



HURA news

JANUARY-FEBRUARY 2019
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HURA Reviews Its Communications

HURA's Board of Directors is undertaking a review of the association's publications and other communications vehicles. The objective is to evaluate our growing list of electronic and print publications in terms of a variety of issues relating to management, content, format, frequency—and their interrelationships.

Communication is central to HURA. Our mission statement includes clear language as to the scope and purpose of keeping our members engaged and informed through “foster(ing) social interaction among members, serve(ing) as a liaison with the University representing the concerns and issues of HURA members, and disseminating information that is of interest and value to members via printed and electronic media.”

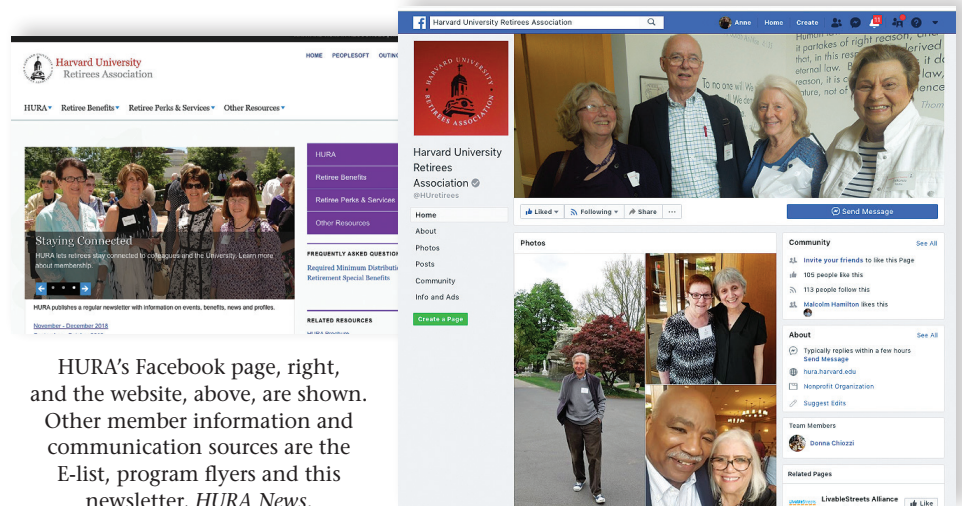
To that end, over the years we have developed a variety of communications tools. The role of each is somewhat different, but they are very much related.

- Newsletter (print and electronic)
- Website
- Facebook Page
- E-List (for news notes, timely information, event reminders, etc.)
- Separate program flyers (print and electronic)

We also issue occasional or targeted publications such as *Harvard Resources for Retirees* and a new-retiree brochure.

Currently each format is managed independently, and there are no guidelines that relate to an overall strategy. Fortunately, the Board members and volunteers in charge of the various publications exercise excellent judgment about what to include. Nonetheless, there is significant overlap, which is advantageous. For example, anything that we put in print can also be disseminated via Facebook, our website, or sent to the E-list. Our question is as much about what is appropriate for each form of communication as for all of them. The capacity of each format influences how we use them. But are the audiences different? What about other emerging social media and communication tools? Which formats do our members prefer?

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HURA's Facebook page, right, and the website, above, are shown. Other member information and communication sources are the E-list, program flyers and this newsletter, *HURA News*.

COMING EVENTS

JANUARY 25, FRIDAY. 7:00 P.M.

Men's Hockey: Crimson vs.

Clarkson. Ticket price is \$5 each, adult and youth.

Deadline: January 10.

Information: Henry Terwedow, 53 Forbes Ave., Marlborough, MA 01752. hterwedo@gmail.com, 508-481-1165.

Registration information has been sent to the HURA E-List and posted on the website at HURA.Harvard.edu.

FEBRUARY 5, TUESDAY. Peabody

Essex Museum: Empresses of China's Forbidden City. See registration flyer opposite page.

HURA Reviews Its Communications

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HURA has grown over the years with a diverse membership of nearly 1,400. We represent Harvard retirees from every corner of the University, and every job classification from academic and instructional through support systems and services. Some of our members (recent retirees, for example), may be more comfortable with and prefer using social or electronic media as their primary information source. Others prefer print.

The HURA Board has formed a committee to look into these issues. It has begun a process of fact finding, soliciting input from members, and

reviewing best practices used by other similar organizations. The committee's work will result in recommendations for HURA's various publications and for managing the transition to greater reliance upon electronic communications. However, there is no expectation that print communications will be discontinued.

We will create a member survey so that all will have a chance to comment and tell us about their preferences. Before that you are invited to share your thoughts and recommendations by sending them to John Collins, chair of the committee, at johnwcollinsiii@gmail.com.

Holiday Luncheon a Grand Day for Reunion, Fellowship, and Fun

From top left to bottom right: Paul White provided musical entertainment; Ann Flentje at the toys table; Diantha Brown, who organized the Holiday Luncheon; Nancy Lee Juskin, Joanna Epstein, Terri Orr, and Lucille Lewis. Nancy and Terri had been childhood friends. Both worked at Harvard, but reunited for the first time at a HURA event a few years ago; Malcolm Hamilton makes the rounds.

- Photos by Donna Chiozzio



February 5, 2019

Peabody Essex Museum

Featuring a docent-led tour of Empresses of China's Forbidden City

<https://www.pem.org/exhibitions/empresses-of-chinas-forbidden-city>

followed by a Chinese luncheon at Su·Chang's Peabody

<https://suchangspeabody.com/>

Registration Deadline: January 22 or until the event is filled.

This exhibition is the first to explore the role of empresses in shaping China's last dynasty—the Qing dynasty—from 1644 to 1912. Nearly 200 spectacular objects from the Palace Museum tell the little-known stories of how imperial women influenced court politics, art, and religion.

Yankee Bus leaves the Alewife garage at 9:30 a.m.; leaves Museum for Su·Chang's restaurant at 12:00 p.m.; and will leave Su·Chang's for the return to Alewife at approximately 2:15 p.m.

Or drive on your own and meet us at the Museum at 11:00 a.m. for the tour and then on to Su·Chang's.

Price includes admission to the Museum, tour, and lunch.
\$50 for HURA members; \$55 for guests.
Space is limited.



Send registration and check made out to HURA to
Donna Chiozzi, 20 Eliot St., Medford, MA 02155

PEM/Luncheon

Member Name _____

Telephone _____ Email _____

Guest Name (one guest only, please) _____

Member \$50 _____ Guest \$55 _____ Bus? Yes _____ No _____ Total enclosed \$ _____

**HARVARD UNIVERSITY
RETIRES ASSOCIATION**

124 Mt. Auburn Street
3rd Floor
Cambridge, MA 02138



First Class Mail
U.S. Postage
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Boston, MA
Permit #1636

HURA NEWS

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Cathy Terwedow, HURA Associate

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Anne Parker

DISTRIBUTION

HURA NEWS is distributed to all HURA members
five times a year.

HURA E-LIST

Members receive up-to-date news and information
mailed directly to their home computers.

HURA WEBSITE

A source of information and news at
<https://hura.harvard.edu>. Mary Ann Mendes at
MaryCoughlinMendes@gmail.com

HURA FACEBOOK PAGE

<https://www.facebook.com/HUretirees>

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IN BRIEF

**Balance Billing from Medicare
Monthly Medicare Summary**

Notices that you receive for Part B (Medical Insurance) tell you the *Amount Provider Charged*, *Medicare Approved Amount*, *Amount Medicare Paid*, and the *Maximum You May Be Billed*. But you never receive a bill for this amount—this “balance”. Why?

“Balance billing” refers to the practice of charging patients for the difference between a health care provider’s fee for medical services and their health insurance’s allowed fee amount. When balance billing is allowed, the patient is financially responsible for the balance of the bill. This is true for people who don’t have Medicare. Medicare’s current rules limit

balance billing and provide important financial protection for consumers by limiting how much physicians and other health professionals can charge their Medicare patients.

About 95 percent of physicians are “participating providers,” which means they agree to accept Medicare’s approved payment amounts as full payment for the Medicare-covered services they provide for all Medicare patients they see. Patients may be billed for any Medicare cost sharing (such as deductibles, copayments, and insurance) that applies, but cannot be balance-billed for additional charges. If the patient has supplemental private insurance, it may even cover some or all of the cost sharing.

Source: “Medicare’s Financial Protections for Consumers: Limits on Balance Billing and

Private Contracting by Physicians,” a Fact Sheet by Harriet Komisar for the AARP Public Policy Institute, January 2017.

Social Security COLA for 2019

Social Security benefits will increase by 2.8% in 2019. That is the largest cost-of-living adjustment since 2012. If your Medicare premiums are paid directly from Social Security benefits, your new benefit amount was announced in the 2019 Medicare premiums letter that was sent in December.

Most Social Security beneficiaries will be able to see their COLA notice and other personal information online through their mySocialSecurity account, which they can sign up for at <https://www.ssa.gov/myaccount>.

HURA is a tax-exempt 501 (c) 7 all-volunteer organization. Membership is open to benefits-eligible retirees of Harvard University and is complimentary until the renewal period the following June 30. Thereafter dues are \$20 annually. Visit HURA on Facebook at: www.facebook.com/HUretirees. On the web: www.HURA.harvard.edu