

The Rejuvenator



Newsletter of the UWG Association of Retired Faculty & Staff

No. 41 July 2021

ASSOCIATION of RETIRED FACULTY and STAFF ANNUAL REUNION EVENT tentatively scheduled for 10:00 am - 12 noon on Saturday, October 9th in the Campus Center Ballroom

We are looking forward to being back in person and on campus for our big annual reunion event, including honoring another set of UWG retirees. We are planning to host a continental breakfast this year. The ARFS annual meeting will also be held (see next page). Invitations will follow later. Specific information about health and safety precautions will also be shared later.

2020-2021 retirees being recognized at this year's reunion are:

Josefina Rangel Aguilar	Kay C. Farr	Alice P. Holland	Janice L. Ridgeway
Patricia Brooks	Rodney Gibbs	Lisa W. Jackson	James <u>Randall</u> Rollins
James <u>Steven</u> Broome	Vedat Gunay	Deborah S. Lovvorn	Elizabeth A. Runyan
Jack <u>Denney</u> Chasteen	Vicki G. Hardin	Sheryl B. Marlar	Ricky <u>Dale</u> Walls
Rebecca M. Cole	Melba Haynes	Caroline T. Martin	Patricia A. Wells
Lisa P. Crafton	Jill Hendricks	Terri Murphy	Ricky Lee West
Joseph H. Douglas	Kevin Hibbard	Walter <u>Alan</u> Pope	

We will also recognize our 2019-2020 retirees as a group. The commemorative tribute booklets and medallions have been sent out to them, and we held a virtual reunion focusing on this group in August of 2020 (which can be viewed online at <https://www.youtube.com/watch?v=rzGJkjYizqs>). However, we would like to specifically invite these retirees to this in-person celebration since we were not able to hold an in-person event for them last year. The list of 2019-2020 retirees can be found in the November 2020 issue of The Rejuvenator on the ARFS website.

Changes in the Office of Human Resources Impacting ARFS

Terri Murphy, the previous HR consultant for retirees with questions about retirement benefits, has joined us in retirement! Because her current replacement has not yet been named, if you have issues about benefits you would like to discuss with an HR Benefits Consultant, please check with Sharon Seneca, HR Liaison to ARFS, using the contact information provided here.



Sharon Seneca is a Human Resources Service Specialist and the HR liaison to ARFS and its Coordinating Council.
sseneca@westga.edu 678-839-5344

ARFS Candidate Slate to be Presented at the October 9, 2021 Annual Meeting

The ARFS Nominating Committee is pleased to present to the membership our slate of candidates for Officers and Coordinating Council Members At-Large for the coming year(s). We appreciate all our candidates for their willingness to have their names placed on this year's ballot. Terms begin at the annual meeting date and end two years later at the annual meeting date.

The ballot shown below will be voted on during the ARFS Annual meeting in October. It includes persons completing their terms as prescribed by ARFS bylaws:

Officers of the Coordinating Council

- Council President: Meg Cooper (term 2020-2022)
- Vice President: Anne Richards (term 2020-2022)
- Past President: Kathryn Grams (term 2020-2022)
- Secretary: Francie Taylor (term 2020-2022)
- Treasurer: Sally Roberts (term 2020-2022)

At-Large Members of the Coordinating Council

(minimum of 6)

- Jimmy Drew (term 2020-2022)
- Anita Thomas (term 2020-2022)
- John von Eschenbach (term 2020-2022)
- Alice Wesley (term 2020-2022)
- Diane Williamson (term 2020-2022)
- Micheal Crafton (term 2021-2023)
- Ross Miller (term 2021-2023)
- Frank Pritchett (term 2021-2023)
- Nancy Watkins (term 2021-2023)

LET US KNOW WHAT'S HAPPENING IN YOUR RETIREMENT

Getting a second wind? Feeling like you have a new lease on life? Taking on new responsibilities? Pursuing a new hobby? Learning another language? Volunteering for a service-project? Undertaking a professional project? Writing poetry, letters to the editor, a new book? Going back to work (full-time or part-time)? Becoming a Master Gardener? Doing home-repair or home-renovation projects? Whatever you've been doing in retirement, we'd like to hear about it and hope to highlight what we learn in future newsletters. To let us know your experience, please write, call, or email. Contact: Anne C. Richards, 301 Dixie Street, Carrollton, GA 30117. 770-834-8143 or arichard@westga.edu.

PARKING PERMIT for 2021-2022 Academic Year

Current hangtags expire at the end of July, 2021!

Procedures have changed to get new ones. Everything will be handled online this year.

Sharon Seneca in the Office of Human Resources will email the form involved to retirees and handle any questions going forward regarding the passes. A separate form is not required for anyone who needs a handicap parking pass because there is a question on the established form which addresses that.

If you do not have internet access and want to register for a parking permit/hangtag, you can either visit Parking Services in person (now located in the UCC, ROOM 311) to get your tag, or call 678-839-6629 for assistance if you are unable to get there in person. NOTE: There is an elevator in the UCC to facilitate access to this location.

PRELIMINARY RESULTS OF SURVEY of RETIREE USE OF HEALTH REIMBURSEMENT ACCOUNT/YOUR SPENDING ACCOUNT

In March 2021, ARFS conducted a survey of UWG retirees' use of their Health Reimbursement Account/Your Spending Account (H.R.A./Y.S.A.) using a slightly adapted version of the survey the Clayton State University Retirees Association created earlier. We sent out the survey to 605 retirees in UWG's HR database, some by e-mail and some by postal mail. We accepted responses via e-mail and postal mail. Respondents also could call and some surveys were filled out while talking to retirees by telephone. Thanks to all who participated!!

A total of 182 surveys were returned, including five that were not included in analyses (e.g., because the respondent was under age 65). Surveys in which the respondent indicated that his/her spouse was a USG retiree with no differences in use of the HRA were counted twice, once for the original respondent and once for the spouse with reported identical experiences. (Some spouses filled out separate surveys, and those were counted among the original 182.) We ended up analyzing 210 response sets. Of these 210, 13 respondents answered the first question, pertaining to whether or not they knew about the H.R.A./Y.S.A. account, with "no." Most quantitative analyses of specific answers were based on the responses of the other 197 retirees.

Survey data revealed that retirees appreciated this benefit and were using it. Almost 75% reported using all or almost all their money, with quite a few reporting that they were only able to use it for insurance premiums since the allotment did not cover all their expenses. Medigap and drug plan premiums appeared to be reimbursed most frequently. For the majority of respondents, funds did not last the whole year. Reasons reported for not using all of the funds in a year included not knowing about all the eligible expenses, not being aware of their account balance, not knowing how to submit a claim for expenses as they occur, and, for the largest proportion of those not using it, wanting to save it for the future or for emergencies.

We found 24 people who seemed to be in need of substantial assistance. There were another 24 respondents (plus three spouses) who had questions and problems. In many cases we provided information as we went through the returned surveys, including distribution of step-by-step directions for use of the Aon website provided by the Clayton State University Retirees Association. Some of the respondents shared our concerns about retirees who are older and/or less computer literate. We are concerned that there were a lot of retirees in these groups who prob-

ably did not respond to the survey and may be experiencing problems with their accounts. Even some of the respondents who were effectively using the Aon exchange commented on its complexity and difficulty.

A final report, including some additional analysis of comments, will be prepared. The initial report has been written and hopefully will be on the ARFS website soon. If you don't have internet access, please contact Meg Cooper if you want a copy of the initial report (770-880-5078). This project has taken a lot of effort, but we feel we received good information and can help guide those needing assistance. We are still in the process of contacting everyone who asked for assistance in an effort to help with their issues. In addition, we are forwarding information about survey results (not about individual retirees unless that was requested) to the University System of Georgia Retiree Council (USGRC) and to Aon. We hope to contribute to a system that makes this valuable benefit better work for retirees.

UWG Retiree Legacy Scholarship

The UWG General Scholarship Committee has selected Nathanael Davis as the deserving recipient who will receive this scholarship in the coming academic year. He is planning to attend our 2021 annual reunion (tentatively scheduled for October 9th) and we look forward to meeting him in person. You will learn more about him in the next issue of *The Rejuvenator*.

Those who want to be part of supporting students through this scholarship can contribute online through the Online Giving Form:

(<https://giving.westga.edu/arfs/>)

or by contacting Ketty Cusick at kcusick@westga.edu or 678-839-6501.

UWG Development sends thanks to the UWG Association of Retired Faculty and Staff for supporting students like Nathanael with this very special scholarship opportunity, and adds: "We are grateful to honor your service and benevolence on campus through the UWG Retiree Legacy Scholarship Endowment!"

USING YOUR HRA/YSA BENEFITS:

Adjusting Automatic Monthly Reimbursements for Insurance Premiums

We reported about our Health Reimbursement Account (HRA/Your Spending Account (YSA) on p. 3 in this issue of *The Rejuvenator*. Results showed that a majority of UWG retirees who responded used their \$2,736 retirement benefit (\$5,472 for a couple) from the University System of Georgia to pay for insurance premiums. Many respondents indicated that they ran out of money, that the retirement benefit did not cover their premiums all year, so that they had to pay for some months out of pocket, completely on their own. **There were questions about whether it could be possible to spread the money out over a 12-month period rather than using it all up way before the year is over. We have learned it is possible to do that.** While we would all love to just get more money as an increased benefit, that is probably not going to happen! But spreading money out can be helpful for some retirees. You would still have to pay the difference between the \$2,736 and whatever your insurance premiums cost, but you would pay a little bit each month.

Here's an example of the situation for some people and how it could be adjusted. Let's say that I am using my funds for automatic reimbursement of my Medigap insurance policy and my prescription drug plan. If my Medigap plan costs \$250 per month and my drug plan costs \$25 per month, my total cost for these two plans is \$3,300 per year (\$275 x 12). Each month, that \$275 is deducted from my checking account. Then I am automatically reimbursed through my YSA, which puts money from this retirement benefit into my checking account. But I only get \$2,736 per year as a USG retirement benefit. That means that I won't keep getting money to cover these expenses during the whole year. I will get enough to cover premiums for January through September, and most of the cost in October. But I will be \$564 short, so I will have to pay \$14 of the premiums myself in October and then all \$275 in both November and December. I won't get any money at all from my YSA in the last two months of the year.

Instead of this happening, I can arrange to be reimbursed a little less each month so that the automatic reimbursement covers most of my costs each month of the year. I can arrange to be reimbursed \$228 each month, January through December. In this example, that means that each month I will be paying \$47 myself (out of pocket). But I will never have a month when I don't get most of the cost of my two insurance premiums covered by funds from this retirement benefit; I will never have to pay an entire

month myself. This is how a few of our fellow retirees have arranged their automatic reimbursements for their insurance premiums. And quite a few people we talked with about the survey liked this idea.

How do I make arrangements to spread out my automatic reimbursements?

The Clayton State University Retirees Association did a survey like ours earlier, and they developed a wonderful resource with step-by-step instructions for doing many tasks related to managing your Health Reimbursement Account. We hope to get their entire guide uploaded on the ARFS website soon. What follows on the next two pages is the section dealing with adjusting your monthly reimbursements, which includes information about spreading out available funds across the year. Those of you without internet access or who prefer to interact with a person to make this change can call **1-866-212-5052 and talk with a representative to adjust your account to spread out your automatic reimbursements for premiums.** If you run into issues with the representative, you can ask for a supervisor to help you.

UPCOMING VIRTUAL CONFERENCE FOR RETIREES Theme: Re-Imagining Retirement. Let Us Boldly Go . . .

Registration is now open for the 2021 Conference of the Association of Retirement Organizations in Higher Education (known as AROHE). The University of West Georgia's Association of Retired Faculty and Staff (ARFS) is a member of AROHE. This year's conference, which takes place October 12-14, 2021, will again be held virtually.

If 4-7 members of ARFS register for this conference, the cost is \$90 per person if registration occurs by September 17, 2021. If 8 or more members of ARFS register for this conference, the cost is \$80 per person if registration occurs by September 17, 2021. The cost of registration increases to \$150 per person after the early bird registration period ends.

Keynote speakers include:

Louise Aronson, M.D., geriatrician and author of the best-selling *Elderhood: Redefining Aging, Transforming Medicine, and Reimagining Life*. **Jean Accius, Ph.D.**, Senior Vice President for Global Thought Leadership at AARP, who will speak about resisting agism and conceptualizing retirement as a time of purpose and passion for elders. The conference also offers three days of opportunities to learn from other retirees, share successful practices, network informally, and have some fun.

If you plan to attend all or part of this meeting, please let Meg Cooper know by September 1, 2021 (770-880-5078 or mcooper@westga.edu) so we can determine whether those associated with ARFS might be eligible for a lower registration fee.

For more information, check out AROHE's website at <https://www.arohe.org/Conference>.

Adjusting Your Monthly Reimbursements

- 1) Go to retiree.aon.com/USG.
- 2) Click on the **Log In** link located at the top right corner of your screen. (**Note:** If you do not have an account, follow the onscreen instructions to **Activate Your Account**.)
- 3) Enter your **Username** and **Password**. (**Note:** If you have forgotten or misplaced your login credentials, click on the “**I forgot my username**” or “**I forgot my password**” links and follow the onscreen retrieval instructions.)
- 4) Click on the **Log In** button.
- 5) Click on the **Manage My HRA** link located under the **My HRA** section on the right side of the screen.



My HRA

Below are the amounts allocated into your HRA account(s). Click [My HRA](#) to see more details. Or you may click [Manage My HRA](#) to be taken to the YSA website for submitting claims and more.

University System of Georgia

Amount	Effective	Frequency	Rolls Over
\$2,736.00	01/01/21	Annual	Yes

- 6) Click on the **Continue to Site** button.
- 7) Click on the **Manage Premium Auto-Reimbursement** link located on the **Take Action** menu.



Take Action

- Accounts
- Get Reimbursed
- View Health Care Claims
- Manage Premium Auto-Reimbursement**
- Check Eligible Health Care Expenses
- Edit Your Profile
- Knowledge Center

- 8) Scroll down the page to the section labeled **Premium Auto-Reimbursement Schedule**.

Premium Auto-Reimbursement Schedule

Account Holder

Insured Person	Premium Type	Provider	Reimbursement Begin Date	Monthly Amount	Auto-Reimbursement Status
WICKER, MARTHA	Medicare Medical	ANTHEM BLUE CROSS AND BLUE SHI	Aug 2020	\$108.20 (change)	<input type="checkbox"/> ON <input type="checkbox"/> OFF
WICKER, MARTHA	Medicare Part B	MEDICARE	Jan 2021	\$148.50 (change)	<input type="checkbox"/> ON <input type="checkbox"/> OFF
WICKER, MARTHA	Medicare Prescription	WELLCARE VALUE SCRIPT (PDP)	Jan 2021	\$17.00 (change)	<input type="checkbox"/> ON <input type="checkbox"/> OFF

- 9) To conserve funds, you may change the **Monthly Amount** reimbursed for each premium to a lesser amount or toggle the **Auto-Reimbursement Status** from **On** to **Off**. For example, if you anticipate running out of funds before the end of the year, you may click on the **Change** link adjacent to one or more premiums listed in the chart and reduce the monthly reimbursement. In the screenshot above, the total of monthly reimbursements is $\$108.20 + \$148.50 + \$17.00 = \273.70 . If you multiply the total $\$273.70 \times 12$ months, you would need $\$3,284.40$ in your YSA to be fully reimbursed. However, our annual allotment is only $\$2,736$, which means your requests for reimbursement would exceed that amount. In order to receive equal reimbursement amounts each month without running out of money, subtract your annual allotment of $\$2,736$ from your premium total ($\$3,284.40$ in this example). So, $\$3,284.40 - \$2,736 = \$548.40$, which corresponds to the overage. Now, divide the overage by 12 to determine the amount you need to reduce one of the monthly premiums by to avoid running out of funds before the end of the year. In this example, the overage of $\$548.40 / 12 = \45.70 . Therefore, we need to deduct $\$45.70$ from one of our monthly premiums. For this example, I will deduct $\$45.70$ from the Medicare Part B monthly reimbursement of $\$148.50$, which yields $\$148.50 - \$45.70 = \$102.80$. Click on the **Change** link adjacent to the **Monthly Amount** for your **Medicare Part B** premium. (**Note:** This example assumes you are changing the monthly amount before your January reimbursement. If you make the adjustment before your February reimbursement, you would divide the overage by 11 instead of 12 because there are only 11 reimbursements remaining for the year. Likewise, if you make the change before March, you would only divide by 10.)

Premium Auto-Reimbursement Schedule

Account Holder

Insured Person	Premium Type	Provider	Reimbursement Begin Date	Monthly Amount	Auto-Reimbursement Status
WICKER, MARTHA	Medicare Medical	ANTHEM BLUE CROSS AND BLUE SHI	Aug 2020	\$108.20 (change)	ON OFF
WICKER, MARTHA	Medicare Part B	MEDICARE	Jan 2021	\$148.50 (change)	ON OFF
WICKER, MARTHA	Medicare Prescription	WELLCARE VALUE SCRIPT (PDP)	Jan 2021	\$17.00 (change)	ON OFF

- 10) Enter the **New Amount** ($\$102.80$ in this example) for the premium reimbursement and click on the **Next** button.

Your Spending Account University System of Georgia

Account Summary Health Care Knowledge Center

Change Premium Amount

Change Premium Amount

Premium

Insured Person: WICKER, MARTHA
 Type: Medicare Part B
 Provider: MEDICARE
 Begin Date: Jan 2021
 Current Amount: \$148.50
 New Amount: \$ (\$1.00-\$148.50)

- 11) Click on the **Done** button. You will be returned to the **Premium Auto-Reimbursement Schedule** reflecting your reduced monthly reimbursement for your **Medicare Part B** premium.

Premium Auto-Reimbursement Schedule

Account Holder

Insured Person	Premium Type	Provider	Reimbursement Begin Date	Monthly Amount	Auto-Reimbursement Status
WICKER, MARTHA	Medicare Medical	ANTHEM BLUE CROSS AND BLUE SHI	Aug 2020	\$108.20 (change)	ON OFF
WICKER, MARTHA	Medicare Part B	MEDICARE	Jan 2021	\$102.80 (change)	ON OFF
WICKER, MARTHA	Medicare Prescription	WELLCARE VALUE SCRIPT (PDP)	Jan 2021	\$17.00 (change)	ON OFF