



# HURA news

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## Federal Trusted-Traveler Programs



There are now travelers' security programs that speed up moving through U.S. airports, including **TSA Pre**✓ (PreCheck) and **Global Entry**. The **Mobile Passport** replaces the traditional customs declaration form you fill out upon reentering the U.S. by plane or ship. Three other programs are specifically for frequent travelers between the U.S. and Canada (**NEXUS**) and the U.S. and Mexico (**SENTRI**). **FAST** is a program for commercial truck drivers who are transporting low-risk shipments into the U.S. from Canada and Mexico. [www.dhs.gov/trusted-traveler-programs](http://www.dhs.gov/trusted-traveler-programs)

The programs that are most useful to vacationing travelers are the ones that help speed you through the lines at airports.



**The Transportation Security Administration's TSA Pre**✓ saves you time and money. With a 5-year, \$85 membership, you can speed through security and don't need to remove your shoes, laptops, liquids, belts, on light jackets.

Apply online and schedule an appointment at any of 380 or more enrollment centers. The ten-minute appointment will include a background check and fingerprinting. Then add your Known-Traveler Number to your

ticket at time of purchase to arrange for a five-minute-or-less wait in lines at the airport. More than 200 airports and 56 airlines provide TSA Pre

✓. Local enrollment centers are located at Logan Airport, in Staples stores in Brighton and Burlington, and other locations.

[www.universalenroll.dhs.gov/locator?serviceCode=11115V](http://www.universalenroll.dhs.gov/locator?serviceCode=11115V)

Find information on how to apply, including what documents to take with you, or to renew your existing TSA Pre

✓ at [www.tsa.gov/precheck](http://www.tsa.gov/precheck). The Logan Airport center is located in the Terminal A baggage claim area near carousel #1. Monday-Friday, 8:30 a.m.-11:30 a.m. and 12:00 p.m.-5:00 p.m.

Note: There is no parking directly in front of the terminal; parking is

*Continued on page 2*

# Federal Trusted-Traveler Programs

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restricted to active drop-off only. However, parking is available in several nearby short-term parking lots, for a fee. Or use public transportation; see [www.mbta.com/](http://www.mbta.com/).



**Global Entry** is a U.S. Customs and Border Protection (CBP) program that allows expedited clearance for pre-approved, low-risk travelers upon arrival in the United States. For \$100, only \$15 more than TSA Pre✓, Global Entry includes the TSA Pre✓ benefits, as well as expedited processing when you return to the U.S.

When you buy any kind of airline ticket, enter your Global Entry number at time of purchase, and when it comes time to fly, you'll find "TSA Precheck" printed on your boarding pass, allowing you to use the separate lane.

At airports, program members returning to the U.S. proceed to

Global Entry kiosks, present their machine-readable passport or U.S. permanent resident card, place their fingerprints on the scanner for fingerprint verification and complete a customs declaration. The kiosk issues the traveler a transaction receipt and directs the traveler to baggage claim and the exit.

Travelers must be pre-approved for the Global Entry program. All applicants undergo a rigorous background check and in-person interview before enrollment.

While Global Entry's goal is to speed travelers through the process, members may still be selected for further examination when entering the United States. Any violation of the program's terms and conditions will result in the appropriate enforcement action and termination of the traveler's membership privileges

[www.cbp.gov/travel/trusted-traveler-programs/global-entry](http://www.cbp.gov/travel/trusted-traveler-programs/global-entry)

[www.cbp.gov/travel/trusted-traveler-programs/global-entry/locations](http://www.cbp.gov/travel/trusted-traveler-programs/global-entry/locations)

approved, you will be instructed to schedule an interview at a Global Entry Enrollment Center.

In Massachusetts the Global Entry Enrollment Center is at Terminal E Arrivals, Monday-Friday, 7:00 a.m. to 3:00 p.m. 617-568-1810, Option 1.

- Each applicant must schedule a separate interview.

You will need to take your valid passport and one other form of identification, such as a driver's license or ID card, to the interview. If you are a lawful permanent resident, you must present your machine-readable permanent resident card.



## Mobile Passport

The Mobile Passport app (download from wherever you get apps) doesn't replace your hard-copy passport—you still need to take that along when entering or leaving another country. It replaces the traditional customs declaration form you fill out upon reentering the U.S. by plane or ship.

Normally, this process involves flight attendants or ship crew members handing you a lengthy form, one that can feel complicated, even if you're not transporting livestock or bringing a suitcase full of native flora. Mobile Passport, which is officially authorized by U.S. Customs and Border Protection, bypasses this inconvenience by moving the entire process to your phone—thus speeding it up considerably.

## COMING EVENTS

Watch the HURA website [www.HURA.Harvard.edu](http://www.HURA.Harvard.edu) and our Facebook page at [www.facebook.com/HUretirees](http://www.facebook.com/HUretirees) for news about upcoming HURA events.

Information about the Annual Meeting location, date, and speaker will also be published in the May/June newsletter and by separate flyer mailed to HURA members.

## How to Apply for Global Entry

U.S. citizens, U.S. lawful permanent residents, and citizens of some other countries, including the UK, are eligible for Global Entry membership.

- Create a Trusted-Traveler Programs (TTP) account to expedite international travel. Regardless of your age, you must have your own TTP account. [www.ttp.cbp.dhs.gov/](http://www.ttp.cbp.dhs.gov/)
- Log in to your TTP account and complete the application. A \$100 non-refundable fee is required with each completed application.
- After accepting your application and fee, CBP will review your application. If it is conditionally

# Federal Government to Require REAL IDs

**After October 1, 2020, you will need a verified federal ID,** called a REAL ID, or a passport to fly within the United States or to enter federal buildings that require identification. The REAL ID is a Federal Security Standard for IDs that was created by the REAL ID Act of 2005 as a result of increased federal security measures following the September 11, 2001, terrorist attacks. The REAL ID does not offer expedited lines at the airport. For that you need a Global Entry or TSA PreCheck pass. (See page one of this issue.)

You can turn your state driver's license into a federal REAL ID card. To renew your Massachusetts driver's license to use as a REAL ID you must present documents in person at the Registry of Motor Vehicles (RMV) or at a AAA service center (AAA members).

The required documents for a U.S. citizen are a valid, unexpired passport or a certified copy of your U.S. birth certificate, Social Security card, and two proofs of Massachusetts residency, which may be any of the following issued within the previous 60 days:

- State/federal/municipal/city/town/county agency-issued documents
- Bills
- Lease or mortgage
- Financial-related documents
- School-issued documents
- Insurance-related documents

For more on required documentation, go to [www.mass.gov/guides/massachusetts-identification-id-requirements](http://www.mass.gov/guides/massachusetts-identification-id-requirements)

Although you can complete many RMV transactions online, if you are requesting a REAL ID or are over the

identification card. It can also be processed as a REAL ID (upon presentation of the documents described above), but it does not extend any driving privileges. You are required to go to an RMV or AAA service center (AAA members) to obtain this ID.

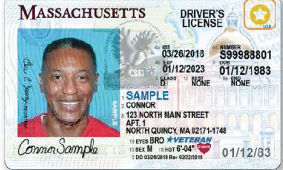
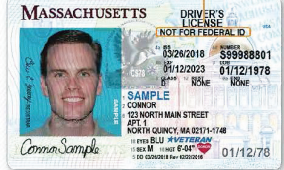
For permanent residents, a valid permanent resident card (green card) is required. Non-U.S. citizens need to have valid, verifiable immigration

documents, as well as proof that you've been granted a legal stay in the U.S. for at least 12 months. The license or ID will expire when your legal stay is over.

For other non-U.S. citizens, there is a list on the Massachusetts RMV website of other documents that may be required.

[www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles](http://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles)

The Massachusetts Identification (Mass ID) card and Liquor ID card are other official forms of identity, signature, and age that are accepted within the Commonwealth, but not for federal identification.

REAL ID Massachusetts Driver's License/ ID card	Standard Massachusetts Driver's License/ ID card
 <p>Indicator on card is a star to designate that it is a federally compliant card</p>	 <p>Indicator on card is 'NOT FOR FEDERAL ID' to designate that it is NOT a federally compliant card</p>
<ul style="list-style-type: none"> <li>✗ CANNOT be processed online – must visit an RMV Service Center</li> <li>✓ Proof of U.S. citizenship or lawful presence required to obtain</li> <li>✓ Is a valid driver's license or identification card</li> <li>✓ Is valid for up to 5 years or length of stay in the U.S.</li> <li>✓ CAN be used to board a plane in the U.S. or enter federal buildings after October 2020</li> <li>✓ Is an acceptable form of identification for federal purposes</li> </ul>	<ul style="list-style-type: none"> <li>✓ CAN potentially be processed online</li> <li>✓ Proof of U.S. citizenship or lawful presence required to obtain</li> <li>✓ Is a valid driver's license or identification card</li> <li>✓ Is valid for up to 5 years or length of stay in the U.S.</li> <li>✗ CANNOT be used to board a plane in the U.S. or enter federal buildings after October 2020</li> <li>✗ Is an unacceptable form of identification for federal purposes</li> </ul>

age of 75 or are renewing your license for the first time, you must visit an RMV or AAA Service Center (for AAA members) in person.

Original documents (no photocopies or laminates) are required that prove your U.S. citizenship or lawful presence in the U.S. and Massachusetts residency. Without these documents or by renewing online, the driver's license will be marked as "Not for Federal ID" in the upper right corner of the card. A license that is also a REAL ID has a star within a gold circle there instead.

If you do not have a Massachusetts driver's license, the RMV or AAA (for members) can issue you an official

## USEFUL WEBSITES TO VISIT

- Massachusetts Registry of Motor Vehicles [www.mass.gov/how-to/renew-your-drivers-license](http://www.mass.gov/how-to/renew-your-drivers-license)
- [www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles](http://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles)
- Department of Homeland Security REAL ID [www.dhs.gov/real-id-public-faqs](http://www.dhs.gov/real-id-public-faqs)

# IRMAA Premiums for Medicare Parts B & D

**If you're covered by Medicare**, you may know about the Income-Related Monthly Adjustment Amount (IRMAA). These new premium adjustments were created under the Affordable Care Act and first went into effect in 2011. They apply to people with higher incomes who are enrolled in Part B or covered under a Medicare Part D Prescription Drug Plan. Here's what

you need to know about IRMAA.

Many people have not been impacted by this change, but if you sold your house or otherwise had unusually high income in 2017, you will notice the increase in your 2019 Medicare costs, possibly for this year only. Rates are recalculated each fall.

IRMAA Part B and IRMAA Part D premium adjustments are calculat-

ed by the Social Security Administration (SSA) based on information you submit to the Internal Revenue Service (IRS) on your yearly income tax return. IRMAA is based on income data you reported two years ago; in 2019, for example, the SSA uses your 2017 income. This was your last complete tax year when the calculation was made in the fall of 2018.

## Adjustment Amount (IRMAA) based on gross income

**If your yearly income in 2017 (for what you pay in 2019) was**

**File individual tax return**

**File joint tax return**

**You pay each month (in 2019)**

**File married & separate tax return**

\$85,000 or less

\$170,000 or less

\$85,000 or less

\$135.50

above \$85,000 up to \$107,000

above \$170,000 up to \$214,000

Not applicable

\$189.60

above \$107,000 up to \$133,500

above \$214,000 up to \$267,000

Not applicable

\$270.90

above \$133,500 up to \$160,000

above \$267,000 up to \$320,000

Not applicable

\$352.20

above \$160,000 and less than \$500,000

above \$320,000 and less than \$750,000

above \$85,000 and less than \$415,000

\$433.40

\$500,000 or above

\$750,000 and above

\$415,000 and above

\$460.50

[www.medicare.gov/your-medicare-costs/part-b-costs](http://www.medicare.gov/your-medicare-costs/part-b-costs)

## AAA Services for Drivers

AAA members can process the following Registry of Motor Vehicles (RMV)-related transactions at AAA locations throughout Massachusetts, Rhode Island, and New York state:

- Renew your Passenger (class D) and/or Motorcycle (class M) driver's license
- Replace your driver's license
- Renew your Massachusetts Identification (Mass ID) card
- Replace your Mass ID
- Renew most vehicle registrations
- Replace most vehicle registrations
- Transfer your registration (limited)
- Replace most vehicle titles. All other transactions must be conducted at an RMV Service Center. Visit the AAA website for a complete list of RMV services and locations. [www.northeast.aaa.com/automotive/registry-services/massachusetts.html](http://www.northeast.aaa.com/automotive/registry-services/massachusetts.html)

# Have questions about doctors? Check out these sources.

There are three websites that provide reliable information about physicians and group practices.

**PHYSICIAN COMPARE** is a Centers for Medicare and Medicaid Services (CMS) website that helps you find and choose physicians and other health care professionals enrolled in Medicare so that you can make informed choices about the health care you get, as required by the Affordable Care Act (ACA) of 2010.

## Who's included?

Physician Compare includes only physicians and other health care professionals who are currently enrolled in Medicare.

It can take 3-6 months for new physicians, other health care professionals, and group practices to be added to Physician Compare after they enroll in Medicare. Visit Physician Compare regularly to find new and updated listings.

## Always check the information

Even though CMS updates Physician Compare often, information can change. Always contact the health care professionals to find out if they accept Medicare assignment, if they're accepting new Medicare patients, and to check the address.

Results default to physicians within 15 miles of your location, but that can be changed to broaden the search.

A search for geriatric psychiatrists near zip code 02138 yields a list 57 specialists within 15 miles of Harvard Square—with addresses, contact information, and whether they accept Medicare.

[www.medicare.gov/physiciancompare/](http://www.medicare.gov/physiciancompare/)

**MASSACHUSETTS PRIMARY CARE DOCTOR RATINGS** compares primary care doctors' offices on how well they care for their patients. For adult care and pediatric care, find ratings for over 500 primary care doctors' offices across Massachusetts.

Discover how your doctor's office rates on:

- Communicating with patients and families
- Coordinating care with other doctors
- Screening for cancer
- Treating diabetes
- Providing care for children

[www.healthcarecompassma.org/](http://www.healthcarecompassma.org/)

## Comparing Doctors' Offices to Get the Best Care

To make the health care system in Massachusetts truly patient-centered, we must continue to advance efforts to capture and report how patients experience their care.

On this website, there are two different ways to compare doctors' offices.

- A survey of nearly 60,000 patients across Massachusetts that collected details about the care they receive at their own doctors' offices.
- Reports that measure how well the doctors' offices achieve nationally recognized standards for high-quality primary care.

Beyond helping you find the best care for yourself and your family, this site also suggests ways to work in partnership with your provider to get the most out of your health care. You also can find information on preventing and managing many of the most common health conditions.

**PHYSICIAN PROFILES** provides information from the Commonwealth of Massachusetts Board of Registration in Medicine about physicians who are registered in Massachusetts.

This comprehensive reference source helps consumers find a particular physician, find physicians in the consumer's local area, or look for physicians in a specific specialty, such as general surgery or neurology. Each physician's profile may contain information about the physician's medical school, residency training, insurance plans accepted, honors/awards, publications and a host of other information, such as disciplinary records, malpractice payments reported to the Board, and criminal convictions.

Enter the physician's full name, then click on his or her last name in the grid that pops up.



Both the Joint Commission and the National Committee on Quality Assurance consider the Massachusetts Board of Registration to be a primary source provider for license status information.

The database is updated frequently. [www.profiles.ehs.state.ma.us/Profiles/Pages/FindAPhysician.aspx](http://www.profiles.ehs.state.ma.us/Profiles/Pages/FindAPhysician.aspx)

# St. Patrick's Day: An American Holiday

**It is said that everyone is Irish on St. Patrick's Day**, and you get to celebrate the wearing of the green on Sunday, March 17, this year. The day celebrates Irish heritage with food, parades, drinks, Irish lore, and an assortment of green-colored things—including green beer.

Congress proclaimed March as Irish-American Heritage Month in 1991. Originally, a religious holiday to honor the cleric Patrick, who

introduced Christianity to Ireland in the fifth century, St. Patrick's Day has evolved into a celebration for all things Irish. The world's first St. Patrick's Day parade occurred on March 17, 1762, in New York City. This parade became an annual event. Harry Truman in 1948 was the first American president to attend.

Today the holiday is celebrated around the world, with much of the modern traditions inspired by Irish expatriots in the United States. In fact, it wasn't widely celebrated in Ireland until the 1970s.

## Who was Saint Patrick?

Maewyn Succat wasn't particularly

religious growing up—or even Irish. Born in Britain around A.D. 386-390, Maewyn grew up in a well-to-do Christian family, complete with slaves and property. At 16, Maewyn was kidnapped and whisked away to Ireland where he himself became a slave and tended sheep for six or seven years. It was then that Maewyn became deeply religious.

Eventually, legend has it, Maewyn began to hear voices, one of which told him to escape back to Britain. He managed to gain passage on a ship, but once he reunited with his family, the voices told him to return to Ireland.

At the time, most of Ireland was



pagan, and progress was hard-won by the missionary; he was often beaten and imprisoned by Irish royalty and pagan chiefs. After his death in A.D. 461, he was largely forgotten. But then, slowly, the legend around Patrick grew until he was honored as the patron saint of Ireland.

St. Patrick's Day started as a minor

*Continued on page 8*

## IN BRIEF

### New Tax Law Changes: Standard Deduction

For 2018 tax returns, the standard deduction has been doubled from \$6,000 to \$12,000 for single filers (\$12,200 for 2019), but if you are age 65 or older the amount is \$13,600 (\$13,650 in 2019). For many, this change in the tax law will determine that they will not file itemized deductions. If married and filing jointly, under age 65, the deduction is \$24,000. If both are age 65 or over, \$26,600. Each person gets a \$1,300 benefit, if age 65 or over.

The Interactive Tax Assistant (ITA) [www.irs.gov/help/ita](http://www.irs.gov/help/ita) is a tool that

provides answers to a number of tax law questions. It can determine if a type of income is taxable, if you're eligible to claim certain credits, if you can deduct expenses on your tax return, and how much your standard deduction is. It also provides answers for general questions, such as determining your filing status, if you can claim dependents, if you have to file a tax return, etc.

### Age-Friendly Communities

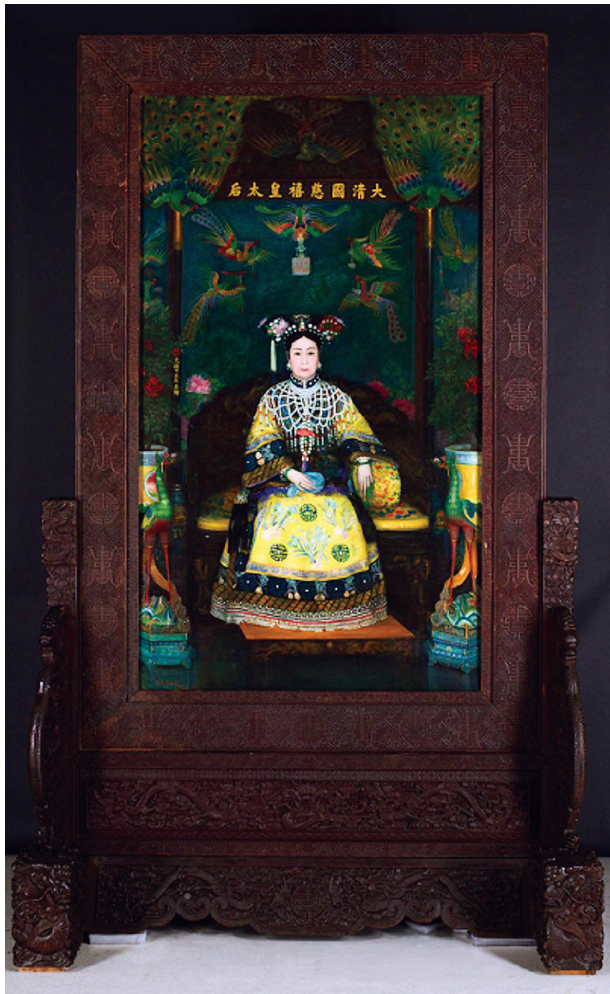
In the United States by 2030 roughly 72 million adults—an estimated 1 of every 5 people—will be age 65 or older. Massachusetts is no exception to this trend: more than a million residents are age 65+, about 15% of

the state's population. That's 125,000 more than was reported just three years ago.

What do age-friendly communities have in common?

- Safe and accessible public transportation options
- Safe, affordable, and accessible housing
- Safe and pleasant parks and outdoor spaces
- Top-quality community and health services
- Plenty of employment and volunteer opportunities
- Engaging social activities and events for people of all ages
- Respect for older people and their knowledge, skills, resources, and contributions

# A Day of Peabody Essex Museum & Peking Ravioli



"The Empress Dowager, Tze Hsi, of China" by K. A. Carl, 1904 in the collection of the Freer Sackler Gallery Smithsonian Institution, Washington, D.C.



Joel Monell and John Collins



Elaine Mossman with George and Margaret Carayannopoulos



Ellen and Alan Adolph, Sue Baxter, and Inge Burgess



Russell and Mary Pollard, Edie Brickman, and Leah Wade Simons



Crabmeat Rangoon and Peking ravioli



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<https://hura.harvard.edu>. Mary Ann Mendes at  
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## St. Patrick's Day: An American Holiday

*Continued from page 6*

religious holiday in 1631 in Ireland, nearly 1,200 years after his death. The church declared it a feast day—pubs closed, and observers went to church. The original holiday bears little resemblance to today's festivities full of parades, drinking, and green Irish food.

The first St. Patrick's Day parade was in America during the Revolutionary War. Irish soldiers fighting for the British marched in New York City in 1762. Since then, the tradition has spread throughout the U.S. and abroad—including to Ireland.

Similarly, the food most associated with the holiday—corned beef with cabbage and potatoes—also started in the United States. During the Irish potato famine (1845-52), nearly one million Irish emigrated to the United States. Discriminated against and poor, Irish-Americans began eating corned beef from neighboring Jewish butchers and delis. The corned beef, simmered with cabbage, turnips,



or potatoes, was inexpensive and became a staple. Over time, this Irish-American tradition became closely associated with St. Patrick's Day itself, even though people in Ireland rarely ate beef.

As for the St. Patrick's Day drink of choice, Guinness originated in Ireland. Their flagship brew, Guinness Stout, is still brewed in their famous St. James's Gate Brewery in Dublin. It is reported that St. Patrick's Day revelers consumed 13 million pints of Guinness on the holiday in 2017.

*National Geographic website & other sources*

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