I had the pleasure of attending the Staff Appreciation Dinner as a guest on Friday evening. It was a lovely occasion, and it was an honor to be sitting among so many long-time UVM employees. They were honored in a special way and were so deserving. It seems sad and unfair to think that after all these years of service that these people should now have to face changes in their long promised Retirement Health Care benefits. Please remember their dedication and support of the University of Vermont (for not very high wages generally), and honor the agreement that you made with them to provide benefits in their Retirement years.

Thank you for all your work on this critically important issue.

I've worked at UVM for three years (two as a temporary employee and now one as a full time staff member). While retirement is literally decades away for me, I've followed the discussion about changing benefits closely. The majority of comments and concern seems to be from those who have retired or are very near to retiring. While their concerns are most immediate and certainly valid, it doesn't lessen the concern of those of us who are in the "5 years of service and under" bracket. This cohort stands to be the most affected under any of the proposed scenarios and is the group whose collective voice is being heard the least.

Just as those who came to UVM 30, 20, 10, or even 6 years ago, more recent hires came to work here with the understanding that salary was only one part of total compensation and was offset by generous benefits during and after retirement. And just like employees with more years of service, our commitment to UVM and its goals and mission is strong. We represent UVM's future: as more and more of those eligible to retire do so, those of us will less years of service step up to fill the void and continue UVM's long tradition of excellence.

It is especially demoralizing to think that UVM will create a multi-layered structure that values someone
with 6 years of service disproportionately more than someone with 5 years of service, or someone with 11 years more than someone with 10 years. I strongly urge the Committee and President Fogel to honor its commitments to all current employees and to make changes to post-retirement benefits effective at a particular date moving forward for all new hires.

I chose to pursue a job at UVM 15 years ago. I’m a UVM alum, having received my BS, M.Ed and CAS here, and had always planned to come back to work at UVM someday. I received an excellent education, met many dedicated and caring faculty and staff, and looked forward to returning to the UVM “family”, contributing my expertise and love of the institution.

One must realize that there are many reasons as to why individuals work here and just as many ways that they contribute to the heart and soul of UVM. We volunteer on Move In Day, we volunteer to help with graduation, we donate money to UVM fund raising efforts, we join the Victory Club and support athletics, we happily answer questions from visiting parents who appear lost as they walk around our campus, we monetarily support student fund raisers when they sell cupcakes, plants or crafts.

If we now have to hunker down to save even more of our income for post-retirement medical benefits, I for one, won’t be able to donate at the level I have been, if at all. If I have to take a second job in order to put more money toward retirement, I won’t be able to volunteer as much, if at all. I wonder if the administration has thought about the ramifications of losing staff support to both calls for donations and volunteerism. President Fogel’s September 20th letter to last year’s donors states, in part, “With fall semester now in full swing, I write with sincere gratitude for all you have done to make this University the vibrant institution it is today. As a member of the UVM faculty and staff, you chose to back your hard work and dedication last year with the added gift of financial support. It is my distinct honor to thank you for your exemplary commitment, generosity and service. UVM cannot succeed without the continued hard work and support of our greatest assets: you, the faculty and staff."

For the majority of staff, like me, who will never realize a 6-figure income, the question becomes – do we have to work more years in order to put away more money to be able to afford to cover more of our benefits come the day we CAN retire, or will the university consider our proximity to retirement and grandfather us in to the existing formula.

I would hope that in recognizing our contributions and support in the form of time and money, the administration would consider supporting US in our retirement years with a comprehensive benefits package.

Will the non-represented staff be exploited in the benefits change in receiving a burden that other (represented) staff will have an opportunity to negotiate? Will staff be further exploited by bearing the financial burden as the uvm contribution shifts to 'increase salaries and improve classrooms'? (Cate, BFP 9/26)

The potential benefit-related financial apocalypse being predicted (if prmb status quo is kept) is being
addressed via performing surgery on retirement benefits, even as the university continues to bleed dollars into equally unsustainable salaries of added administrative positions and financial aid/discounted tuition rates for recruited students. Is UVM perpetuating/adding some outwardly popular features to recruit/retain students at a cost of corroding a core benefit which has served to recruit/retain quality staff?

Are UVM's overall resources in line with our ambitions? Is the post-retirement benefit the source of current focus because it affects a largely more vulnerable/less vocal population than other areas of unsustainable costs (e.g. higher-end salaries, financial aid)?

The work of Dr. Carney et al is to be commended—the daunting task of sugaring off so much information and input into clear, concise, and mission-conforming strategies has been accomplished in short order. The Staff Council reps, too—with a special nod to the efforts of Ida Russin, have done a great job in communicating to staff and encouraging input.

I am grateful to the Advisory Council for conducting the informational meetings held earlier today and greatly appreciate the vast amount of information gathered and presented. It is understandable that the University will be unable to sustain the current post-retirement benefit structure for the long term. Just a couple of comments related to the discussions surrounding this important issue. It seems to me that the retirement pool has grown, not only because individuals are living longer, but also in part because of the long term commitment many employees have made to the University over the years.

I am a strong proponent of protecting the status of current retirees. I would also entreat the Council to give similar consideration to active long term employees who are fast approaching retirement status, including those of us with 25 - 30+ years of service who might fall into the Pre-65 retirement category.

As a new employee with one year of service, I am concerned about the impact of proposed changes to the post-retirement medical benefits. Thank you for your consideration and looking out for the best interest of those new to UVM and those who will be coming in the future.

I addressed my comments / questions to UBAC this morning.

As I was talking to other people who approached me after this morning's meeting, they agreed with my statement, that it looks like people that have worked here from 5 years on are going to be entered into this plan X, and those people that are recent hires, and up to 5 years, may have a whole different scenario.

In this case, it means that people who have been here for 30 years, or more, or a little less, are going to be categorized with people who have only been here for 6 years, and we are all going to be put into the same plan (which will be selected for staff).

It appears there will be no seniority, based on # of years served, and no grandfathering of the current plan for people who have worked here and committed most of their lives to this place, which seems unfair.

People who have worked here for 30 years are treated exactly like people who have worked here for 6 years.
That doesn't seem right at all.

And with the money you save by doing this, you say you will increase salaries....

We don't see that happening, and again, the higher paid people get higher salary raises (except for the past couple of years), and there are always ways to get around that.

Like I mentioned in today's meeting, I would be willing to forgo a 1% (or higher) raise in order for you to be able to take that money and put it toward paying the post retirement medical benefits, and from what I hear, other people would be willing to do that too, and if that was mandatory for everyone, you would save money every year.

As you know, the economy is already bad, and speaking for myself, I am a single person, and paying extra for benefits when I retire would be a hardship, since I am not making $100,000 a year (or even close).

Also, please do not change the benefits of the people who are currently retired, or discontinue benefits for their spouses if the UVM employee were to die, that would be a huge burden to current retirees, who can't afford more of a strain on their limited incomes.

I received a wonderful letter from Richard Cate saying how much he valued my years of service, please show us exactly how much you value them, by grandfathering the people who have been here for a while 20 or more years, etc...

We have worked hard for UVM and shouldn't be put into the category as people who have only been here for 6 years, etc.

I believe that -- upset a lot of your long term employees this morning, and the fact that staff is unrepresented in any union, leads us to think that we will not get the best plan for us, and that the staff will absorb the blunt of these charges, yet again.

A lot of people on campus already feel that faculty gets better raises than staff as it is, and that doesn't seem fair either.

Anyway, thank you for listening, and there are places that grandfathered their long term employees, into their current post medical benefits plan, and that seems fitting for UVM to do also, in order to literally thank us and acknowledge us for our years of service.

Some of our families (including mine), have worked here for generations, and came here for the benefits, and worked hard to get them, it would be a shame not to be considerate and sensitive to your long term employees.

I can see all of the long term employees retiring soon, just so they can get the benefits they deserve.

I can not, because I am too young, and I am disappointed that seniority or long terms of service are not going to count for anything in this case, it is unfair to us, you say you appreciate all of our years of service, and then you don't acknowledge them, during a huge decision like this.
I have worked her 31 years still making under 35,000 and sometimes find it a challenge to make ends meet without having my insurance premiums put on my shoulders and not UVM's. Please stress to Fogel and HR our benefits were called for years part of OUR TOTAL RENUMERATION package and that is why we do NOT work in corporate sector or move to another industry when we were still young. I knew attempt to cut health insurance would arrive some day but speak up for us. Not all of us could attend the forum. UVM should not break it promises to its employees.

I have worked for the University of Vermont for 22 years (+1 year as a temporary employee). I am 41 years old and am a UVM graduate. I could have easily found work in the private sector with a degree in Economics. However, I decided to stay at UVM.

I feel fortunate to work here and love my job. I am thankful for the many benefits that UVM has given me (including professional development opportunities, completing my own degree for free and medical benefits to have my children). I chose to stay because of the special place UVM is...not because of the pay (definitely not the pay!). I have also given back to the UVM community in many ways including advising countless students in Arts and Sciences, recruiting thousands of new students (many ALANA students), volunteering and organizing many community service activities that enrich the Burlington and UVM communities, representing staff on the Staff Council and chairing the Benefits/Salary Committee.

My work, my colleagues, the students all make we want to stay at UVM. However, it is the benefits that definitely keep me here. I have two children (ages 15 and 12) whom we hope will attend UVM in the future. They are each working very hard in school. We are counting on them being able to attend UVM tuition free. Also, I would certainly hope that after 37+ (probably a lot more!) years of work that I am able to retire with medical insurance.

For the first time since I have worked here, I am seriously thinking that the unrepresented staff are in need of a union. As a staff member, I feel our benefits are in jeopardy. I remember when talk of a union came up before, I was very hesitant. I felt that the administration was supportive and would look out for our best interests. I can see now that was a mistake on my part. I do not feel that way now. I feel as an unrepresented member of the staff that I am the scapegoat for financial concerns. At this time, I would whole-heartedly support a union.

In regards to potential changes to retirement health care benefits; count me among the very concerned. I have been full time at the University since 1996. I changed jobs within the University almost 3 years ago and am now in a grant-funded position. I took this new position knowing that the grant expires on April 30, 2011. One large consideration in the decision to take this position is the knowledge that, if we are not successful in our application for a new grant, I would be over 55 years of age, and able to retire with benefits.

Since my employment began there has been a change to retirement benefits, but all hired before that date were grandfathered in. I am among those many who feel it is only fair that any changes to retirement benefits be from the decision date forward. When I was hired, I was presented a staff handbook detailing, among many other things, my retirement benefits. I have been basing my retirement plans on what I had been promised by the University.
I retired in 2001 after 32 years of employment. I retired and am living in CT and haven't received anything from UVM about ongoing discussions. I read the Staffline and the Staff Council minutes to keep myself knowledgeable about the happenings at UVM. I would echo what others have written that we retirees are "voiceless" in this current discussion. I "hold my breath" every time I receive information from Human Resources and worry about what the message inside will tell me and what it will mean financially. I find it difficult to comprehend that the Administration hasn't sent information to those of us who are no longer at UVM.

As a long term employee, I loved working at the University and felt I was part of a "family". Staff were always told that the lower salaries we earned were in part because of the wonderful benefits we received. And so, we remained faithful to UVM. I now am hopeful that UVM will remain faithful to its retirees.

I served on the Staff Council Benefits and Salary Committees for a long period of time and know how time-consuming it is for those who serve. I wish to express my appreciation to each and everyone of the staff who are currently working on this current situation.

I am greatly concerned with the possibility of reductions to non-unionized post-retirement staff benefits. While I understand the fiscal responsibility faced by the university, many of we, retired staff members will be negatively impacted should benefits be changed at this time.

Staff members were told for decades that their lower than market wages were balanced out by the benefit packages we received. Indeed this was true and a significant population of staffers committed to UVM through their most productive years because of these benefits.

Should the task force assigned to review this issue determine that the cost savings gained by changing post-retirement benefits; a large portion of people who made UVM what it is today will be adversely affected.

My main concern however, is that I have heard nothing about including retirees in these conversations. More to the point, if I didn't read the trustee meeting recaps and the Staffline, I would not have had any indication that something that will undoubtedly impact my family’s financial health was being discussed. Retired should not mean voiceless!

I appreciate your time and effort to attend the University Benefits Advisory Council meetings and writing up the review for Staffline. As an off campus employee, I feel like this issue has come out of no where and hit me like a ton of bricks. I, like many others have chosen to live off from less with the thought of the reward being medical benefits when I would likely need them most. As I read your review, I wondered if I would be in a better position if I were to throw in the towel and retire soon (in Sept. 2010) or continue on with the hope that the final decision of UVM would put me in the best possible position. Had I ever thought my medical benefits would not be there as described when I was hired, I would have left when I became aware of better opportunities of employment. As a matter of fact, I did turn down at least two positions while working for UVM because I felt I was solidifying my retirement benefits by staying with UVM. For people in the category I am in, if our benefits are cut, then I hope at least we are given a heads up and the opportunity to retire early and move into the retiree category if the benefits are spared from the cut for retirees....
I just received an e-mail from somebody at UVM asking me to look at the Post Retirement Medical Benefits and the anticipated changes to that program.

I retired 2 years ago and I am a person that benefits from the post retirement medical benefits. I went to work for the University of Vermont in 1985 and working there for 23 years. I stayed at the University for those year because of the Medical benefits and of course the post retirement benefits. I had many opportunities to work elsewhere at a higher salary but I chose to stay at UVM because I knew that we would need these benefits when we retired. If the University decides not to give us these benefits, it would be financially devastating to us. We planned our retirement based on our finances and to take this away would mean that we would have to go back to work at 62 and 67 years old. My husband had cancer 3 years ago and we need the insurance. We presently reside in Florida and to get insurance here would be very expensive.

I understand that there is a committee to look into this. The economy is not good anywhere and we understand that insurance premiums are continually going up but I am asking you to please take into consideration the employees that have based their life decisions on the fact that we would have insurance for the duration of our life. Perhaps going forward for new employees some changes need to be made to the benefit package offered but employees would know this up front. To take something away after it has been given is very difficult for you and the employee. It would be easier for a person to make an educated employment decision when they are totally informed.

I have been listening and waiting to hear what proposal administration will have for any change in retirement benefits. I believe I am "grandfathered" in as I was hired in 1989, but whether or not this holds true with any upcoming revisions leaves me feeling some angst, and it does concern me as to how this will all play out for my eventual retirement. It would be very helpful to have regular email updates from Staff Council on this matter, in clear and concise language, so we can know how it will affect each of us. One would hope after 20+ years of service that the retirement benefits will not be substantially eliminated or too cost prohibitive to pursue. I am not sure the specific questions to ask, not knowing exactly what changes UVM is considering.

I would like to input my concerns about eliminating post retirement medical benefits for employees that have been at UVM for less than 15 years.

To look back and arbitrarily select a cut off date diminishes the contribution that employees with less than 15 years of service have made at UVM. The last 10 years has been especially challenging at UVM, perhaps more that since the Great Depression. UVM was faced with decreasing enrollment and no clear vision 10 years age when the president at UVM was replaced. What followed was a vigorous growth campaign to make UVM the premier small public university in the USA. It was a good idea; however, the expansion was so fast that the university's financial position was put into a precarious position. This was accompanied by implementing People Soft along with a large price tag, insufficient testing before going into production, and substantial subsequent cost overruns due to the consultants. Then, the world banking industry and stock markets went into a tailspin, further exacerbating the financial problems. All along, UVM employees worked
together to fix all of these problems. To select some employees and say that their service was more important during the difficult times, and therefore deserve better retirement benefits is at the least, offensive. If anybody should be excluded, then it would be new hires going forward.

Remember that staff and others are actively getting UVM out of this financial predicament. We did not get UVM into it. The comprehensive benefits package is part of our total compensation. The salaries are really not that large and the benefits make up for the difference. People selected UVM, in part because of the package and it was a life event. To change this now runs contrary to what UVM extended to potential employees.

I urge the Board of Trustees to leave the compensation package alone for existing employees and to look elsewhere to improve the university's financial health. Thank you for the ability to input.

I have grave concerns about the "fiddling" with retirees benefits. While the entire nation was undergoing the corporate swindling of pension plans converting their full value to cash value and suggesting that people put their money into the market just as it was crashing, and also reducing the health care benefits of it's retirees, my husband was involved in challenging Big Blue (IBM) on these issues. And I'm proud to say that David slew Goliath. This small group of employees set the precedence in court winning using age discrimination.

Yes, UVM is in dangerous waters should it decide to change the benefits of its retirees. This is a case for a class action lawsuit. UVM must honor the pension plans and benefits packages of its retirees and of those close to retirement. They can only change pensions and benefits for those outside of so many years to retirement or under a certain age.

While I have never supported a union, this is one area that they could surely help the staff. One would need to do extensive research on the Erysa (sp?) laws and the Eric (sp?)lobbying groups.

**Don't forget IBM LOST their case and no other corporation has since been allowed to convert pensions to cash balance programs or renege on healthcare benefits to retirees.**

I have a suggestion for the retiree health care benefits:

UVM, as a large group, provides a health care policy that replaces Medicare Part A, B, C and D, similar to the Medicare advantage plan. This plan would be all inclusive. Employees would pay a percentage of the premium cost and UVM would pay a percentage of the premium cost, not unlike the cost is shared with employees now. As a large group, this option may be cheaper than the health plan as we have it now.

Also – there are some things that wouldn’t need to be covered in a retiree plan, such as pregnancy and fertility, which might lower costs.

For new hires change the benefit package so retirement health benefits are available to those who are at least 65 years old with 10 years of service. This will mean that future retirees are eligible for Medicare.
Will any change to our retirement medical benefits affect people who are already retired?
If not, if anyone currently working who chooses to retire before any changes go in effect, would they be allowed to retire if they are over 55 and meet the guidelines (age & years of service)?

I would like to add my voice to the discussion about post-retirement medical benefits.

I think important to acknowledge the fact that the cost of this benefit will exceed UVM's ability to pay. As current and future retirees, we need to starting thinking about how we can assist UVM in providing reasonable post-retirement medical benefits at a price the institution can support. We also need to keep in mind that if the cost of medical benefits decreases, the premiums current and past employees also will decrease.

To that end, I have a few suggestions.

1. Take responsibility for of our health.
Participate in whatever wellness plans are available. Quit smoking. Use diet and exercise to control health problems (like cholesterol and diabetes) whenever possible. Healthier people lower medical costs.

2. Take responsibility for the cost of our medical care.
Is it really necessary to demand the newest (and more expensive) prescription drug because you saw the ad on TV? Is a regular x-ray sufficient, instead of a CAT scan or MRI? Is that x-ray really necessary at all? Is that doctor visit really necessary because you or or child has a stuffy nose? We need to become educated, and I hate to use the term, health care consumers.

3. Support UVM's reasonable steps to reduce the cost of medical care. I remember the last time there was a need to reduce the cost of health care, there was a discussion about changing the limit of Physical Therapy visits covered for a calendar year from something like 25 to something 15, which would have resulted in significant savings. It wasn't done, because somebody was very vocal in their complaints. Is it really necessary to cover the cost of infertility treatments? Ask for only what everybody really needs, not just what a few people want.

If you make changes to health benefits on those nearing retirement, it will greatly affect people who have had a spouse that retired from his job several years ago and we did not enroll in his company benefits because UVM offering an option and reward for working here. So, we already considered that when we chose NOT to enroll in his company insurance. This is not fair to have lost his insurance because we did not know I might lose mine too. After working here many years, I don’t feel like I am getting thanked for being loyal and dedicated servant to UVM. Please don’t take away this one benefit that is more important to me than any other benefit.

I have worked for UVM for over 24 years and have enjoyed my job. One of the reasons why I came to UVM was for the great benefits. I’m looking forward to retirement next year and I would hate to think my benefits would change now. Thanks again for all your hard work.
I have worked at the University for over 20 years now, dedicating many years, working hard to receive my full retirement benefits and now, when I am so close to retirement those same benefits that drew me to work here are in jeopardy.

Most employees of the University choose less pay than many other positions because of the medical benefits, retirement options, tuition remission etc.

Please fight to keep these in place for University employees, it is the right thing to do.

If we are to recruit & maintain the quality of workers that we currently employ I feel that these benefits should continue & be non-negotiable.

Thank you for continued hard work.

I have been working for UVM 17+ years. I have really enjoyed my years here however, I stayed mainly because of the benefits, not the pay scale. I now fear I will lose my medical benefits when I retire, which is very upsetting since I carry the benefits for myself and my husband.

Regarding the upcoming decisions to be made concerning health insurance benefits for current UVM employees and for UVM retirees, it is my view that all UVM employees should receive the same health insurance benefits that a UVM president receives when s/he retires.

I am concerned that, in order to spend less money, the current employees and retirees will be pitted against each other. In my view, both groups deserve equal access to health insurance benefits. Both groups either have given or are giving, service to the University of Vermont.

I have been working at UVM since July, 1986 (just shy of 24 years.) I started out as a 50% employee, and moved to 75% in 1989. I have always appreciated the way UVM has contributed to the balance of work and home for me: giving me full benefits at 75% has been a Godsend. And tuition remission put my 2 children through UVM. The free week off for employees between Christmas and New Year's is much appreciated. So, UVM is doing a lot right for us non-represented staff!

That said, I am married to a self-employed business person who has been on my wonderful UVM insurance. We have appreciated the great medical benefits we had, especially in the last few years when he had a health crisis. But I have been planning for years to retire somewhere between 55 (my current age) and 62. I have always planned that based on knowing I would have the retirement benefits I currently am eligible for; the ones I worked very hard for all these years. I love my job, and have always felt supported at UVM in the benefits arena. Please don't take that away from us long-term employees! We have earned less money over the long run because we had these wonderful benefits, and were willing to accept that based on the perks of early retirement and tuition remission.

Thank you for the opportunity to express my thoughts!
As a UVM retiree each time I get a letter from the University I am afraid that we are going to lose our medical benefits. (I retired 15 years ago at age 62.)

At the time we worked for the University our wages were lower than we could have made in the private sector (I earned more actual $ working for Sears as a part time employee.) I chose to go to work for UVM because it was considered a great place to work and the benefits package. We were limited in what could be put into our retirement package, we were raising four children - consequently we don't get that much per monthly retirement.

We put our faith in the promises the University made ---- now we wonder if the University is going to keep faith with us!!!!!!!!!!!

First, thank you for all you do as the voice of the UVM staff, all the hard work and extra hours spent on our behalf.
I respect the difficult financial times and the hard choices we all have to make.
It is deeply concerning that Post-Retirement Medical Benefits for non represented staff are under the microscope of the financial bottom line. It remains to be seen if our salary increase for FY 11 will cover recent increases and upcoming increases in our medical benefits we now pay. If increases like this continue, retired benefit costs will also increase. I do believe it is a privilege to enjoy post retirement medical benefits and one that is rightly earned by many years of service to UVM. Please do express concern to the committee on behalf of all staff.

I'm not sure what benefits are being reviewed, but right now I believe that If I work here till I'm 60, I'm eligible to get medical benefits for life at the same price I will be paying as an employee. If that is going to change - I need to know sooner rather than later. Also, it is my opinion that people already hired under that agreement should be grandfathered in - if they need to change things, it should be for new hires only.

As the university becomes more corporate in its structure and business processes, could the Staff Council please recommend the administration conduct an analysis on the corresponding rising costs of hiring and training so that we aren’t blind-sided again by "unforeseen expenses" and forced to lose something else? Traditionally colleges and universities had a much higher rate of retention with many staff members retiring after decades of service. The primary factors for retention included: retirement benefits, tuition remission, and working in higher education. Corporations also had a much higher rate of retention in part because of a less mobile job market. Today it is not unusual for people to change jobs and even careers every 2 to 5 years for a better offer; there remains no compelling reason to remain loyal. The University will also experience this it hasn’t already; which will dramatically increase expenditures in HRS and impact all student services areas.

I urge the Staff Council to also request an analysis and negotiation of the total staff compensation package during this post-retirement benefits policy changes. A significant part of our compensation comes from medical and tuition remission benefits so if they are stripped/reduced, increased salary compensation needs to be part of that equation to offset that reduction. In other words, if the university projects a certain dollar amount of savings/reduced spending through a proposed reduction in post-retirement medical benefits, a
percentage of that should be reallocated to increase staff salaries for partial compensation of an overall lower compensation package. This would create a more equitable process that would increase morale and retention rates. Other creative solutions should also be explored such as AFLAC for supplemental insurance for long-term care.

I would also urge the Staff Council to challenge any Peer/Aspirant studies; which are highly subject to interpretation; as their narrow focus does not include other financial or demographic variables among those institutions. It’s the old apples to oranges scenario. We continue to be told, “This is what other universities and businesses are doing, or XX University laid off more employees than UVM.” This message says, “You’re lucky to have a job.” which is insulting, degrading and flies in the face of our mission/vision. I could enter the private sector right here in Vermont doing the exact same thing I’m doing now and earn significantly more than I’m currently making at UVM including medical compensation, 401K, etc. The University justifies the salaries and bonuses of its administration as needed to recruit, hire and maintain a high level of expertise. Why aren't the same values and principles apply to its staff? Another way of thinking about this is; consider the impact on the university if the entire administration did not work for three weeks compared to the entire staff not working for three weeks. Changes the perspective doesn't it?

As advisory boards only, UBAC and Staff Council may have little or no impact on the final outcome which may already be decided. (My trust and faith in the administration is justifiably shaken.) This may be the defining moment at UVM to tip the scale for a staff union where negotiations are indeed negotiated. Right now we are given lip service and receive policy mandates emailed to us at 4:29pm on Fridays.

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I'm very concerned as to what happens with Post-Retirement Medical Benefits, this is one major reason why I have stayed at UVM for over 25 years and I can't believe there's talk about this benefit going away. I look forward to retiring some day, but a change like this, if this benefit is taken away, could be a tremendous hardship.

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As a newer UVM staff member, I have to admit that I wasn't even aware that we had post-retirement medical benefits until the latest edition of Staff Council. I think this is a generous benefit, and I am hopeful that it will still exist when I get an opportunity to take advantage of it in approximately 30 years. I can certainly understand the deep concern of staff members who are closer to retirement age and who have counted on this benefit in planning for their futures. I would hope these staff members are treated fairly and UVM honors its commitment to this benefit if at all possible.

As the process continues, I would simply ask for as much transparency as possible from all sides. Most of us (UVM staff) are level-headed and understand the many competing priorities that must be paid out of a tighter and tighter budget. If changes occur, will current staff be "grandfathered in" to the current policy? Or will changes affect all staff at the time a decision is made? I don't expect an answer to these questions from Staff Council, but please feel free to count them among the undoubtedly numerous questions and concerns you are receiving. As always, thanks for all you do to represent the staff at UVM.

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When I initially started working at UVM in 1993, I was told that I could expect great benefits when I retired and so have relied heavily on that promise. To tell us now that they will be changed is unfair and definitely unUVM whose word I have relied on to help when I retire. If they want to change benefits they should do it for new employees not for people who have devoted years to UVM at a salary which could have been improved on by moving to another position outside of UVM. This was one of the great attractions for me to
work at the University and we definitely do not expect it to be taken away from us. It will certainly not do
UVM's reputation any good.

It is certainly a very sad decision if we lose what we have come to rely on.

Thanks! Here are some of my thoughts...... Though I'm a few years away from retirement (maybe more
depending on the medical coverage) and though I understand the financial strain for UVM with regard to
post-retirement medical benefits I am nervous about the kind of medical care I will be able to afford once I
leave UVM if the benefit is taken away. I am fortunate to be healthy now and the coverage is great! When
I'm older and retire I will expect to need a bit more medical care and perhaps the coverage won't be there and
that's scary. On the other hand, I think we've grown to expect the coverage from UVM when we retire
but to be honest it seems as if it's a bigger issue and one that UVM should not be totally responsible for? I
really understand both perspectives but to be quite selfish, I would love to have the coverage when I retire. I
think we also need to consider other areas where UVM may be overspending and not that I can pinpoint any
but it seems there should be a more comprehensive review of UVM spending when addressing the question
of retirement benefits. Thanks for being our representative.

Try to leave the retirees benefits alone. They are on a fixed income not going up very much if any and need
the benefits even more than working folks.

Suggestions:

Considering the ostensible necessity (or inevitability of the benefits being restructured or even removed) I
am especially vulnerable for two reasons:
(1) I was hired after 1992 (Post-Retirement Benefits for Those Hired Before July 1, 1992)
"Post Retirement Benefits: Eligibility for Benefits After Retirement -
UVM retains the right to amend, alter, or terminate post-retirement benefits at any time for prospective and
existing retirees."  http://www.uvm.edu/hrs/?Page=info/staffhandbook/benefits.html#Post-Retirement

(2) I remain unrepresented

Please consider this option before addressing medical retirement benefits cuts:

Adjusting the vested retirement percentage (currently for every 2% I put in, UVM puts in 10%) to a ratio of
2% : 8%. This is still a rather generous retirement agreement that is far above the private industry standard of
approximately 2:5. (From what I have been told IBM's retirement package is 2:2).

Not only does this give us some flexibility (say that we agreed to a yield that would allow the ratio to drop to
2:4 as the lowest fixed rate) this reduction is not regressive (affecting the lowest paid employees the most) in
addition to it being proportionate to each individual's pay grade. In other words, this reduction works like a
flat tax, those that make more would lose the same amount (proportionately) to those that make less.

I would like to see someone crunch the numbers on, say, for example, the 2:8 ratio and see if the total saved
(I assume it could be near a million dollars annually) would balance the projected losses of the medical
retirement benefits. This model could be used to could calibrate the costs, adjusting the rate annually,
(remember 2:8 could go as low as 2:4) to meet the retirement needs as they arise.

Here is a simple sample example of the savings (at 2:5 instead of 2:10) just based upon the upper echelon 2007-2008 salary data:

Group A: 265 employees earning = > $100,000
Group B: 16 employees earning = > $200,000

-----------------------------------------------
Group A under the 2:5, savings = 1.3 million + /per yr. (5% saved)
Group B under the 2:5, savings = 160,000 + /per yr. (5% saved)

Total savings to the university annually = $ 1.46 million*

*and these totals do not even reflect the majority of the vested UVM employee pool (under $100,000.oo annual salary or President Fogel's salary). Furthermore, those not vested are not affected, which makes this reduction rather progressive (for represented and unrepresented employees alike).

My hope is that the retirement benefits will be grandfathered, for those of us who are approaching having enough years to receive the retirement benefits, at some point when we retire.

One of the reasons I initially came on board at UVM was for the great benefits, and retirement benefits, definitely, one of the top reasons to accept the position. The compensation was very low, but I decided that the tradeoff was well worth it. It would be a hardship if my retirement benefits are taken away.

I do not mind the benefit being reviewed, but it makes me suspicious when there are few other means of financial savings being looked at as well. I took a job here at a very low hourly rate because the benefits made the total package fair. If I will have to pay more for health insurance later, than I want more compensation now to invest and plan for future expense. I feel that the benefits are a large part of my wage, and I see no recommendation for decreasing the salaries of other University employees. This issue has a huge impact on those of us that struggle to make ends meet in this economic boondoggle. I hope that you can represent us fairly to the University so an equitable decision can be made.

Thanks for your support

I am deeply concerned about the issue of staff potentially losing medical benefits upon retirement. Many staff members, myself included have remained as University employees only because of this benefit. With only a few years remaining, is there a chance that the University could grandfather in those employees with say 10 or more years of service? It seems that because of the faculty union the topic of their medical benefits is a talking point and little more, with the staff, many of whom make only a small percentage of what a faculty person does, that threatening to decrease benefits is no more than a push to get the staff to also unionize. Two years ago I was diagnosed with cancer and as a single parent my health insurance is a very high priority. Please as Staff Council try to protect the health care benefit that is so critical to so many of us. Thank you.
I was dismayed recently to hear that the University is planning to change health care benefits for retirees. I expect to retire in a few years and have made my financial plans with the current benefit structure in mind. After working here for a quarter of a century, I would be very disappointed if UVM followed through with this plan in a way that inflicts major financial hardship on current retirees or on future retirees with records of long service. I hope that the Staff Council will represent our interests thoughtfully and with resolve as plans progress.

Once again the unrepresented staff are being targeted by the administration. Post retirement medical benefits are the reason that people work and stay at UVM for so many years. I've been here for almost 30 years and have based my retirement planning on receiving these benefits. I have changed my retirement plans over the years as the medical benefits have been degraded. This is not the way to get and retain competent and dedicated staff.

Thank you for featuring the upcoming review of Post-Retirement Medical Benefits in this month's staff line, and also for writing to the president and administration about informing employees about the proposal of changes to these benefits. I am one of the staff people who did not know this was under review, so I am very grateful to you for your publicity on this matter.

I am considering an earlier [than age 66] retirement, and have taken great comfort and great confidence in the existence of health benefits for retirees with 15 or 10 years of service, at age 55+ [this is just a generalization of the published benefits] at a co-payment cost comparable to current employee co-payments. This existence of this benefit also gave me some security and some peace of mind during the budget crisis/layoff period of Fall 2008/Spring 2009, when so many of our jobs were under the possibility of being cut.

I would like to do whatever I could to keep this benefit for myself and other staff members. Thank you for alerting us to the possibility of changes or elimination of this important benefit, and please keep us informed about upcoming open information sessions, discussions, etc.

I would just like to feel secure that whatever changes may made that current employees remain on the same post-retirement benefit plan as they were when hired, or grand-fathered in under the same plane. If changes have to be made and are unavoidable, I would like it to effect only new hires beginning in FY'11 or '12, for instance. This is probably a given, but thought I'd mention it. I am also willing to help with any added duties that may be imposed on the Staff Council or Benefits Committee related to this issue. Thank you!

Just my 2-cents worth on the retirement medical benefits issue: It sure seems as if this expense is being investigated by the university, and it's natural to think that decreasing this benefit may be a way to save the university money. I would encourage those doing the investigating to be creative about it. For instance, I'm sure that there are retirees who don't really need the insurance (they are in excellent health, they have a spouse whose benefits cover them, they have long term care insurance, they are retired from UVM but work elsewhere and receive benefits through that employer, etc.). So, why not ask who would be willing to forgo this benefit? You might be surprised as to how many would give it up if it meant continuing to provide it for those who really need it.
Other ideas:

Work on some sort of tiered system so retirees can decide at what level they wish to be covered - not at all, only for catastrophic illness/injury, medical but not dental, Rx only, etc.

How about a trade of retirement benefits with current benefits? A current employee could choose to give up a portion of his/her normal vacation time and/or sick leave over time in exchange for medical benefits during retirement. You may even find some employees who would take a pay cut now in order to "buy" themselves medical coverage in their retirement.

Bottom line: Be flexible. Don't limit your thinking to options that exist now and don't omit possibilities because they may be difficult to arrange. Instead of broad-stroke policies that limit entire groups of people (e.g., those who retired after a certain date), allow some individual choice.

Blue Cross/Blue Shield through UVM is my secondary medical insurance. Is UVM going to remove this option for me? Will they provide other choices that increase the premium I currently pay? Will I be able to continue with BCBS but at a higher rate? Obviously I am very concerned about this issue. Medicare and BCBS are the only medical coverage I have. So far I have had no medical issues except routine check-ups but that situation won't continue forever. I would be willing to pay a higher premium or have a higher deductible (within reason) but I certainly hope UVM does not eliminate medical coverage options to its retirees altogether.

I am concerned with the potential change in post retirement benefits. I have been working at UVM for 20 years and even though I haven't used this benefit yet, I have been counting on having it. I have read the report about the liability providing this benefit is to the University, but it is valuable to each employee also, and an important part of our compensation. I would like to know if this potential benefit change will be made in a tiered approach, will it be grandfathered in, or will it be simply be eliminated. Will the Staff Council be making any calculations as to the cost to the employee to procure this coverage on their own?

Thank you so much for communicating this potential change to us and for all you do on our behalf.

I would like to see a copy of the May 29th communication which President Fogel sent to the University Benefits Advisory Council and which was copied to all staff and faculty, but apparently not to retired staff and faculty.

As a retiree, I would like to be kept informed about anything which might affect my retirement benefits. Please let me know how retirees like myself can see the May 29th communication.

I thank the Staff Council for sending notification of the current "Staffline" and other information to my email.

What changes are proposed or being discussed for current retirees?
Post-Retirement Medical Benefits: I am a current (2006) retiree (although still occasionally working as a temporary part-time UVM employee!) after having worked for the University for 28 years. I have great concerns about post-retirement medical benefits. Since I am too young to qualify for Medicare, my UVM health benefits are VERY IMPORTANT to me. This is my (and my husband's) only health insurance. I cannot afford to be without it since I have Type 1 diabetes—it is my lifeline! If I had to apply for any other health insurance, I could very well be disqualified due to a pre-existing condition! I have been and am very grateful to pay to have this benefit and want to see it continued. Please do all possible to keep retirees covered.

It is with great interest and concern that I write to you regarding the potential changes to retirement health benefits. I realize the need for cutting costs, but also realize that many people that this will impact have no other options with these changes. As some of us are nearing retirement and looking at the benefits that we earned over the years it is quite stressful to think that our retirement health benefits would not be there. I hope that Staff Council will have a loud voice around these discussions and bring our voices to the table.

I appreciate the memo you sent to President Fogel regarding the discussion of post-retirement medical benefits.

In the first paragraph you write that 'some employees are unaware or have little understanding of this matter.'

I would suggest that staff have largely been unaware that action might be taken on this issue within this very tight time frame without formal communication to the community (as you correctly note).

The University certainly faces challenges regarding benefits - as does every campus, every large institution in the country. I am not surprised that the issue has been raised, but I am dismayed that there has been no dialogue to date.

It is a relief that Staff Council is attentive to this now, and I appreciate your work on our behalf. I just wanted to add my name to the list of those concerned about the transparency of the process.

After reading the Burlington Free Press yesterday and having conversations with other UVM employees, I am extremely anxious regarding the future of medical benefits for retirees. I have worked for UVM for 16 years, am almost 63 years of age and qualify for these benefits should I retire today. This benefit has been one of the reasons that I have remained at the University. I hope that in your discussions with the Board that proposals are not "all or nothing". I understand that the financial instability of the University is concerning, however, to focus on this one area, especially affecting a more vulnerable population (those nearing retirement), is a strategy that minimizes the high standards that the University has stood for during my tenure. I am willing to assist in any way possible in an effort to maintain these benefits.

Dear President and Representatives of Staff Council, I am deeply concerned about the possible changes to retirement health benefits for UVM employees. I know that costs need to be contained but I also know how important it is to preserve those benefits in order to recruit and retain a highly functioning, strong and productive community of UVM employees. Please, speak loud and clear on this issue; do not let this simply
get pushed through without full input from the UVM community and full and thoughtful representation around the table. I have grave concerns about the speed with which this is being managed and hope very much that your collective voices will be heard and that you will consider retaining the expertise of an expert team who can speak to the importance of retaining our current benefits. Any compromise must take into full account the interests of UVM staff. Hundreds of UVM staff, many of whom have given years of service to the University have built not only their current budget but their future hopes, dreams and goals for retirement on the current model and any compromise must take that into account. There must be fairness and equity in all decisions and the needs of those with 10 years of service like myself must be weighed against the needs of those with 30 years of service. The burden must be shared between those earning a high salary, those earning far less and the current retirees themselves. Please make sure that all voices are heard around the table; do not let this just happen without strong support for the needs of the UVM staff. How will any future compromise impact those many UVM staff members in the upper divisions who earn a strong 6-figure salary? To put it mildly, I am scared...very scared and I know I'm not alone. Respectfully,

Dear President and Representatives of Staff Council,

I am greatly interested in - and concerned about - potential changes to retirement health benefits for UVM employees. I appreciate the need to contain costs. I also appreciated the importance of preserving anticipated benefits at a level that helps maintain a productive, collaborative community.

I appeal to you to have a strong voice in the discussion around this issue. If compromise is required, as no doubt it will, I hope you will bring strong, informed - if possible, expert - representation to the table to ensure that compromise takes into full account the interest of UVM staff. I also hope a solution will be complex - considering length of service to UVM, age, access to other coverage, etc., and other important factors. I hope you will gather and share facts about the benefits administrative officers will maintain. Overall, I hope any agreement will spread responsibly the burden - among current staff and perhaps also current retirees.

I welcome an opportunity to help Staff Council address this important issue.

PLEASE don't let them take away the 10% match for non-represented staff! since i get no tuition remission benefit for children (don't have any), the 10% is really the only benefit that's worth much to me... although the medical benefits are excellent, with only a 2% raise each year, increases in medical premiums these last few years are already decreasing "total compensation" every year; meaning, our salaries are continually going DOWN, not UP...

being fairly close to retirement, i need that extra 10% because i can't afford to play "catch-up" ~

thanks for listening,

I'm responding to the recent e-mail message concerning Post-Retirement Medical Benefits. This is such a major benefit. I know that times are tough right now, but why is staff being targeted as a means to save money. It's tough enough not knowing if you are going to have a job or not. What can be done to help staff keep this benefit?
As far as health insurance is concerned, now I am just trying to breathe and not panic. Certainly, I have been counting on this benefit since I started at UVM in the early 90s. Despite a couple of years out due to grants ending, I have always returned to UVM as I love my work as a research nurse and appreciate my benefits. I am 63 this year do the medical benefit question looms.

Thanks!

I understand that hard economic times make for hard decisions by organizations like UVM. The retirement health benefit is one of the main reasons I remain working at UVM. I am completing my thirteenth year at UVM this month. I worked commercial construction for ten years previously where the money was excellent but the benefits poor. Benefits are why I am working at UVM. Please do all you can to ensure that a fair and equitable solution is reached as the talks on benefits progress.

I have worked at UVM for 27 years for fairly low pay but very good benefits. I have 6 more years of employment at UVM until I am 55 and have the option of partaking of my post-retirement benefits. That is one of the biggest reasons why I chose to continue working here instead of taking a job offer from the state a few years ago. I will not stand still and let post-retirement medical benefits be taken away from me. I do not like unions and have ignored their attempts to unionize staff for many years; however, if our benefits continue to be whittled away, I will have second thoughts about championing a unionization of currently unrepresented staff.

Thanks for listening. I appreciate the efforts Staff Council makes on our behalf.

I am saddened by President Fogel charging the University Benefits Advisory Council (UBAC) with reviewing Post-Retirement Medical Benefits. I am one year away from the magic number of 75 and hope consideration will be made for those of us who either could have retired sooner and taken advantage of the post-retirement medical benefits or who are close. If changes are to be made, I certainly hope a grandfather clause will be also established to cover those of us who have given so many years to UVM.

I am a retired secretary who worked in the ACCESS office for more than 10 years. I worked part-time, half days. I did get health benefits at 50%. I paid one half and UVM paid one half. At this time the cost for me is $542.10 for three months. If this benefit is eliminated it will be a catastrophic hardship for me as I no longer am able to work and my husband is deceased. I have been able to keep up with the premiums in the past but do not know what I would do if I am no longer eligible for the insurance. Thank you for allowing me to express my concerns.

As a retiree of 5 years, I just want to say how much I appreciate our medical benefits, and while I am now using Medicare as my primary, the J Carve-out with BC/BS has been very, very helpful. Having been widowed within 2 years of my retirement, this has been a significant help to me. Anything that might be done to continue this coverage will be most appreciated.
As a retired staff/faculty member who has reached medicaid eligibility a year ago, I need to say that our BC/BC "gap" insurance benefit as well as our Delta Dental coverage is enormously important to both my wife and I. I accepted early retirement six years ago after 30 years at UVM with the assurance that the benefits would continue. Please do everything possible to continue these benefits to those of us that were assured of their continuation.

Thanks very much for your help and support.

Hello,
I recently read the June Staffline and learned about the post-retirement medical benefits issue. I may be naive about the issue -- honestly it was the first time I had even heard about it -- but it seems clear that it will undoubtedly put tremendous pressure on us, unrepresented staff! especially those with less than 15 years.

While I appreciate Beth Walsh's call for transparency and open discussion, I am not optimistic that University administration will share and/or discuss this issue any more than any other financial issue... I'm sad to say that I've come to distrust the administration and do not feel they have staff's best interests in mind. Basically, without a union -- like the faculty and some staff have -- we are sitting ducks. Yes, there is no guarantee that having a union will ensure any benefit, but at least the unionized employees are not at the whim of administration's quick decisions.

As fellow staff, you know that UVM is a wonderful place to work -- and that staff really do make a difference to make this university a top notch institution. And you know how dedicated staff are, regardless of often being under-appreciated and often under-paid... for many, we continue our employment at UVM because of pride in our institution and our work, and overlook / tolerate little/no salary increases because of the other benefits the University provides (and claims as part of our salary/benefits package). As these benefits continue to erode/disintegrate/be threatened, so too does my sense of security, my morale, and my goodwill (i.e. donating countless hours to the university over these past 20 years).

To me, the post-retirement medical benefit issue is just another indication of administration's disregard for its dedicated staff. I do hope Staff Council can help administrators hear our voices... but honestly, at this point, I'm not convinced that University administrators are listening...

After reading the memo from President Fogel regarding the post-retirement medical benefits (PRMB) issue, I am a bit nervous. I have been a long term UVM employee - over thirty (30) years. I am still not eligible to retire from UVM due to the 55 year old age requirement. I have two young children that I support. I have been counting on the PRMB for a long time now. UVM has always prided itself in its benefits package that it delivers to its employees. As employees, we have been told time and time again that compensation is made up of salary PLUS benefits. As employees, we have accepted below market salaries with the promise of the great benefits. Since I have worked here I have slowly watched our "great" benefits erode away. Yes, times have changed and costs are going up. When I started working at UVM, it cost $5.00 (five dollars) per year, to park a car on campus. Health care was free to employees AND their families during employment and after retirement. Neither is the case anymore. And now, UVM is looking at reducing the benefit package even more? I can see reducing PRMB for new employees, ones that can plan for the future and set something aside if they choose. But to change/drop a benefit that has been counted on through many, many years of dedicated service is a very bad decision. I have always been under the impression that money was being set aside from my benefits package to cover my post-retirement medical benefits. Wasn't this the
case? If it wasn't, it should have been. For many years now, UVM has been actively promoting wellness,
not only for the employee's benefit, but also for the university's benefit. A "well" employee means fewer
sick days and greater longevity, both of which translate into lower costs for the university. However, the
increase in longevity is a dual edged sword. Since employees are now living longer, the PRMB premiums
are paid for a longer time. So yes, it costs more for the University, but long term employees also cost the
university less in the long run. What is the answer? I don't know. Should the PRMB be on a sliding scale?
The more years of service one gives the university, the better PRMB package they receive? Think about it,
why should the employee who retires while minimally meeting the requirements receive the same benefit as
one who far exceeds the minimum retirement requirements? I would be happy to come to one of your
meetings and talk about the situation. I served many years on the Staff Council until I relocated to White
River Junction. Due to the long distance, I have not felt that I could justify traveling to the meetings on a
regular basis, thus I have not run for Staff Council in many years. I look forward to you representing us in
this very important issue. Thank you.

One good option for us to look into for retirement health benefits would be a defined dollar benefit that
individuals could apply to a menu plan of health coverage.

I have sixteen years of employment with UVM and hold the opinion that the medical benefits available in
retirement are of great value. I hope everything possible is done to continue to make this benefit available to
retirees. At the very least, if changes must occur, I am in hopes it will be phased out with current staff and
retirees being grandfathered to retain the benefit. Then new hires would know from the start of their
employment that they need to plan for the change in coverage. I believe loss of this benefit will significantly
impact me as well as other employees who work for UVM and do not earn six digit figures. At a point in my
life when I am most likely to need the benefit, I may be facing the possibility of not having it.

Thank you for your letter to President Fogel, et al regarding the study on post-retirement medical benefits. It
appears that those who will be affected now and in the future might not be part of the process without your
intervention.

May I suggest that the Staff Council advocate that a retiree (more than one, perhaps) be included when the
task force is formed? It is necessary to have the perspective of someone who is paying for Medicare B and
supplemental Blue Cross/Blue Shield from their retirement. This is especially true if that retiree is someone who was in a lower pay grade throughout their
career at UVM and now does not have a lot of money coming in each month.

Again, thank you and the Staff Council for being ever vigilant!!