

# The Rejuvenator



A Newsletter for Retired Faculty & Staff from University of West Georgia ♦ No. 25 ♦ December 2015

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Do you have something to share with the Association of Retired Faculty and Staff that you would like to see in the next Rejuvenator? Contact Glenn Novak at [gnovak@westga.edu](mailto:gnovak@westga.edu)

## 2015 Retired Faculty/Staff Reunion Recap

Our annual event was held on September 12, 2015 at Sunset Hills Country Club. We had a very good turnout of over 100 people at our luncheon event! Attendees were able to mingle with current and former colleagues, friends and family. Both President Kyle Marrero and Vice President Dave Fraboni were able to join us and share their thoughts about the future of UWG and the value of its retirees. Our delicious buffet lunch was provided by the Alumni and Development Office and catered by SHCC. Thank you also to Bernie Wong for providing our relaxing piano entertainment. The Retiree Class of July 1, 2014-June 30, 2015 included the following folks:

Cherree Almon	George S. Busby, III	Fran E. Chalfant
Andy Freer	Dotti H. Green	Will S. Lloyd
Katherine S. Moffeit	Denise A. Parham	Ronald L. Shepherd
Rebecca P. Stanard	Dale S. Ward	Carol B. Wilson

Kudos to Anne Richards and Martha Ann Saunders for their excellent and hard work in putting together this year's Tribute Book. A special thanks to Meredith Ledbetter, Frank Pritchett, Kevin Hemphill, Anita Wilson, University Communications and Marketing Photographic Services, and Sally Roberts for continuing to support ARFS.

Save the date for next year: Our 2016 Retiree Reunion will be at 11:30 am on September 10, 2016 at Sunset Hills Country Club. Please plan to join us.

## UWG Retiree Legacy Scholarship Fund

We are very excited to announce that our new UWG Retiree Legacy Scholarship created last year by your ARFS Coordinating Council now has a balance of \$11,475. The purpose of this scholarship is to provide financial assistance to students with a retiree connection to UWG.

We must raise \$25,000 by 2019 for the scholarship to become endowed. If every one of our 300 retirees gives only \$45 today, our goal would be met much earlier and we could give out our First scholarship for Fall 2016! You might also want to consider a pledge donation. Please consider making a donation and assist us to help a student with a UWG connection!

If you would like to make a gift, you may donate online ([westga.edu/arfs](http://westga.edu/arfs)) or by mailing a check to the Alumni House (1903 Maple Street, Carrollton GA 30117). Be sure to indicate on your check that your donation is designated for the UWG Retiree Legacy Scholarship. Please contact Kevin Hemphill if you have any questions ([khemphil@westga.edu](mailto:khemphil@westga.edu)) or 678-839-6582 for more details on the criteria for the scholarship. THANK YOU SO MUCH!



*Congratulations*  
2014 - 2015  
RETIRED FACULTY AND STAFF

PHOTOS FROM THE 2015 ARFS REUNION



Glenn Novak, Denise Parham, & Dr. Marrero



Glenn , Dale Ward, & Dr. Marrero



ARFS Coordinating Council



Cherree Almon and Glenn Novak



Glenn, Fran Chalfant, & Dr. Marrero



Rebecca Stanard & Glenn

**ARFS Election Results:** At our annual membership meeting held on September 12, during our reunion, we presented a slate of candidates for officers and Coordinating Council members. This slate was approved as presented without objection, and the results are shown below. Thanks to all who have agreed to serve our organization.

## Officers:

President: Glenn Novak (term ends 2016)  
Vice President: Mitch Clifton (term ends 2017)  
Past President: Glenn Novak  
Secretary: Anne Richards (term ends 2017)  
Treasurer: Karen Smith (term ends 2017)

## At-Large Members of Coordinating Council:

Tom Carrere  
Annelle Colevins (Scholarship Committee)  
Mary Erickson  
Frances Jackson (Program/Events Committee)  
Patty Jiles (Co-Chair, Program/Events Committee)  
Bruce Lyon (Nominating Committee)  
Wanda McGukin (UWG's Director of GA-HERO & Events Chair)  
Debbie Novak (Scholarship Committee)  
Jan Ruskell (Scholarship Committee)  
Martha Ann Saunders (Program/Events Committee)  
Linda Wagner (Chair, Widow/Widower/Surviving Partner Committee)  
Burdett & Shirley Wantland



*Photo of Coordinating Council*

Please consider actively partnering with the group throughout the year. Find out what we do and decide whether you might like to take a leadership role in your organization. Contact Glenn Novak at [gnovak@westga.edu](mailto:gnovak@westga.edu)

Next Coordinating Council Meeting: Your ARFS Coordinating Council meets again at 10 a.m. on January 22 in the Alumni House dining room. Please feel free to join us and bring ideas and suggestions.

## HEALTH CARE TRANSITION ISSUES FOR MEDICARE-ELIGIBLE RETIREES

*by Anne C. Richards and Carole Scott*

The last time we wrote about the healthcare transition process for Medicare-Eligible retirees, we addressed issues in two categories: KNOWNs and UNKNOWNS. These had to do with changes affecting both our regular health insurance supplement to Medicare and our prescription drug program. One of the major unknowns in this process has since been revealed - that being the amount of the subsidy being given by the University System of Georgia (USG) to each retiree and each dependent: \$2736/per person, per year = \$228/per month per person. We've also had the opportunity to attend meetings where greater detail was provided about how the transition process would take place and how we will be reimbursed for premium costs. In October, the nature and cost of healthcare and prescription drug plans available to us in 2016 could be found on the following site: [www.retiree.aon.com/usg](http://www.retiree.aon.com/usg).



As we hope you know by now, every Medicare Supplemental Insurance policy, in order to be designated a "Medicare supplemental" or "Medigap" insurance plan, has to follow federal and state laws designed to make the buying process easier for the consumer. Medigap insurance companies can only sell you a "standardized" Medigap policy, identified by letters, A, B, D, C, F, High-Deductible F, G, K, L, M and N. Each standardized Medigap policy must offer the same basic benefits, no matter what insurance company sells it. Cost is usually the only difference between Medigap policies sold by different insurance companies, and cost is a factor AON has emphasized in making its recommendations to most retirees about choosing a carrier in 2016. It is important, however, to compare insurance companies on other measures such as customer service, reputation, industry ratings, and whether particular coverage you have counted on in the past as part of the USG group plan is included or excluded in the individual plans from which you can choose.

*Continued on next page*

## **Continued HEALTH CARE TRANSITION ISSUES FOR MEDICARE-ELIGIBLE RETIREES**

This transition is impacting nearly 17,000 persons in the USG (and will continue to be an issue for additional persons as they, too, retire from the USG). Like all changes involving substantial bureaucratic shifts, it has not been without unanticipated bumps in the road. Some retirees have spoken with AON Benefits Advisors and completed the enrollment process. Many have begun the process of enrollment, but are still trying to determine which plans can provide them with coverage comparable to the coverage they have had in past years through the USG. For some individuals, significant unknowns have yet to be clarified or resolved.

Considerable confusion has arisen on some critical issues. For example, the latest clarification from the USG office is that **a Medicare-eligible dependent of an active employee will remain in the USG plan. If/when the employee retires, the Medicare eligible spouse will move to the AON Retiree Health Exchange and receive the USG contribution to the HRA.**

Several individuals have reported dramatic increases in the out-of-pocket costs they may be facing for prescription drugs in the coming year. Plan benefits are specific to the plan that the retiree is enrolled in and will vary based on the cost of the drug, and what the plan pays in the deductible, co-pay, co-insurance, and coverage gap levels of coverage. The AON Benefits Advisor should explain how each plan works and what the retiree will be paying in each coverage level.

At a meeting of the University System of Georgia Retiree Council (USGRC) held on 10-23-15, Anne understood Karin Elliott (Associate Vice Chancellor for Total Rewards, USG) to say that, in 2016, retirees would pay no more than \$2800 in costs for their prescription drugs and the USG would reimburse for costs that exceed this amount (once appropriate paperwork was submitted to both AON and the USG). **Sadly, this has proven to be a misunderstanding. Instead, in 2016, the amount each retiree pays will vary in accordance with a retiree's specific prescriptions. And, while, on average, retirees will not pay more than \$2800-\$3000 each for their prescriptions, the out-of-pocket threshold for a retiree's responsibility for his or her prescription drugs costs is \$4850. At that point the retiree reaches what is referred to as the CATASTROPHIC coverage level (see explanation of levels below).** Because many retirees will pay less in medical premiums (after the USG reimbursement) and less in medical out-of-pocket costs in 2016 than they did in 2015, they may have funds remaining in their Health Reimbursement Accounts to be used toward additional prescription drug costs.

**Deductible:** 100% paid by beneficiary, if applicable.

**Initial Coverage.** Beneficiary pays co-payments/co-insurance for each drug. Once the beneficiary and plan have paid \$3,310 (the combined amount plus the deductible) towards covered drugs, the beneficiary will reach the Coverage Gap.

**Coverage Gap/"Donut Hole":** Once the beneficiary reaches the coverage gap in 2016, he/she will pay 45% of the plan's cost for covered brand-name prescription drugs. Pharmaceutical companies discount the drugs 50% and the plan pays 5%. The discount will come off of the price that the plan has set with the pharmacy for that specific drug and will count towards the beneficiary's out-of-pocket costs for the year. For generic drugs, Medicare will pay 42% of the price during the coverage gap. The beneficiary will pay the remaining 58% of the price. The co-insurance for generic drugs during the coverage gap will decrease each year until it reaches 25% in 2020. For generic drugs, only the amount paid by the beneficiary will count towards the out-of-pocket costs for the year. In 2016, once the beneficiary's total out-of-pocket has reached \$4,850 (for covered drugs), he/she will enter the Catastrophic Coverage Level.

**Catastrophic Coverage Level:** This is the point where the beneficiary will pay \$2.95 for generics or \$7.40 for brand named drugs, or 5% of the full cost of the drugs, whichever is greater. The USG provides reimbursement for out-of-pocket prescription drug costs in this level. When retirees have reached the catastrophic level, the carrier for their prescription drug plans will send them an "evidence of coverage" document.



## **Continued HEALTH CARE TRANSITION ISSUES FOR MEDICARE-ELIGIBLE RETIREES**

Retirees should then call their Benefits Advisor and ask to be transferred to "Your Spending Account." AON will then send out forms for the catastrophic HRA reimbursement and walk retirees through the process for getting USG reimbursement. Once a retiree reaches the catastrophic coverage level, the USG will reimburse the retiree for out-of-pocket prescription drug costs for the rest of the year. The limits and thresholds may change each year and the process restarts each year on January 1. Your AON Benefits Advisor will be able to tell you what stages you will move through throughout the year and how much you will pay in each stage based on the drugs you currently take. In addition, **each month that you fill a prescription, your drug plan mails you an Explanation of Benefits (EOB) notice that tells you how much you've spent on covered drugs and if you've reached the coverage gap.** NOTE: **What you pay out of pocket for drugs that are not covered under your Medicare Part D plan will not count towards your Medicare Part D plan coverage limits and thresholds for the year.** Additional - very helpful - information about how Medicare Part-D plans work is available on the Medicare site at: <https://www.medicare.gov/part-d/costs/part-d-costs.html>.

AON Benefits Advisors should have covered this information in detail with each retiree and answered all of their questions regarding Medicare Part D prescription drug coverage. If they did not, the USG wants to know via email (at [USG-benefits@usg.edu](mailto:USG-benefits@usg.edu)) or by phone (404-962-3246) and can have the Benefits Advisor call the retiree or have another Benefits Advisor assigned.

Under our current (2015) USG SilverScripts Medicare Part D prescription drug plan, the USG added additional coverage to the SilverScripts plan that limited the retiree's out-of-pocket costs to \$1,100. In 2016, the USG is providing a Catastrophic Health Reimbursement Account (HRA) to limit retirees' out-of-pocket prescription drug costs. The amount of out-of-pocket costs will vary by retiree and the prescription drugs that he or she takes. The majority of retirees will not reach the coverage gap or catastrophic coverage levels.

### **The following steps have been recommended by the USG to reduce out-of-pocket costs for prescription drugs:**

\*Check with your physician to see if you can take generics or alternative drugs (although it is understood this is not always possible).

\* Consider using a different pharmacy.

\*Leverage any available mail order programs for maintenance medications.

\*Work with the pharmaceutical company to see if they have assistance or additional discount programs. Pharmaceutical discounts are legislated under the Affordable Care Act and are 50% of the plan's negotiated cost of the drug at the pharmacy for brand-name drugs. Detailed information about these discounts is available on the following CMS website: <https://www.medicare.gov/Pubs/pdf/11493.pdf>.

Your AON Benefits Advisor has expertise in this area and should be able to help you with these options and answer most of your questions. Your Benefits Advisor can also provide the pharmaceutical company's phone number or web address, arrange conference calls with the company and, if you would like, serve in an advocacy role for you when talking with your provider. Keep in mind that **each year, prescription drug formularies and premiums change; this is true for the USG plan as well as the individual marketplace.**

*This newsletter is not the place to outline all of the problems that have surfaced as this transition has moved along, but we do have a retiree listserv in place if anyone wants to ask questions or share their advice/suggestions with the rest of us. You can send a comment to [uwg-arfs-list@westga.edu](mailto:uwg-arfs-list@westga.edu) and those who have joined the listserv will receive it. If you prefer to raise questions with or send comments to personnel at the University System of Georgia level, you can write to [USG-benefits@usg.edu](mailto:USG-benefits@usg.edu) or call there at 404-962-3246. Continue to check the HR page on the USG website for responses to new questions that arise. Go to: [http://www.usg.edu/hr/benefits/retiree\\_question\\_and\\_answers](http://www.usg.edu/hr/benefits/retiree_question_and_answers) (and click on Retiree Benefits in the menu at the left).*

The USG Retiree Council would also like to hear any suggestions you might have about other means of communication that might better enable you - both now and in the future - to voice any concerns you might have and/or get your questions answered as expeditiously as possible. Feel free to share these on the ARFS listserv or by calling Anne Richards at 770-834-8143.



## Third Thursday ARFS Travel Programs:

Our travel program, coordinated by Jan Ruskell, is now in its 6th year! It meets the third Thursday of every month at 11 a.m. in the Neva Lomason Library. Following the program a lunch opportunity is available for more fellowship. Future programs are listed below:



**January 21**, Bill Erickson "Cuba Today"

**February 18**, Mary Erickson "A Tour of China"

**March 17**, Baseball

**April 21**, Charles & Lynn Norris "The Jewels of Russia and the Real Heartland"

*Want to share your travels? Contact Jan Ruskell ([jruskell@westga.edu](mailto:jruskell@westga.edu))*

**Announcement:** The Georgia Association of Higher Education Retiree Organizations (GA-HERO) is up and running and meets several times each year at a Georgia college campus. GA-HERO is a Georgia network of college and university-based retiree organizations. GA-HERO is trying to represent retirees' political interests such as insurance/retiree benefits in the state. We are pleased that Wanda McGukin continues serving as our volunteer representing UWG at these meetings and bringing back information to our group. If interested in becoming an alternate/permanent member who attends meetings with Wanda or substitutes for Wanda, contact Glenn Novak at [gnovak@westga.edu](mailto:gnovak@westga.edu)



**UWG Theatre:** *Whispers and Lies*, written and directed by Amy Cuomo, February 24-27, 2016 at 7:30 p.m., February 27-28, 2016 at 2:30 p.m. , TCPA Richard L. Dangle Black Box Theatre.

**UWG Music:** Spring Opera, *The Marriage of Figaro* by Mozart, directed by Dr. Dawn Neely. Thursday, March 10, 2016 8:15 p.m. and Sunday, March 13, 2016 2:30 p.m. at TCPA.

**UWG Alumni Weekend:** April 15-16, 2016. Learn more by visiting [alumni.westga.edu](http://alumni.westga.edu)

**UWG Alumni Travel Program:** Postignano, Italy– June 19-29, 2016. Learn more here: [www.convivioconference.org](http://www.convivioconference.org).  
*Receive a 10% discount when you book!*

**Ideas Welcome:** Have an idea for some type of activity you would like the ARFS group to plan or you would like to head up? If so, email us at [dnovak@westga.edu](mailto:dnovak@westga.edu) or come to the next Coordinating Council meeting on Jan. 22. Perhaps you would like to do a talk on a book you've written, an activity you enjoy, or some research you're working on?

**Retiree Medallion:** Medallions are available free of charge courtesy of the Office of Alumni Relations and ARFS to any retiree who did not previously receive one. The medallion is bronze with the university logo on the obverse and the engraving on the reverse, and hangs from a ribbon. The engraving shows your name, department, and years of service. Contact Meredith Ledbetter 678-839-4085/[mnesmith@westga.edu](mailto:mnesmith@westga.edu)

