

George Brown
Speaker – GA-HERO Zoom Meeting
November 16, 2020

George Brown, who holds a PhD in International Relations from the University of Virginia, is the retired President/CEO of Friendship Force International. During his more than 25 years with Friendship Force he developed and managed cultural exchanges in over 60 countries. Since retiring in 2013, he continues his travel interest by organizing and leading customized group tours for seniors, both domestically and internationally. COVID-19 forced the cancellation of all his 2020 tours, but he is planning to resume his travel programs in September 2021. In the meantime, George keeps his travel interests active with presentations on **Armchair Traveler**. GTB Travel, george@gtbtravel.com, (404)583-7730.

Internet Resources

Google: *Armchair Travel Internet*

- [Armchair Travel Company - Virtual Travel® - virtual tours](#)
- www.armchair-travel.com

- [Armchair Travel: 45 Fun Ideas to "Travel" Without Leaving ...](#)
- www.wildjunket.com › armchair-travel-how-to-travel-...

- [The Ultimate Guide to Armchair Travel - Condé Nast Traveler](#)
- www.cntraveler.com › story › the-ultimate-guide-to-armc...

Senior University of Greater Atlanta (SUGA), sugaatlanta@gmail.com,
<http://www.su-ga.org/>

Zoom support - <https://zoom.us/docs/en-us/covid19.html#education>

APPENDIX B

Dear CSU Retiree,

November 9, 2020

As we mentioned in the CSRA fall 2020 newsletter and fall (Zoom) meeting held on October 19th, our retiree supplemental health benefits from the Board of Regents (B.O.R.) may be at risk. An outside group is evaluating the USG retirees' use of this annual allotment because retirees are not consistently claiming the full amount each year. The possible outcome could very well be a reduction in the amount (currently \$2,736, which would be the same as \$228 monthly) they place in our Health Reimbursement Account.

(In addition to the acronym H.R.A. - Health Reimbursement Account - another reference you might have heard is the acronym of Y.S.A., standing for Your Spending Account, which is the terminology for the account whereby you manage your H.R.A.) The B.O.R. expects each of us to claim this full amount of \$2,736 each year by submitting medical reimbursement claims. However, not all of us are claiming the money each year.

Since the money accumulates from year to year until you die, some of you could now have up to five years of accumulated money that rightfully belongs in your personal checking or savings account instead of being in the B.O.R. holding account. After you die, your survivors have only six months to provide evidence of healthcare expenses incurred by you before you died. That's not a lot of time, and we believe that it is an additional emotional and mental stress you could be placing on your survivors.

The CSRA is making an aggressive attempt this year to help ALL retirees from Clayton State (no matter what year you retired) claim the money that is rightfully theirs as their retiree health benefit. The purpose of this survey is two-fold: 1) find out who is not claiming any or all of their retiree benefit so that we can help them start the reimbursement process; and 2) find out what expenditures retirees ARE claiming so that we can share these ideas with other retirees who are not sure which expenses they can claim. For a complete listing of all eligible expenses for your Health Reimbursement Account, go to https://www.usg.edu/hr/assets/hr/benefits_docs/University_System_of_Georgia_HRA_Expense_List.pdf.

If you are 65 or older, please complete this short survey as soon as you can. We would like to receive it no later than December 11th so that we can begin contacting CSU retirees who need assistance. You may return this hard copy, or—preferably—you may complete the form online using this link: https://claytonstate.qualtrics.com/jfe/form/SV_0fkHTfKU7kUthIN. This link will also be placed on the CSRA website, and we will email a reminder link to our members in late November. If you are not a CSRA member and want to receive a reminder containing the survey link, email marthawicker@gmail.com by Monday, November 23rd.

Sincerely,

CSRA Executive Council
Debra Durden, President

Note: In an effort to help retirees make better use of their Health Reimbursement Account, the USG is offering four new online help sessions on Monday, December 14th at 11:00 a.m. and 2:00 p.m. and Tuesday, January 12th at 11:00 a.m. and 2:00 p.m. If you are not a member of the CSRA, be sure to include your email address on the enclosed survey if you want us to send you more details about these online help sessions.

**Health Reimbursement Account (H.R.A.)/Your Spending Account (Y.S.A.)
SURVEY OF ALL CLAYTON STATE RETIREES**

In order to protect your privacy, entering your contact information on the survey form is optional; however, providing your contact information would enable us to reach out to you if you want help claiming your money.

Name

Email Address

Phone Number

If you did NOT enter your contact information above, please indicate if you are a member of the CSRA. Yes No

Current Age 65 – 69 70 – 74 75 – 79 80 – 84 85 or older

Instructions: Please read and respond to the following questions in Parts I, II, and III (if applicable). Parts I and II apply to only you, the CSU retiree. Part III applies to your spouse, if he/she receives an HRA.

Part I. Are you claiming your H.R.A.?

1. Please indicate approximately how much of your H.R.A. you claimed in 2019.

- None of it (\$0) About a fourth of it (\$684) About half of it (\$1,368)
 About three-fourths of it (\$2,052) All (\$2,736) or almost all of it

2. If your response to #1 was NOT "All of it," would you please tell us why you're not claiming all of your money? (Mark all that apply.)

- I have never set up my H.R.A./Y.S.A. account.
 I don't know the balance in my Y.S.A. account, so I don't know how much more I can claim.
 I don't know how to set up or change automatic reimbursement for recurring expenses (e.g., premiums).
 I don't know how to submit a claim for an expense as it occurs.
 I have tried to submit claims in the past, but the process was too confusing or complex.
 I have tried to submit claims in the past and have been turned down.
 I want to wait to submit a claim until I have a really large expense or a medical emergency instead of using it little by little during the year.
 I am claiming part of the money, but I don't have enough eligible expenses to claim the entire allotment.
 I know that I should submit a claim and know how to do it, but I just have not taken time to do it.
 Instead of claiming the H.R.A. money, I want to be able to deduct my medical expenses when I itemize my deductions on my federal tax return. (Note that the standard deduction has doubled in the past two years so that few seniors itemize their deductions any more.)
 Other: _____

3. If you are NOT submitting any claims or are NOT getting reimbursed your full amount each year, what can we provide to help you? (Mark all that apply.)

- Access to a computer Someone to help my relative/friend manage my account.
 Someone to sit with me while I do it Other _____
 Step by step instructions on how to set up my account, submit claims, or check my balance.

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4. If you are signed up and successfully submitting claims, how did you complete the process?

- I had my AON representative help me over the phone.
- I did it by myself online at <https://retiree.aon.com/USG>.
- I called OneUSG and someone helped me over the phone.
- The CSU HR Department helped me.
- I received help from another retiree.
- Other _____

5. For how many years have you been claiming your H.R.A. money? (We've been able to make claims for five years, since 2016.)

- 0 1 2 3 4 5

Part II. If you are currently being reimbursed from Your Spending Account (Y.S.A.), which expenses are you claiming?

1. Insurance Premiums (Mark all that apply.)

- | | |
|---|---|
| <input type="checkbox"/> Medicare Premiums | <input type="checkbox"/> Dental Insurance Premiums |
| <input type="checkbox"/> Medicare Advantage/Medigap Insurance Premiums | <input type="checkbox"/> Vision Premiums |
| <input type="checkbox"/> Medigap Part D Prescription Drug Plan (PDP) Premiums | <input type="checkbox"/> Long-term Health Care Premiums |
| <input type="checkbox"/> Other Premium _____ | |

2. Medical Expenses (Mark all that apply.)

- | | |
|---|--|
| <input type="checkbox"/> Dental deductibles/copayments | <input type="checkbox"/> Dental expenses not covered by insurance |
| <input type="checkbox"/> Physician deductibles/copayments | <input type="checkbox"/> Physician expenses not covered by insurance |
| <input type="checkbox"/> Hospital deductibles/copayments | <input type="checkbox"/> Hospital expenses not covered by insurance |
| <input type="checkbox"/> Physical/Occupational Therapy expenses | <input type="checkbox"/> Mental health expenses not covered by insurance |
| <input type="checkbox"/> Other medical expenses _____ | |

3. Pharmacy Expenses (Mark all that apply.)

- | | |
|--|---|
| <input type="checkbox"/> Prescription deductibles | <input type="checkbox"/> Prescription copays |
| <input type="checkbox"/> Prescription costs not covered by your insurance | <input type="checkbox"/> Over the Counter Medications |
| <input type="checkbox"/> Prescription purchases made with a discount card, not insurance | <input type="checkbox"/> Other _____ |

4. Medical Aids (Mark all that apply.)

- | | |
|---|--|
| <input type="checkbox"/> Eye Glasses | <input type="checkbox"/> Health Care Supplies (e.g., band aids, thermometers, knee braces, insulin needles, hearing aid batteries, etc.) |
| <input type="checkbox"/> Contact Lenses | <input type="checkbox"/> Medical Equipment (e.g., wheelchairs, walkers, oxygen equipment, blood pressure monitor, etc.) |
| <input type="checkbox"/> Hearing Aids | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Home Health Care/Home Nursing Expenses | |




5. Other Healthcare Expenses not Listed Above:

Part III. Spousal Coverage













1. Does your spouse receive an H.R.A. from the USG? Yes No




2. If you marked "Yes" to #1, are there any significant differences in your spouse's claims? Yes No
If "Yes," please specify the differences. _____













This guide provides a detailed listing of healthcare expenses generally allowed by the Internal Revenue Service (IRS) for reimbursement under certain spending account plans including HRAs, FSAs, and HSAs.

-  **Eligible**
-  **Ineligible**
-  **Potentially Eligible**

Please note that this list is not exhaustive and is subject to change at any time.




Expense	Covered?	More Details
Acne products — Products specifically marketed for and used to treat acne		You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Acne products — Products used for general hygiene, such as facial wash, cleansers, toners, and medicated makeup		
Acupuncture — Treatment for a medical condition		
Advance payments — Nonrefundable advance payments to a private institution for lifetime care, treatment, and training of a physically or mentally impaired dependent after the death or disability of a legal guardian		You must provide a statement of medical necessity from a licensed health care professional documenting the disability or mental impairment.
Alcohol or drug addiction — Payments to a treatment center for alcohol or drug addiction, including meals and lodging		
Allergy prevention products — Products purchased or used to alleviate allergies, such as a pillow, mattress, or vacuum		You must provide a statement of medical necessity from a doctor documenting the diagnosed allergy and that the expense is for a product will help alleviate the allergy symptoms.
Allergy testing and shots		
Ambulance service		
Arch support — Supportive foot products prescribed by a doctor to treat a medical condition		
Artificial limbs		
Automobile insurance premiums		
Automobile modifications — Modifications include special hand controls and other equipment installed in an automobile for a person with a disability		You must provide a statement of medical necessity from a licensed health care professional documenting the disability.



-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Birth control pills — Prescribed birth control pills		
Birth control products — Over-the-counter items such as gels and foams		You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Birth control products — Over-the-counter items such as home pregnancy tests, condoms, and ovulation monitors		
Birth control products — Prescribed devices such as diaphragms, IUDs, and Norplant		
Blood donation — Costs associated with blood donation, including self-administered blood donations, storage fees, and processing fees		
Blood pressure monitors — Costs include electronic monitors and replacement blood pressure cuffs		
Body scans		
Bottled water		
Braille books and magazines — Costs are limited to those that exceed regular printed editions		You must provide a receipt or advertisement with the price of the regular printed version of the book or magazine and a receipt for the Braille material.
Breast augmentation — Elective procedures that do not promote proper functioning of the body or prevent or treat an illness or disease. Examples include implants and injections.		
Breast feeding classes		
Breast pumps — Pump prescribed by a doctor for a medical reason		

Your Spending Account™




USG Retiree Health Reimbursement Account (HRA)













-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Chelation therapy — Therapy used to treat a medical condition, such as lead poisoning		
Childbirth classes — Classes necessary to reduce pain during labor and delivery. An example is Lamaze.		Expenses related to parenting techniques, infant CPR, and breast feeding aren't eligible.
Chiropractor — Treatment for a medical condition		
Christian Science practitioner — Medical expenses paid to a practitioner for medical care		
COBRA premiums — Premiums paid on an after-tax basis for continuation of group medical, dental, or vision coverage		
Contact lenses — Products including saline solution and enzyme cleaners		
Cosmetic services and products — Surgery that isn't medically necessary. Examples include liposuction, hair transplants, electrolysis, laser treatments, and face-lifts.		
Cosmetic services and products — Those necessary to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease (post-mastectomy reconstructive surgery, for example)		You must provide a statement of medical necessity from a licensed health care professional doctor documenting the deformity, disfigurement, or injury. The services and products must promote the proper functioning of the body or prevent or treat an illness, injury, or disease.
Counseling — Marriage or family counseling		Other types of counseling, such as mental health and psychiatric services, are eligible.
Crutches		
Dental coinsurance — Amounts not covered by your or your spouse's dental plans		
Dental copayments		

Your Spending Account™




USG Retiree Health Reimbursement Account (HRA)




-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Dental deductibles — Deductibles under your or your spouse's dental plan		
Dental expenses — Examples include fees for X rays, fillings, braces, extractions, crowns, and orthodontia		
Dental implants — Fees for insertion of artificial teeth, bone grafting, and follow-up care		
Dental reasonable/customary — Amounts not paid by a dental plan that exceed reasonable and customary limits		
Dentures — Costs include dental fees, cleaning products, and adhesives		
Diabetic supplies — Examples include insulin,, needles, and testing strips		
Diaper service — Cost for an agency that delivers and picks up cloth diapers		
Diapers (adult) — Diapers necessary as a result of a medical condition		
Diapers (child)		
Dietician services — Fees paid to a dietician when referred by a doctor for treatment of a medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service prescribed, and the length of treatment. Services for general health purposes aren't eligible.
Disability construction costs — Examples include constructing entrance or exit ramps, adding handrails, or modifying stairways at a personal residence for disability of an employee or dependent		You must provide a statement of medical necessity from a doctor documenting the disability.
Disability equipment — Equipment installed in the home or car for use by a disabled employee or dependent		You must provide a statement of medical necessity from a doctor documenting the disability.

Your Spending Account™




USG Retiree Health Reimbursement Account (HRA)










-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
DNA testing — DNA testing for paternal responsibility		
Ear wax removal materials — Kits and ear drops prescribed by a doctor for a medical condition		You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Earplugs — Plugs prescribed by a doctor for a medical condition		You must provide a statement of medical necessity from a doctor describing the medical condition, the product prescribed, and the length of treatment. Products for general health purposes aren't eligible.
Erectile dysfunction — Non prescription medication, herbal remedies, and nutritional supplements		You must provide a prescription from a licensed health care professional. Productions for general health purposes aren't eligible.
Erectile dysfunction — Prescription medication to treat a medical condition		
Exercise equipment — Equipment prescribed by a doctor for the treatment of a medical condition		You must provide a statement of medical necessity from a doctor describing the medical condition, such as a cardiac condition. Products for general health purposes aren't eligible.
Exercise equipment — Equipment used for general health purposes or prevention of an undiagnosed disease		
Eye examinations		
Eye surgery — Surgery to correct defective vision		
Eyeglass tinting and coating		
Eyeglasses — Costs include prescription glasses and nonprescription reading glasses		
Flu shots		
Fluoride treatment — Costs include installation and monthly rental charges of a home fluoride water unit, when recommended by a dentist		Products for general health or cosmetic purposes (such as mouthwash and toothpaste) aren't eligible.

Your Spending Account™




USG Retiree Health Reimbursement Account (HRA)










-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Food (prescribed) — Foods prescribed by a doctor to treat a medical condition. Examples are specialty baby formula and lactose-free foods. Costs are limited to those that exceed common versions of the product.		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition. You must also provide a receipt or advertisement with the price of the commonly available version of the food and a receipt for the prescribed food.
Funeral and burial expenses		
Future payments — Down payments or payments for services that have not been rendered or products not received		Lump-sum payments for future orthodontia services are an eligible exception. Once the service is rendered, an itemized bill indicating the service date is required for the expenses to be eligible.
Hair regrowth treatment — Prescription and nonprescription medication used for cosmetic purposes. Examples include products to treat male pattern baldness and the effects of aging		
Hair regrowth treatment — Prescription and nonprescription medication used to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease		You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Health care supplies — Examples include band aids, gauze, elastic wraps and bandages, braces, and supports		
Health club or YMCA dues — Individual membership and personal trainer fees when prescribed by a doctor to treat a specific medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or production prescribed, and the length of treatment. Family memberships must be itemized to represent the portion for the individual requiring the membership or personal trainer. Fees for annual contracts may be submitted after all service has been received.
Health club or YMCA dues — Individual membership and personal trainer fees for general health or to relieve mental or physical stress not related to a specific medical condition		
Hearing aids		

Your Spending Account™




USG Retiree Health Reimbursement Account (HRA)













-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Hearing coinsurance — Amounts not covered by your or your spouse's hearing plan		
Hearing copayments		
Hearing deductible — Deductibles under your or your spouse's hearing plan		
Hearing expenses — Costs include examinations and hearing aid batteries		
Hearing reasonable/customary — Amounts not paid by a hearing plan that exceed reasonable and customary limits		
Hearing-impaired phone tools — Telephone equipment that allows a hearing-impaired person to communicate over a regular telephone		
Hearing-impaired TV equipment — Equipment that displays the audio part of television programs as subtitles for a hearing-impaired person		
Herbal remedies — Remedies prescribed by a doctor for a medical condition		You must provide a prescription from a licensed health care professional. Products for general health purposes aren't eligible.
Hospital care — Inpatient care, including the cost of a private room		Fees for personal convenience items, such as a television, telephone, and concierge services, aren't eligible.
Household help — Expenses for help with physical housework, even if recommended by a doctor, due to an inability of the employee, dependent, or retiree		
Human guide — Cost of a human guide to assist a physically, mentally, visually, or hearing impaired person		You must provide a prescription from a licensed health care professional documenting the disability.

Your Spending Account™




USG Retiree Health Reimbursement Account (HRA)











-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Humidifiers — Cost of portable units prescribed by a doctor for treatment of a medical condition		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment. Services and products for general health purposes aren't eligible.
Hypnosis — Hypnosis prescribed by a doctor for medical reasons		
Illegal medical treatment — Including surgery		
Immunizations		
Infertility — Treatments for infertility, including artificial insemination, in-vivo or in-vitro fertilization, embryo placement, egg and sperm storage, and ovulation monitors		
Laboratory and X ray fees		
Laetrile — Anti-cancer drug		
Language training — Training for a child with dyslexia or other learning disabilities. Fees for regular schooling aren't eligible.		
LASIK surgery		
Lead-based paint removal — Costs for residences with children who have or had lead poisoning		
Legal fees — Fees paid to authorize treatment for mental illness, excluding guardianship or estate management fees		
Lens replacement insurance — Insurance to replace eyeglass or contact lenses		

Your Spending Account™

USG Retiree Health Reimbursement Account (HRA)

-  Eligible
-  Ineligible
-  Potentially Eligible

Expense	Covered?	More Details
Life insurance premiums — Premiums paid for the following policies: life insurance, repayment for loss of earnings, and accidental loss of life, limbs, or sight		
Lodging — Cost of lodging not provided in a hospital or similar institution while away from home if primarily for and essential to medical care (limited to \$50 per person per night)		The \$50 limit is only applicable to the patient and caregiver (\$100 limit per night). You must provide a statement of medical necessity from a licensed health care professional documenting the medical condition.
Long-term care facility fees — Fees for room and board at a long-term care facility		
Long-term care premiums — Premiums paid on a policy for future long-term care needs		Fees for doctors, therapists, and other medical practitioners are eligible, but fees for the long-term care facility aren't eligible
Massage therapy — Therapy prescribed by a doctor to treat an injury or trauma		You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment. Services and products for general health purposes aren't eligible.
Massage therapy — Therapy to relieve stress or general health purposes		
Mastectomy-related bras — Examples include breast prosthesis and specialty bras		
Maternity care — Service and supplies from doctors, midwives, clinics, hospitals, and laboratories		3D and 4D ultrasounds aren't eligible.
Maternity clothes		
Mattresses — Mattresses prescribed by a doctor to treat a medical condition		You must provide a statement of medical necessity from a licensed health care professional documenting that the mattress is necessary to treat a medical condition, injury, or illness and is not for general health purposes.
Medic alert identifications — Bracelet or necklace prescribed by a doctor in connection with treating a medical condition	