many opportunities for volunteers. Check out their website at: <http://www.mesaartscenter.com/index.php/getinvolved/volunteer/volunteer-opportunities>

Take a close look at the photos on their website. You'll see our very own Jo and John Ferguson, Tour Guide Ambassadors for the Arts Center.

Benefits for Active Volunteers

- Gain valuable experience in the arts
- Earn points while you volunteer to redeem for Mesa Arts Center class discounts, theater performance tickets, memberships, exclusive tours, and more!
- Give back to your community while enjoying and supporting the arts
- Annual appreciation and recognition events and award ceremonies
- 10% Discount at the Store
- Meet new people, make new friends, and HAVE FUN!

Members Corner

Exchange Student Program at Scottsdale Community College

By Melita Hillman

Last issue I mentioned the opportunity to host a foreign exchange student college student. We did and it has been a great experience. Agung Barata from Indonesia is a participant in a Fulbright Commission funded program for foreign students at Scottsdale Community College for the coming school year. He is one of about 20 students here who will be studying tourism and hospitality management, communication, agriculture or similar curriculum through the Community College Consortium. The consortium includes schools in Arizona, Florida, Virginia and California. Most of the students here are in their 20's, are enthusiastic and thrilled to be in the United States, having been selected through a several month long application process. There are a variety of countries, religions, languages, food customs and cultures represented in the group. They are from Indonesia, Turkey, Pakistan, India, Kenya, Costa Rica and Brazil.

As host family for the first three weeks, we met him at the airport and helped get him settled in a spare bedroom as he dealt with jet lag. We have met the students, other host families, mentors and program administrators who live from North Phoenix to Fountain Hills to East Mesa. Quite a diverse group with a wide range of interests and talents. At the welcoming party, the students provided some entertainment related to their host country, such as doing the Jai Ho number from Slumdog Millionaire.

Most of the students have either degrees or some college in their home country and speak English quite well. Over the first couple months, they are taking additional English and American Culture classes as well as taking "field trips" to various facilities and locales in the Phoenix metro area and throughout Arizona. They really enjoyed the trip to the Rim a couple weeks ago to escape the heat.

The students have now moved into an apartment complex somewhat close to the campus, but we will be in touch throughout the year and include them in family and holiday activities.

What we have learned so far: When they said rice was a staple of his diet, we didn't understand that meant three times a day - at every meal. Luckily we have a rice cooker which has now had a real workout. Given the number of students who eat rice, the 50 pound bag of Thai Jasmine rice at Costco is a reasonable deal for them. We can now navigate the Indonesian aisle at Lee Lee Oriental Market.

We helped find good deals on a bicycle. Because they have a limited stipend to cover expenses for the year, we have shopped more thrift, dollar and resale stores than I normally visit to help supplement their "furnished" apartment.

Families are the same worldwide - they have similar stresses and concerns though the specific issues may be different. Dealing with those issues from a distance adds to the stress as well. International calling cards to call home - until they get Skype set up on the computers.

Our heat and sun are a challenge even for people who live in climates that are humid and hot - though not as hot as here. Indonesia is a multi-cultural country of 1,700 islands which extends over an area the size of the United States. Only the wealthy there have cars, even in the large cities like Jakarta - most people travel by motorbike

So far, I feel like I have gained another son - at least for a while.

LATE BREAKING NEWS

Here is information just obtained from Margie Ward, Benefits Administrator.

"Dear Member:

Gilbert Hospital is currently a contracted provider with Blue Cross Blue Shield of Arizona (BCBSAZ). However, the hospital has notified BCBSAZ of its intent to terminate its agreement as a contracted provider effective Aug. 15, 2011.

The contract termination affects only Gilbert Hospital (located at Power Road, 1/2 mile south of Ray Rd.), **not Gilbert Mercy**. BCBSAZ will continue to negotiate in good faith through August 15, but they have not yet reached an agreement with the hospital on financial terms.

Because BCBSAZ is responsible for providing the City of Mesa with access to affordable and efficient health care services, they must conduct contract negotiations in consideration of both the individual members and the integrity of the health plan. As the negotiations with Gilbert Hospital currently stand, the hospital is requesting an increase from BCBSAZ that is nearly double the current contracted rate.

Although we recognize that Gilbert Hospital is used by many of our members, the plan cannot withstand the hospital's requested level of increase in costs and continue to cover their services in network. We are hoping that the hospital will continue to negotiate in good faith with BCBSAZ with the understanding that the City of Mesa's members cannot afford to have their premiums increased to cover an almost 100% increase in the hospital's rate.

In the event that BCBSAZ is not able to reach an agreement with Gilbert Hospital, we will send a written notification to you confirming the termination of the contract. While we are disappointed Gilbert Hospital may leave the BCBSAZ network, our members have access to in-network services at 34 other hospitals in Maricopa County and 75 hospitals statewide. The following in-network hospitals are located within a fifteen mile radius of Gilbert Hospital:

Gilbert Mercy
Banner Gateway
Banner Heart
Banner Baywood
Mountain Vista
Chandler Regional
Banner Ironwood

What does this mean for you?

IF AN AGREEMENT IS NOT REACHED, after Aug. 15, 2011, any services at Gilbert Hospital, other than emergency services and third trimester pregnancy care will be covered based on the out-of-network level of benefits. This means if you use this facility, you will be responsible for your out-of-network deductible and co-insurance and the difference between the allowed amount and Gilbert Hospital's billed charges. ***Use of Gilbert Hospital on an out-of-network basis can result in a substantial cost to the member.***

How much extra could using Gilbert Hospital out-of-network cost?

For example, if you're on the Choice 80/20 or the Copay plan, you would have to pay your \$1,000 network deductible and then 40% of the allowed charges. On a hospital bill of \$10,000, this could cost you more than \$4,600.

What if I have to go to the emergency room?

If you need medical attention for a life- or limb-threatening illness or injury, emergency services will be covered at in-network rates. "Emergency" means that a reasonable person would believe that he or she would lose a limb or die if not treated in an emergency room setting, and that the emergency room chosen is the closest appropriate ER to save the member's limb or life. Non-limb or life-threatening illnesses or injuries should be handled at a lower level of care, e.g., an urgent care center. Situations that could be treated at a lower level of care may not be covered under the plan if they are treated in an emergency room, whether in- or out-of-network.

Do I need pre-certification to use an emergency room?

No, emergency room services are not required to be pre-certified, but other services provided in Gilbert Hospital, both inpatient and outpatient, do require it. Also, a retrospective (after the fact) review may be done to determine if an emergency room visit was limb- or life-threatening and is eligible for coverage.

What if I have a surgery or other service planned at Gilbert Hospital?

You may want to reschedule treatments already scheduled for services at Gilbert Hospital after August 15 at an in-network facility. If BCBSAZ and the hospital do not reach an agreement, those services may be covered as out-of-network unless Gilbert Hospital agrees to cover your already scheduled treatment at BCBSAZ contracted rates.

While we are hopeful that Gilbert Hospital and BCBSAZ will reach an agreement by August 15, we feel that it is important for you to be aware of the possibility that they will not so that you can plan accordingly. We will notify you of the outcome of the negotiations between BCBSAZ and Gilbert Hospital as soon as we know."