

# The Rejuvenator



A Newsletter for Retired Faculty & Staff from University of West Georgia ◊ No. 24 ◊ June 2015

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## Save the Date:

### ARFS Reunion

9/12/15

Sunset Hills

Country Club

11:30 a.m.



Above: Group photo of 2014 retirees

## 2015 Retired Faculty/Staff Reunion Preview

The annual Association of Retired Faculty and Staff (ARFS) Reunion will be held at 11:30 a.m. on September 12, 2015 at Sunset Hills Country Club in Carrollton. We hope you will join us and honor the new retirees! Honorees will be able to mingle with current and former colleagues, friends, and family. A complimentary lunch will be provided by the UWG Alumni Association and catered by Sunset Hills Country Club.

## USG Health Care Changes for Retirees: *Knowns and Unknowns*

### Knowns:

The USG has announced changes in the way it will provide healthcare benefits for Medicare-Eligible retirees, moving from a defined benefit to a defined contribution program beginning January 1, 2016.

All Medicare-eligible retirees must have Medicare as their primary source of healthcare coverage. The USG will provide only supplemental coverage to Medicare-eligible retirees beginning July 1, 2015.

The USG plans to deposit contributions for retirees and their dependents into Health Reimbursement Accounts (HRAs) held by the AON Retiree Health Exchange.

AON will provide the USG with a private insurance marketplace and with trained benefits advisors who will assist retirees in selecting a healthcare plan most appealing and appropriate for them.

Individual retirees and dependents currently on their healthcare plans will choose individual supplemental healthcare plans through AON and will themselves pay

insurance carriers providing those plans the premiums associated with them.

Costs for these plans will vary by the type of coverage provided, and by the home county or state of the retiree.

Retirees not yet 65 and active employees will remain on the self-funded USG healthcare plan.

While the above captures what we know about the changes, below are some of the **unknowns**.

The amount of the defined contribution to be made by the USG and whether it will be sufficient to pay the premiums for the types of supplemental plans the retiree wishes to select.

Whether the amount given as a defined contribution will be the same or different for retirees and their dependents.

Information regarding this change can be found on the following USG HR website: [www.usg.edu/hr/benefits/retiree\\_benefits](http://www.usg.edu/hr/benefits/retiree_benefits)

*Continued on back page*

## Send us your photos!

To help make the 2015 reunion event even more special, we ask that retirees send photos via email of what you have been doing in your retirement—family, trips, hobbies, volunteering, etc... A slideshow will be created to enjoy during the reunion. Send photos to [alumni@westga.edu](mailto:alumni@westga.edu) as standard digital (JPEG) images.



*Dr. Fred Richards and Dr. Jack and Delilah Jenkins (l); Dr. Leland and Mrs. Gherry Gustafson at the Taj Mahal (below)*



## ARFS By-Laws Created

Official By-Laws have been created and were adopted at the last general membership meeting (2014 reunion). You may read them on our ARFS website ([www.westga.edu/arfs](http://www.westga.edu/arfs)) by clicking on By-Laws.

## ARFS Legacy Scholarship Formed

An ARFS Scholarship Committee and Legacy Scholarship were created in 2014 and donations are being accepted. The current balance is \$4,400 and it will continue to grow with your support. The scholarship will benefit a full-time undergraduate or graduate student who is a retiree of the institution or who is a direct descendant or an immediate family relation of a retired faculty or staff member. Details can be found here: [www.westga.edu/arfs](http://www.westga.edu/arfs). Please consider making a donation to this fund at any time during the year.

The scholarship goal is to endow it at the \$25,000 level within five years. Your gifts to this fund will be appreciated and help retirees support the mission of student academic success. For more information, please contact Bill Norris at [bnorris@westga.edu](mailto:bnorris@westga.edu), or 678-839-6501. [www.alumni.westga.edu/arfs](http://www.alumni.westga.edu/arfs)

## First-ever ARFS Election of Officers

Our new By-Laws call for a formal process to elect our officers, and specify duties and term limits. The current leadership of the retiree organization has been doing their jobs for over a decade and would welcome new-comers! Please consider running for an office as we need your input to continue the great work the group does for UWG retirees. For more information or to volunteer to be on the slate of candidates (election is at our reunion meeting on September 12), please contact any one of the following members of the nominating committee: *Glenn Novak: [gnovak@westga.edu](mailto:gnovak@westga.edu), Debbie Novak: [dnovak@westga.edu](mailto:dnovak@westga.edu), Bruce Lyon: [bruce Lyon1207@gmail.com](mailto:bruce Lyon1207@gmail.com), and Mitch Clifton: [mclifton@westga.edu](mailto:mclifton@westga.edu)*

**To sign up for our listserv**, email Debbie Novak at [dnovak@westga.edu](mailto:dnovak@westga.edu) and we will sign you up. Also, remember that if you've changed your email address, you have to notify us so she can update the ARFS listserv and the UWG Faculty/Staff Directory.

**Announcement:** The Georgia Association of Higher Education Retiree Organizations (GA-HERO) is now up and running and meets twice a year at a Georgia college campus. GA-HERO is a Georgia network of college and university-based retiree organizations. The mission of GA-HERO includes promoting the interests of retirees and retiree organizations in higher education; fostering the development and sharing of ideas, information, programs, current research, support, and best practices among its Members; assisting leaders of retiree organizations to communicate more effectively with their home institutions; creating and enhancing awareness that campus-based retiree organizations are beneficial to both retirees and to the campuses where they are based. We are pleased that Wanda McGukin continues 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 substituting for Wanda, please contact Glenn Novak at [gnovak@westga.edu](mailto:gnovak@westga.edu)

## Let Us Know About Your Volunteer Efforts: Retiree Medallions:

ARFS is compiling a list of all of our retirees who are generously donating their time and energies to make UWG



a better place to work, learn, and succeed. You are rightfully proud of your volunteer efforts so send a brief note listing them to [mnesmith@westga.edu](mailto:mnesmith@westga.edu) and we will pull it all together into an annual report.

**ARFS Website:** You're invited to take a look at our updated website full of items of interest to you! There are lots of new features on it and we are grateful to Kevin Hemphill for designing and maintaining it. You'll find the website by going to [www.westga.edu/arfs](http://www.westga.edu/arfs).

Want to get a 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 at 678-347-5232 or [mnesmith@westga.edu](mailto:mnesmith@westga.edu).

## Third Thursday Travels highlights colleague adventures

Our travel program, coordinated by Jan Ruskell, is now in its seventh year! It meets the third Thursday of every month at 11:00 a.m. in the Neva Lomason Library. Following the program, a lunch opportunity is available for more fellowship. Future programs include:

- **June 18:** "Narrow Boat Cruise on the Thames" with Carolyn Hickox
- **July 16:** "Holland and the Tulips" with W.H. Smith
- **August 20:** "Hobbits and Helicopters" Marilyn Hubbard
- **September 17:** "Cruising the North Atlantic: England, Iceland, Faroe Islands, and Norway" Mary Erickson



If you would to lead a travel program presentation, contact Jan Ruskell at [jruskell@westga.edu](mailto:jruskell@westga.edu).

**Ideas Welcome:** Have an idea for some type of activity you would like the ARFS group to sponsor? If so, email us at [dnovak@westga.edu](mailto:dnovak@westga.edu) or come to the next Steering Committee meeting (announced via our Listserv) and let us know.

## UWG Alumni Travel Program

**Shades of Ireland:** April 19-28, 2016 \$2,199 + air

**On the Horizon: Pacific Northwest & California-Spring 2016**

Contact Meredith Ledbetter for more details: 678-839-4085

## USG Healthcare Changes Continued

How much of the funds placed in the HRA might roll over to a subsequent year if all are not needed to pay the cost of the healthcare plans chosen by the retiree and/or his or her dependent(s).

The nature of plans that will be specifically designed by AON for USG retirees at the request of the USG.

How this new arrangement will affect decisions made by current active employees regarding when they will retire.

Whether carrier premiums have to be paid through electronic deductions from personal checking accounts, or can be sent by check to the carrier instead.

Whether retirees and their dependents will find this system beneficial or detrimental to their lives and well-being

Summarized by Anne C. Richards and Carole E. Scott

## For More Information ...

### Cons

<http://www.glassdoor.com/Reviews/Employee-Review-Aon-Hewitt-RVW1291751.htm>

<http://www.complaintboard.in/complaints-reviews/aon-hewitt-1148793.html>

<http://www.bbb.org/greater-san-francisco/business-reviews/educational-consultants/aon-hewitt-navigators-insurance-services-in-san-francisco-ca-144172>

<http://www.indeed.com/cmp/Aon-Hewitt-Navigators/reviews>

### Pros

<http://online.barrons.com/articles/SB50001424053111904148504579411274015156610>

<http://www.bankrate.com/finance/insurance/medicare-exchanges-transform-retiree-care.aspx>

Below: Photos from 2014 Reunion



**Don't Miss ARFS 2015 Reunion!**