Traveling Overseas? Consider Getting Insurance

If you are planning an international trip, there are three types of insurance you should consider before leaving: trip cancellation, travel health, and medical evacuation insurance. These will cover different situations and may give you financial peace of mind, as well as allowing for safe and healthy travel. Find out how much of these coverages are already included in your US health insurance. Some policies cover two or all three types.

Trip Cancellation Insurance covers your financial investment in your trip, such as flights, cruises, or train tickets. Carefully examine the policy to make sure that it covers what you need it to cover, including cancellation if you or a close family member gets sick.

Trip cancellation insurance might help ensure that you are able to make a last-minute cancellation or change your itinerary in the event of an international outbreak, such as the current outbreak of Zika. Be sure to check the fine print to see if your coverage includes disease outbreaks at intended travel destinations and what the restrictions may be.

Some tour operators offer this insurance. Be sure to read the fine print before deciding that’s all you need.

Travel Health Insurance If you need to go to a hospital or clinic overseas, you will probably be asked to pay out-of-pocket for any services, which could be very expensive. Even if a country has nationalized health care, it may not cover people who are not citizens. Before you go, you should consider your insurance options, especially if you have existing health conditions, will be away from home for a long time, or plan to engage in adventure activities such as scuba diving or hang gliding.

Continued on page 2
Traveling Overseas? Consider Getting Insurance

Continued from page 1

Find out if your US health insurance will cover emergencies that happen abroad and how the payment or reimbursement is made. Ask if your policy has any exclusions, such as for preexisting conditions or adventure activities. If your health insurance coverage is not adequate, consider buying a short-term supplemental policy. Look for a policy that will make payments to hospitals directly. Always get bills translated into English if your health provider will reimburse you for out-of-pocket health expenses after you return home.

Medical Evacuation and Repatriation Insurance  If you are traveling to a remote destination or to a place where care is not likely to be up to US standards, consider buying medical evacuation insurance. This can be purchased separately or as part of your travel health insurance policy. This insurance will pay for emergency transportation from a remote or poor area to a high-quality hospital. Make sure that the policy provides for a 24-hour physician support center.

Medical Repatriation  arranges for a patient to return home to receive care. Repatriation of Remains  arranges for the return of deceased remains back to the place of residence. It’s not a pleasant topic, but most insurance does not cover getting the body home, and older travelers should consider it.

Health Insurance Sources

The following list is not all-inclusive, but these resources provide information about purchasing travel health and medical evacuation insurance.

Department of State
http://www.state.gov/travel/

Centers for Disease Control Travel Site
http://wwwnc.cdc.gov/travel

International Association for Medical Assistance to Travelers
https://www.iamat.org/

MEDEX Assist, a UnitedHealthcare Global Company
https://www.medexassist.com/

AARP  http://travel.aarp.org/

Commencement Afternoon Tickets

Free admission tickets for Harvard ID holders and their guests and bagged lunches for $15 are available in person at the new Harvard Box Office location in Farkas Hall at 10 Holyoke Street (home of Hasty Pudding Theatricals) beginning April 19, Tuesday through Sunday from noon to 6:00 p.m.
Wray Elected Director at Annual Meeting

At the HURA Annual Meeting on May 3, Donna Levy Wray was elected Director to serve a three-year term on the Board. She retired from Harvard Kennedy School (HKS) in October 2014, where she served for 16 years as a senior director in Executive Education. In this position, she was responsible for the development and implementation of seminars designed for senior government officials, international government representatives, and career employees in the non-profit sector. Wray was in charge of curriculum design and development, program evaluation, alumni development, marketing and sales, budget planning, and financial reconciliation. Additionally, she served as the department’s principal liaison with the US Government and worked to ensure close coordination between their needs and the school’s mission.

Prior to joining HKS, Wray had a long and distinguished career as a senior corporate communications executive in both the public and private sectors. She served previously as vice president, corporate marketing and communications, Fleet Financial Group; vice president, manager, corporate communications, Fleet Bank of Massachusetts; and director, public relations and marketing, Massachusetts Turnpike Authority.

Wray is an Alpha Sigma Nu graduate of Boston College where she received her BA in history and communications, Summa Cum Laude, and won the Lombard Award for academic excellence. She received her MSc in Communications Management from Simmons College and was awarded the Beltz Prize for professional and academic achievement.

On the HURA Board, she will be working with the editorial team of Malcolm Hamilton and Ann Walter, who write and edit HURA News and other Association publications.

Tips to get the most from your memory

As you’ve gotten older, have you noticed that you sometimes find yourself searching the house for misplaced car keys or eyeglasses, or you just cannot remember the name of that new neighbor you met when walking the dog?

“Most people get a little more forgetful with aging, but there are some simple things they can do to prevent memory slips and help their brains to learn and remember better,” says Dr. Anne Fabiny, chief of geriatrics at Cambridge Health Alliance and an assistant professor of medicine at Harvard Medical School.

• Follow routines, such as leaving your car keys, glasses, and cell phone in the same place every day so that finding them becomes a “no-brainer.” Use a bowl or tray on a table by the door and train yourself to leave your keys in it when you come home.
• Slow down and pay attention to what you are doing to give your brain’s memory systems enough time to create an enduring memory.
• Avoid distracting or noisy environments and multitasking—the major memory busters in today’s fast-paced society.
• Get enough sleep, reduce stress, and check with your doctor to see if any of your medications affect memory—all three are potential memory spoilers.

Is it forgetfulness or Alzheimer’s?

If you are worried that your minor memory slips mean you are headed toward Alzheimer’s disease, that’s probably not the case. Like it or not, science shows that the ability to learn new information and recall it may decline somewhat after 50. “You just can’t pull things out of your memory the way you used to at the same speed,” Dr. Fabiny says.

But forgetfulness can be a serious issue if it’s starting to interfere with daily tasks and routines, such as managing your health care and finances or as simple as leaving the grocery list at home. You can read more about ways to improve your memory in Harvard Medical School’s Special Health Report: “Improving memory; understanding age-related memory loss” for $20. Find order information at http://www.health.harvard.edu/. Type the title into the search box to call it up.
HURA members who are retirees from the University’s library system gathered to greet old friends and colleagues on March 15 at the Conference Area of the Gutman Library at the School of Education, thanks in large part to former Gutman Librarian John Collins. This reception grew out of the observation that at typical HURA events, the time available for greeting old friends and conversation is cut short by speeches and programs.

Outside it was a cold and rainy March day, but inside there was warm, bright chatter among old friends. We heard from attendees such comments as “I haven’t seen her in two years.” “This is such a wonderful idea.” “Thank you for doing this.” and “Can we do this again next year?”

While the program planners had hoped to keep speeches and introductions to a minimum, there was more than casual interest in comments by Sarah Thomas, vice president for the Harvard Library. She and Susan Fliss, associate university librarian for research, teaching, and learning and head of the Gutman Library, talked about the many recent changes in the library system and gave a glimpse of a future designed to make the Library more collaborative and focused on the needs of its primary users, Harvard faculty and students, without losing sight of its broader role in the world of scholarship in the 21st century.

The Harvard Library, which is composed of as many as 80 separate units, has always done much of its work through committees composed of library staff from across the University. So it was no surprise that many of the retirees in the group of 50 or more who gathered were not all from the same library. Because the Harvard Library is vast—the largest university library in the world, at one time with as many as 1,200 employees—many of the retirees had spent their entire working lives within the system.

Malcolm Hamilton, who helped organize the event, had worked for 37 years in various parts of the Library, and that was hardly a record among those present. Ms. Thomas began her career in libraries by filing cards in Widener in 1970 (the year construction of Gutman began) before moving around nationally and internationally. She promised to think about how to keep retired library staff more involved and informed about matters affecting the Library.

These smaller groups of retirees with similar work experiences at Harvard, either by job family or place of work, will challenge HURA program planners to find other groups of members for such gatherings. Who is next? HR? Finance? Let us know.
Peanut butter not just for kids anymore
AARP passed the news along that peanut butter is not just for kids anymore. Adults, too, can reap health benefits from adding it to their diet. Granted, it’s not exactly low in calories, but we’re talking about only a few tablespoonfuls in exchange for a pile of nutrients: protein, heart-healthy monounsaturated fat, fiber, bone-building magnesium, and potassium, a mineral important for blood pressure and heart function. For the healthiest choice, pick peanut butter without added sugar, salt, or hydrogenated oil.

Harvard’s Endowment Explained
Responding to a Congressional inquiry about university endowments, President Drew Faust has made the case for Harvard’s financial management. The University released an extensive document explaining how its $37.6 billion endowment advances its educational—and tax-exempt—mission.

The document, which was prepared in consultation with several Harvard offices, answers 13 questions that members of Congress have posed and delineates the function and purpose of the University’s investment pool in a way that explains—perhaps for the first time—what the endowment is and how it is used. It explains that much of the money in the 13,000 individual funds that make up Harvard’s endowment—$31 billion, or 84 percent of the total—remains restricted by the original terms of donors’ gifts. Harvard uses about 5 percent of the endowment every year for its annual operating budgets.

Harvard PIN to be Phased Out
Harvard University Information Technology encourages retirees to replace their HUID/PINs with a HarvardKey. HUIT has passed the 100,000 Keys-claimed mark and have ten schools and departments completely switched over. HMS, HSDM, HLS, and HBS are expected to be complete by the end of June.

Retirees must be aware that at some point this summer the PIN credential will be retired for good, and everyone will require the new HarvardKey to access some Harvard websites and services. Get your HarvardKey at http://iam.harvard.edu/harvardkey.

Genealogy Bibliographies
Many retirees turn to compiling information about their ancestors in order to satisfy personal curiosity and to leave a record behind for their children. Genealogical information is found in books and journals, but also on grave stones, deeds, state documents, and, increasingly, in digital formats—and it is not always easy to know how to cite these sources.


NCOA is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. They partner with nonprofit organizations, government, and business to provide innovative community programs and services, online help, and advocacy.

- Vision: A just and caring society in which each of us, as we age, lives with dignity, purpose, and security.
- Mission: Improve the lives of millions of older adults, especially those who are struggling.


Spell Checker
It is fortunate that our sharp-eyed editors always catch mistakes that crop up because my PC is less good at it.

I have a spelling checker.
It came with my PC.
It plainly marks four my revue
Mistakes I cannot sea.
I've run this poem threw it.
I'm sure your pleased too no.
Its letter perfect in it's weigh.
My checker tolled me sew.
Alan Erickson 1928-2016

Alan Erickson was a HURA director from 1993 to 1995 and president, 1995-1997. He earned a BS degree in embryology at Middlebury College in 1949, completed his PhD in biology in 1960 at Boston University and, shortly after, an MS in library science from Simmons College.

Dr. Erickson was hired as associate librarian of Harvard College in 1966. As science specialist for the Harvard University Libraries, he was instrumental in the planning and construction of Harvard’s first undergraduate science library early in his notable career. His position as librarian of the Godfrey Lowell Cabot Science Library and as a member of the Faculty of Arts and Sciences spanned from 1966 to 1991. A highlight of his professional career was his tenure as member of the Board for BIOSIS, a life sciences citation indexing company, now part of Thompson Reuters.

He married his college sweetheart, June Andersen on July 14, 1951 and enlisted in the US Air Force as a laboratory specialist, stationed at Tyndall Air Force Base in Panama City, FL, until 1954. He retired from the US Air Force Reserves at the rank of lieutenant colonel in 1988.

For the past three years Alan lived at Maplewood Senior Living Center in Weston, MA. He is survived by his wife, June Andersen Erickson of Needham; sister, Ruth Hirtle of Alexandria NH; four children: Kim Erickson Myers and her husband James S. Myers of Berwick Maine; John Eric Erickson and his wife Jeri Erickson of Yarmouth Maine; Martha Ann Erickson and her husband John Kepler of Lexington, MA; and William Alan Erickson and his wife Mary Ann Erickson of Ithaca, New York; and ten grandchildren.

Letter to the Editor

It was fun to reminisce via Bev Sullivan’s tour of Harvard Square eateries (HURA News, March/April 2016). I’d like to offer one correction and some addenda.

Humphrey Bogart’s (and Paul Henreid’s) lady-love in Casablanca was not Lauren Bacall but Ingrid Bergman, who appeared with Bogie in that mural at the restaurant (of the same name). That film was made in 1942; Bacall’s big break, starring opposite Bogart in To Have and Have Not, came in 1944.

And the old post office was where the new one is, only in an older building; it was in a trailer during construction of the new building. I lived with other graduate students on Story Street in 1954-55; much later I twice went into the post office and asked for a book of 3’s, the price of mailing a letter in the ’50s.

Some other gustatory memories: I doubt I ever ate at Buddy’s Sirloin Pit in Brattle Square, but recall the continuous whiff of broiling meat it spewed out. Nearby was Caffé Paradiso, at the corner of Winthrop and Eliot streets, which really did make you feel you were in Italy, as a guide to the Square asserted, adding that “it has an unparalleled view of the Harvard Motor Inn” (as that hotel used to be called).

At the Window Shop, founded and staffed by Central European refugees, you could have that Wiener Schnitzel outdoors in the summer (a special treat for yet another Viennese refugee). It and its wonderful bakery are long gone, but Algiers Coffee House is still nearby. I used to share the combination plate with various lunch partners; there was plenty of hummus and tabouli for two. One afternoon about ten years ago I met my number-one granddaughter there for coffee. I ordered a slice of cake to share, and the waitress asked, “No combination plate?” (I had it again this year, all to myself, no longer enough for two.)

Warren (Rennie) Little ’55, formerly director of the Cambridge Historical Society, tells about an old couple going into Hayes-Bickford. The husband says, “Now you sit down, dear, and I’ll get what you want.” She asks for a dish of vanilla ice cream. He goes to the counter and after ten minutes returns with two sunny-side up and toast. “Oh, dear,” says the wife, “you forgot the bacon.”

Eva Mosely, Schlesinger Library
The HURA Annual Meeting program was a conversation between University Marshal Jackie O’Neill and her old friend Anne Hawley, recently retired director of the Isabella Stewart Gardner Museum. Ms. Hawley talked about being recruited twenty-six years ago to run a museum with a declining membership, a deteriorating building that was insured for everything but theft, and where nothing was supposed to be moved. Her goal came to be to create the cultural center that Mrs. Gardner had envisioned.

To give some sense of the urgency for addressing the issues of the building itself, she pointed out that in Gardner’s time, there were 4,000 visitors a year. At the time when the building opened to the public, it was the best private collection in the world. Ms. Hawley took on a facility still housing that collection, but inadequately equipped to deal with 200,000 annual visitors.

Working with the highest quality professional curators and dealing with brick and mortar issues, she said, were what made the job exciting—and the fundraising assistance of an excellent board of trustees made it possible to do what needed to be done.

She didn’t speculate on whether the stolen paintings would be found, but believes they are not still together. She assured the audience that if any are found, there is a recovery plan in place to conserve them properly before restoring them where Mrs. Gardner had placed them in the museum.
HURA Visits the Kennedy Institute

The Edward M. Kennedy Institute for the US Senate offers interactive tech-based educational programs, including the experiential Senate Immersion Module. Below, HURA members became senators for a day representing their (assigned) states, debating a health care bill. The room is an exact replica of the US Senate chamber.

Senator Kennedy spent almost 47 years serving his state and nation as the Senator from Massachusetts. During that time, he decorated his office (above) to reflect the values, people, and ideas he held most dear. At the EMK Institute, visitors can visit a faithful reproduction of his Washington, DC, Senate office.