

# The Rejuvenator



Newsletter of the UWG Association of Retired Faculty & Staff No. 40 March, 2021

## WE NEED YOUR ASSISTANCE:

Enclosed with or attached with this newsletter is a survey related to use of the Health Reimbursement (HRA) funds provided by the University System of Georgia (USG) to retirees who are a part of the Aon system. The USG is in the process of evaluating retirees' use of this annual allotment because some retirees are not consistently claiming the full amount each year. Both the USG and your UWG Association of Retired Faculty & Staff, and other retiree organizations in the State of Georgia are seeking to better understand why this is the case.

**Please return your survey at your earliest convenience, and no later than March 27, 2021.** We will let you know what we discover.

UWG Retiree Legacy Scholarship Fund.  
REMINDER NOTICE



\* The deadline for incoming students is March 1st. Priority will be given to students who meet the deadline, but applicants will be considered until a candidate is selected.

\* Applicants need to go to the University of West Georgia scholarship portal (<http://www.westga.edu/scholarships>) and follow the instructions.

\* Eligibility criteria for the UWG Retiree Legacy Scholarship:

- full-time undergraduate/graduate students who are retirees of UWG or are direct descendants or an immediate family relation of a retiree (with a minimum of 10 years of service to the institution).

- minimum cumulative GPA of 2.5, with preference given to applicants with higher GPAs.

- preference to applicants with demonstrated financial need as determined by the UWG Financial Aid Office.

Your financial support is critical to the longevity of this scholarship. If you would like to make a gift, you can contribute online through the UWG Online Giving Form or by contacting Ketty Cusick at [kcuskick@westga.edu](mailto:kcuskick@westga.edu) or 678-839-6501.

John VonEschenbach

ARFS Coordinator for Legacy Scholarship

## BENEFITS UPDATE

All retirees over 65 who have health insurance through Aon/USG have a health reimbursement account (HRA). Many of our retirees are not using their accounts or not using them to their fullest potential. The amount per person is \$2,736 per year and can be used for health insurance premiums and medical spending. This money accumulates each year. If retirees have not used it, they potentially have a considerable amount of money in their account. Please reach out for assistance if you are not using this account regularly.

Terri Murphy

Senior Benefits Administrator

Human Resources, UWG

Phone: 678-839-6413

[tbussey@westga.edu](mailto:tbussey@westga.edu)

All retirees who are pre-65 and enrolled in an Anthem (previously Blue Cross Blue Shield) plan will now contact ACCOLADE for assistance with medical and pharmacy needs. They have extended hours - 8 am to 11 pm and a 24/7 nurse line. If you have questions about your benefits, need help understanding a medical bill, are looking for a new doctor, or need help managing a health condition, connect with ACCOLADE at 866-204-9818.

## STAYING CONNECTED

If you are not currently a part of the ARFS Listserv you may be missing important information. Please notify Anne Richards (arichard@westga.edu) if you wish to be added to this listserv. Also, keep in mind that, if you've changed your mailing address or email address, you must notify Human Resources (email: hrdata-list@westga.edu; phone: 678-839-6403; or mailing address UWG, Human Resources, 1601 Maple Street, Carrollton, GA 30118) in order for the University to provide us with updated information for staying in contact with you. This information will also be forwarded to your USG insurance vendors. Emergency contact information, such as in the case of death, should go to Terri Murphy, 678-839-6413 or (tbussey@westga.edu).

## KEEP IN MIND . . .

**If you are 65+ and enrolled in a healthcare or prescription drug plan through Aon, you will only qualify for the \$2,736 per year provided by the USG if you stay enrolled in a Medicare-based healthcare (supplement plan or HMO) or prescription drug plan (D) through Aon. You must be enrolled in at least one such plan to qualify for this funding. A dental, vision or other similar policy will NOT count for retaining the HRA. You must also keep this in mind if you decide to make a change in your coverage. If you make arrangements with an advisor, provider or sales associate outside of the Aon system and do not retain at least one qualified plan (either Medicare-based healthcare or prescription drug) with Aon, you will lose the \$2,736 allotment.**

**The funding provided by the USG for retiree healthcare, prescription drug coverage, and/or other eligible health expenditures, goes into a Health Reimbursement Account (HRA) and it is only available to a retiree if that retiree is enrolled in Aon. That account is set up in the name of the retiree, who is on record as the "record keeper" of the account. A retiree may include an eligible dependent (e.g., spouse) on that account who also qualifies for the \$2,736/year allotment. Such a person, must be over age 65 to qualify for this allotment and must also enroll in at least one Medicare-based healthcare or prescription drug plan as mentioned above. With the addition of a dependent/spouse, the HRA becomes a joint account.**

**When a retiree enrolled with Aon dies, the balance in his or her HRA account goes into an HRA account for his or her surviving dependent/spouse IF that retiree and the surviving dependent/spouse have maintained eligibility through Aon by enrollment in qualified plans**

**up to the date of the retiree's passing. When a retiree's dependent/spouse dies, the retiree continues to be the record-keeper of the account and maintains the balance in that account. Going forward, however, dependent/spouse allocations are not added to the formerly joint account.**

**Survivor dependents/spouses receive an allocation in their own account and will receive the remaining balance of the deceased retiree's account. The survivor/dependent spouse must be HRA-eligible at the date of death of the deceased retiree, however, in order to receive the remaining balance. Pre-65 survivor dependents/spouses begin to receive the allocation they are due once they turn 65 and become HRA-eligible.**

**If a retiree or a dependent dies, eligible claims for eligible expenses submitted for eligible covered members through their date of passing/loss of eligibility can be reimbursed through the Your Spending Account (YSA). If a participant dies with no eligible survivor beneficiary, the funds are eligible through the participant's date of passing/loss of eligibility. The estate of the participant then has 6 months to submit eligible expenses incurred during the participant's eligible period (i.e., those expenses that the University System of Georgia signed off on with Aon during implementation of their contractual arrangements). After the 6 month run out, the HRA is frozen and no additional claims will be processed without client approved exception.**

## CHANGES, CHANGES, CHANGES

While there have been some organizational and administrative changes at UWG, things are still in flux. The campus website is being updated, so it may be difficult for a while to locate information or familiar sites. If you can't find something you are looking for, try different search terms or contact a person who may be able to give you some guidance. Information about UWG's new strategic plan is available at:

<https://www.westga.edu/becominguwg/index.php>.

The ARFS Coordinating Council established an ad hoc committee to produce *The Rejuvenator*. Current members are Anne Richards (chair), Meg Cooper, Kathryn Grams, and Francie Taylor. Please let us know if there is something in particular you would like to have included in future issues.