# The Rejuvenator



Newsletter of the UWG Association of Retired Faculty & Staff

No. 50 Spring, 2025

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# SAVE THE DATE!! The 2025 Annual Retiree Reunion and Recognition of 2024-2025 retirees

will be held at the Campus Center on Saturday, October 11, 2025, beginning around 10:00 am.

Plan now to attend this upbeat event and catch up with fellow UWG retirees.

### HAS YOUR CONTACT INFORMATION CHANGED?

Please let us know.

If you are on the ARFS listserv and have a change in your email address, please contact Anne Richards. If you receive *THE REJUVENATOR* via postal mail and have a change in your mailing address, please contact Anne Richards.

(Contact for Anne: 770-301-1589 or <u>arichard@emeriti.westga.edu</u>)
We want to maintain contact with you!

If you have a change in email address, postal mail address, and/or

phone number, please also keep UWG and the University System updated by contacting the USG Benefits Office at (844) 587-4236 or online at oneusgconnect.usg. edu.

## ALERT – RE USG healthcare stipend for Medicareeligible retirees and their Medicare-eligible dependents:

The USG currently provides a stipend of \$2,640/year to Medicare-eligible retirees and their Medicare-eligible dependents to defray at least some of the costs of healthcare coverage that go beyond what Medicare provides. In order to retain eligibility for these funds, however, a retiree MUST secure either a health-

care plan or a prescription drug plan (or both) through the ALIGHT RETIREE HEALTH SOLUTIONS exchange.

During open enrollment periods, television advertisements abound that are designed to encourage retirees to consider new healthcare plans. Please be mindful that if you are Medicare-eligible and receive the stipend from the USG, you CAN NOT simply sign up on your own for a plan you have come across that appeals to you. At least one of the plans you sign up for must be processed

sign up for must be processed through ALIGHT. [Phone: 1-866-212-5052 (TTY 711).

Monday-Friday 8 am – 8 pm CT]

### The Rejuvenator

### What's Happening in Your Retirement?



Meg Cooper

At the Spring meeting of the University System of Georgia Retiree Council, held on April 4, 2025, *Meg Cooper*, former President of the UWG Association of Retired Faculty and Staff and its current Secretary, was named Chair-Elect of the USG Retiree Council. This is a group comprised of representatives from institutions of higher education in the University System of Georgia. It meets with representatives from the University System HR Office and representatives from ALIGHT Health Solutions to address issues of concern to retirees.

The Spade and Trowel Garden Club selected Grant and *Wanda McGukin* as its Gardener of the Month for March 2025. The club spotlighted the restored McGukin home featuring its manicured lawn and pristine landscaping. The Spade and Trowel Garden Club of Carrollton was organized in April 1949 and represents the Georgia Dogwood District.



Alice and James Wesley



Photo of Wanda and Grant – courtesy of Ann Fletcher and Jami Bower.

Retirees may know *Alice Wesley* for her membership on the ARFS Coordinating Council and work with the annual retiree reunion, but she participates in many other activities as well these days. She is particularly involved in faith-based endeavors. She serves as the Nurture Coordinator for her church, Moore's Chapel United Methodist Church. In this position she encourages church and community members to support people with various needs. You can also find her assisting with hospitality events for the church. Her husband, James, serves as the Financial Treasurer and is president of the United Methodist Men's Group, so work for their church is a family effort.

Alice also participates in weekly Bible study; Faithful Friends, a ladies' group with Community First United Methodist Church; and Lenten services in various churches as part of the Carrollton Ministerial Alliance. She is on the board of the UWG Wesley Foundation, maintaining a close faith-based connection with UWG.

Alice also keeps busy with her granddaughters, Camille and Reagan. Both girls do baton twirling (Tara's Twirl), with Camille now competing and her grandparents traveling to various locations in Georgia and Alabama to support her. Alice and James also enjoy activities at Lake Carroll - walking, taking their grand-daughters to the playground. And they are considering signing up for beginner pickleball classes.

Alice reports that, with all these activities, she is "more busy than I was at work." But she enjoys contributing to her community, church, and family, as well as her own well-being in her retirement.

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### Multi Factor Authorization and a Change - for a Small Number of Us

We had some inquiries about an item in a recent *UWG Weekly Report* sent via the ARFS listserv – Multi-Factor Authentication (MFA). (Thanks to Micheal Crafton, for keeping us informed.)

In order to increase the security of online accounts, many sites require that we provide our identity and our right of access in more than one way (using more than one "factor"). Sometimes others get access to our passwords, but if we are required to use two different means to verify our access, it is more difficult for those others to get into our accounts, even if they know our password. Those of us with emeriti.westga.edu email accounts have to use MFA. According to ITS, "At the University of West Georgia, MFA is implemented through OneLogin,

which provides various authentication factors such as a mobile application (OneLogin Protect), SMS (test messaging), and voice (phone call."

Recently, in the UWG Weekly Report, ITS announced upcoming changes to OneLogin's multifactor challenge prompts. View their recent email here to familiarize yourself with these changes. This item applies ONLY to those individuals who are using the OneLogin Protect mobile app as their second "factor" in identifying themselves when logging into a UWG account. Anyone who does use this app should check out the email link above for information about the change. This item does NOT apply to the rest of us.

#### **HEALTH TIP**

The latest issue of the AARP magazine mentioned that US adults typically spend 11-12 hours a day watching TV, reading, using a computer, etc.

Research has now shown that people who sit more than 10 hours a day are at a greater risk for developing dementia and worsening symptoms of depression or anxiety. Sitting 8 hours a day puts people at a similar risk of dying as smoking and obesity do, and also leads to an increased risk of diabetes, heart disease, blood clots, and certain cancer.

It is now recommended that we move 1-2 minutes out of every hour, throughout the day. It could add years to our lives.

#### **CYBERSECURITY TIPS** from Rolanda Farmer

- \* Change passwords often
- \* Use 12 characters or more, or use a paraphrase
- \* Combine uppercase and lowercase letters, numbers, and symbols
- \* Avoid common words and phrases that are easily guessable
- \* Avoid using personal information like birthdays or your pet's name
- \* Use a different password for each account, especially for your bank and email accounts
- \* Don't share passwords with anyone, even family or friends
- \* Don't store passwords in unsafe places such as plain text files





#### **MENTORS** needed

Students are seeking mentors in the following majors:

Accounting, Arts, Biology, Computer Science, Health and Wellness, Marketing, Psychology. If you are interested in serving as a mentor, contact MaKena Burns at mburns@westga.edu or 678-839-0672 (phone). More information about this program is available online at <a href="https://www.westga./alumni/mentor-program.php">https://www.westga./alumni/mentor-program.php</a>.

# HAVING PROBLEMS WITH REIMBURSEMENT for Healthcare Expenses?

Because of changes to the ALIGHT Retiree HRA Claims Process, some retirees are having problems submitting paperwork for reimbursement. One suggestion is that when you get to step 4 of the process IGNORE options for MAIL, FAX, etc. and hit CONTINUE. That enables you to go to step 5 and submit paperwork electronically as usual.

There has also been a report of issues with acceptance of pdf uploads; you could try converting your scanned receipt to another format (e.g., jpeg). Customer Service Advisors are available Monday-Friday, 9am – 9 pm Eastern time at (866)-212-5052.

#### FACING LOSS and GRIEF \_\_\_

One thing we retirees know as we age is that we will all be facing more issues related to the loss of friends and loved ones. We also need to think about information for our survivors.

**Two resources that can be helpful for survivors** are (1) the *University System of Georgia Retiree Survivor Information* related to death of a retiree and (2) a webpage from Alight Health Solutions (through which most of us select health care and/or prescription drug plans in order to access an important USG retiree benefit) on Losing a Loved One.



The USG document is available at <a href="https://benefits.usg.edu/assets/documents/benefits-resources/Retiree Survivor Information-FINAL.pdf">https://benefits.usg.edu/assets/documents/benefits-resources/Retiree Survivor Information-FINAL.pdf</a>. It includes information about reporting a death, claiming benefits, FAQs, and helpful contacts.



The Alight page, Losing a Loved One – Survivor Tips for Dealing with Medicare, addresses some of the personal and legal details that often become the responsibility of survivors. Information about contacting an Alight advisor also is provided. The webpage is available at <a href="https://retiree.alight.com/losing-loved-one">https://retiree.alight.com/losing-loved-one</a>.

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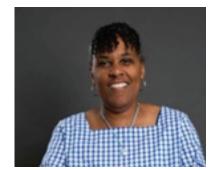


**Supports for dealing with loss and grief are available**. A variety of organizations (e.g., therapy groups, mental health centers, and churches) offer grief counseling and/or support of various types. The National Institute on Aging provides information on a variety of related topics and possible resources - <a href="https://www.nia.nih.gov/health/grief-and-mourning/coping-grief-and-loss#:~:text=Complicated%20grief%20can%20be%20a,or%20loved%20ones%20for%20support">https://www.nia.nih.gov/health/grief-and-mourning/coping-grief-and-loss#:~:text=Complicated%20grief%20can%20be%20a,or%20loved%20ones%20for%20support</a>.

A couple examples of local supports are included on the next page.

In 2019, Julie Dobbs, Administrative Manager in the Ingram Library, organized an **oncampus group** designed to support widowed persons by providing information and opportunities to interact with each other

as they transition through their losses. While this group no longer exists as a separate entity (reportedly, a lot of affinity groups were combined), retirees are welcome. Outside widow/widower members (those who are not campus faculty, staff, or students) are allowed to join the group on campus for any events. No events are currently scheduled, but ARFS tries to share information when activities sponsored by this group are available. For further information, contact Julie at jdobbs@westga.edu or 678-839-6498.



According to its website (https://www.griefshare.org/),

GriefShare® is "based on Christian principles" and helps participants in "navigating loss and grief



through a support group." It is a 13-week program offered through Christian churches. Both in-person and online options are available. There is also a version of the website en Español - <a href="https://es.griefshare.org/dirigir?ga=2.133401358.1409265898.1743102227-1227695118.1743102227">https://es.griefshare.org/dirigir?ga=2.133401358.1409265898.1743102227-1227695118.1743102227&gl=1\*5sm3dg\*gcl\_au\*N-</a>

<u>DEzMzkwNDYyLjE3NDMxMDIyMjc</u>. At least five churches in Carrollton are currently offering this support group, based on information from <a href="https://www.griefshare.org/countries/us/states/ga/cities/carrollton">https://www.griefshare.org/countries/us/states/ga/cities/carrollton</a>.

If you do not have access to online resources, like the *USG Retiree Survivor Information*, and want us to try to get you a copy, please contact Meg Cooper at 770-880-5078 or <a href="mailto:mcooper@emeriti.westga.edu">mcooper@emeriti.westga.edu</a> or. We will see if we can get a hard copy to you.



# Something To Do In Your Retirement WORD SCRAMBLE –

submitted by Rolanda Farmer

1.	GDAREN
2.	TRVLAE
3.	MNTOER
4.	ROSPTS
5.	HSOIBBE
6.	LXREA
7.	VLUNTREOE
8.	TOGRPAHOHYP
9.	ROTU GUEDI
10.	KBOO LUBC

Answer Key: 1. Garden 2. Travel 3. Mentor 4. Sports 5. Hobbies 6. Relax 7. Volunteer 8. Photography 9. Tour Guide 10. Book Club

# LOOKING FOR WEALTH PLANNING AND INVESTMENT ADVICE IN THESE TROUBLED TIMES?

The University System of Georgia has contracted with CAPTRUST to provide fiduciary guidance to its decision-making with regard to investments. In existence since 1997, the mission statement of CAPTRUST is "to enrich the lives of our clients, colleagues, and communities with sound financial advice, integrity, and a commitment to service beyond expectations."

The services of CAPTRUST are not only available to the Total Rewards Steering Committee at the System-level, but also to **all** University System of Georgia employees and retirees - **free of charge**. If you are interested in consulting with someone from CAPTRUST, call 1-800-967-9948. Be sure to let them know you are from the USG and calling for advice.