



# HURA news

MAY-JUNE 2019  
VOL. XXXIV, No. 5

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# Alicia H. Munnell to Speak at HURA Annual Meeting

**T**he speaker for HURA's Annual Meeting on Tuesday, June 4, will be Alicia H. Munnell, Peter F. Drucker Professor of Management Sciences at Boston College Carroll

School of Management. She also serves as director of the noted BC Center for Retirement Research.

Her talk will cover "Falling Short: The Coming Retirement Crisis and What to Do About It."

She earned a BA from Wellesley College, an MA from Boston University, and a PhD in Economics in 1973 from Harvard University. At Harvard, her research focused on the distribution of wealth and savings in the American population and the impact of retirement policies and plans. In 1992 she published a study that claimed Boston-area banks had practiced racial discrimination in mortgage lending against Black and Hispanic applicants.

Munnell was a member of the President's Council of Economic Advisers (1995-1997) and assistant secretary of the Treasury for economic policy (1993-1995). Previously, she had spent 20 years at the Federal Reserve Bank of Boston, where she became senior vice president and director of research in 1984. She has published many articles, authored numerous books, and edited several volumes on tax policy, Social Security, public and private pensions, and productivity.

The Center for Retirement Research



at Boston College was established in October 1998 as part of the Social Security Administration's Retirement and Disability Research Consortium. To advance the Administration's goal to inform the public and policymakers about policy alternatives and their consequences, the BC Center's mission is to produce policy-relevant research on Social Security and retirement income issues, educate and train new researchers in the field of retirement income policy, and disseminate research findings to the research community, policymakers, and the general public.

Three other SSA centers are funded at the National Bureau of Economic Research, the University of Michigan, and the University of Wisconsin.

## INSIDE

Find program registration flyers for the June 4 HURA Annual Meeting on page 7 and the June 13 Boston Pops on 5.

## COMING EVENTS

### Tuesday, June 4

11:30-2:00. HURA

**Annual Meeting.** Harvard Law School. Wasserstein Hall, Milstein West. Featured speaker, Alicia H. Munnell. See registration flyer on page 7.

### Thursday, June 13

**Boston Pops.** See registration flyer on page 5.

Visit the HURA website at <https://HURA.harvard.edu> and our Facebook page at [www.facebook.com/HUretirees](http://www.facebook.com/HUretirees) for news about upcoming HURA events.

## Report of the 2019 HURA Nominating Committee

**The HURA Board of Directors** has voted to accept the report of the Nominating Committee, which presents the following slate of Officers and Directors for the 2019-2020 Association year, beginning July 1, 2019. Election will be by HURA members attending the Annual Meeting, June 4, 2019.

For election as Officers for terms July 2019 to June 2022

- Donna Chiozzi, President, 3rd Term
- Beverly Sullivan, Vice President, 3rd Term

For election as Directors for terms July 2019 to June 2022

- Ann Flentje, 1st Term
- James "Jamie" Hoyte, 2nd Term
- Ann Walter, 3rd Term

Presented to the membership on behalf of the Nominating Committee by Diantha Brown, Chair.

Previously appointed by the Board

- Margaret Carayannopoulos, 1st Term as Director Emerita

## Councils on Aging Offer Surprising Services

**Under the umbrella** of the Massachusetts Commonwealth's Executive Office of Elder Affairs, Councils on Aging & Senior Centers are the 350 municipal agencies that provide local outreach, social and health services, and information and referral for older adults, their families, and caregivers. Many communities in other states also have senior centers with similar programs. In Massachusetts, they are mandated.

Okay, so maybe you wouldn't be caught dead in the Senior Center—with all those old people—but you might be surprised to learn about useful services that are available to all persons age 60 and over—including you, perhaps—in your local center or one in a nearby community.

- Advice about local tax relief you might be eligible for
- Free assistance with federal and state tax returns
- Lectures about physical, emotional, or financial elder abuse you or someone you know may be experiencing
- Changes in Medicare services you may have overlooked, health screenings, and health insurance counseling
- Legal advice
- Fitness, wellness, and recreational activities, including dance, exercise, yoga, or tai chi
- Podiatry services
- Trips and outings
- Book clubs
- Life-long learning opportunities—to name just a few

Through senior centers, you can

also find opportunities to volunteer and to give back to your community by helping older adults.

- Drive someone to cancer treatments
- Assist with meals on wheels
- Volunteer at local food banks and kitchens
- Help combat the disease of loneliness and isolation by visiting elders living alone
- Relieve a family-member caregiver for a few hours a week
- Participate on local committees to review your city or town's goals to become age-friendly

All senior centers have newsletters listing their services and programs. Pick one up. Get involved. Find more information at <https://www.mass.gov/councils-on-aging-senior-centers>.

# Centers for Medicare and Medicaid Services (CMS) Compare Sites

**M**edicare covers the costs of a variety of types of medical services. To assist users, CMS tracks the efficiency and ratings of the facilities that provide them and updates them quarterly.

Assisted Living facilities are not covered by Medicare and are not included. To find out if an item or service is covered by Medicare, go to <https://www.medicare.gov/coverage/is-your-test-item-or-service-covered>.

## Dialysis Compare

<https://www.medicare.gov/dialysisfacilitycompare/#search>  
Medicare has data you can use to compare dialysis facilities based on the quality of patient care they provide. You can also compare their patient experience survey results.

## Home Health Compare

<https://www.medicare.gov/homehealthcompare/search.html>  
Compare home health agencies using the patient survey star ratings and quality of patient care star rating. Use the home health agency checklist when comparing them.

## Hospice Compare

<https://www.medicare.gov/hospicecompare/>  
Compare hospices based on results from a national survey that asks a family member or friend of a hospice patient about their hospice care experience on measures compared with national averages.

## Hospital Compare

<https://www.medicare.gov/hospitalcompare/search.html>  
Includes information about the quality of care at over 4,000 Medicare-certified hospitals, including over 130 Veterans Administration (VA) medical centers, across the country.

## Inpatient Rehabilitation Facility Compare

<https://www.medicare.gov/inpatientrehabilitationfacilitycompare/>  
Many patients with conditions like stroke or brain injury, who need an intensive medical rehabilitation program, are transferred to an inpatient rehabilitation facility. Use this website to find and compare such facilities based on infection rates and more.

## Long-Term Care Hospital (LTCH) Compare

<https://www.medicare.gov/longtermcarehospitalcompare/>  
Most patients who need to be in intensive care for an extended time are often transferred to a long-term care hospital to continue that care. Find and compare these hospitals based on infection rates and more.

## Nursing Home Compare

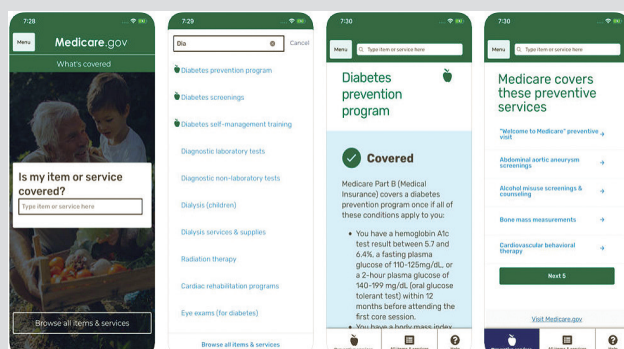
<https://www.medicare.gov/nursinghomecompare/search.html>  
Nursing Home Compare allows you to find and compare nursing homes certified by Medicare and Medicaid. This website contains quality of resident care and staffing information for more than 15,000 nursing homes around the country. Medicare doesn't cover skilled nursing or custodial care for more than 30 days.

## Physician Compare

<https://www.medicare.gov/physiciancompare/>  
Physician Compare 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.

## Medicare App

Medicare's free, official "What's covered" app delivers accurate cost and coverage information right on your mobile device. Now you can quickly see whether Medicare covers your service. "What's covered" is available for free on both the App Store and Google Play. Once "What's covered" is installed on your mobile device, you can use it to get reliable Medicare information even when you're offline. <https://www.facebook.com/medicare/>.



# Tips for the Fledgling Solo International Traveler

**I**ndividuals who enjoy traveling abroad, but who have never planned a trip alone, may be inspired by the experiences of other solo travelers. Perhaps you have confidently traveled with a tour group but were disappointed by hotel choice, rigid and frustrating time constraints at cultural venues, or felt the despair of a much-anticipated excursion abruptly canceled because of low group interest. Although your strong desire to travel remains, you may have concerns and fears when you think of an international solo trip. Push through this fear to experience great rewards later on.

The Solo Travel Society on Facebook has over 230,000 fans, and 63% of them are women. A booking.com survey found that 65% of U.S. women are taking vacations without their partners. Female members were asked why they travel solo. Almost 46% said freedom, independence, and the chance to do what they want when they want; 22% said they weren't willing to wait around for others; and 15% said to challenge themselves and to gain confidence.

Planning for an unexpected emergency is essential. Travelers will benefit from a review of their existing health care plans. Medicare does not cover international travel (unless the traveler is on board a cruise ship within six hours from a U.S. port!) One useful complementary plan at \$179/year is offered by Emergency Assistance Plus (EA+). It offers evacuation, repatriation,



and emergency assistance services not covered by most health or other travel insurance. Go to <https://www.emergencyassistanceplus.com/>. AARP and other organizations also offer travelers insurance.

Check the U.S. Department of State's website <https://travel.state.gov/content/travel.html> for travel advisories for the country or city you intend to visit. Also, travelers should enroll in the Smart Traveler Enrollment Program at <https://step.state.gov/>. STEP is a free service for U.S. citizens traveling abroad to enroll with the U.S. Embassy or Consulate at their destination, to receive alerts, and make it easier to be located in an emergency.

Leave a copy of your passport and itinerary with a family member or friend. Notify credit card issuers of your plans so unfamiliar transactions won't be flagged as suspicious and declined. Create a four-digit password for your debit card, which is the best way to obtain cash at good rates in the countries you visit. Create a bespoke itinerary to help replace your initial travel anxiety with excitement, anticipation, and self-confidence.

If foreign languages are a hesitation, then perhaps plan to visit London as your first solo overseas adventure.

**“Why, Sir, you find no man, at all intellectual, who is willing to leave London. No, Sir, when a man is tired of London, he is tired of life; for there is in London all that life can afford.”**

*Samuel Johnson, 1777*

London continues to delight 232 years later with stately homes, Buckingham Palace (and nearby Windsor Castle), extraordinary museums, the British Library, parks, cultural events, restaurants, and ease of transportation. Pay homage to our illustrious John Harvard at Southwark Cathedral in central London where he was baptized in 1607.

Before leaving home, create a flexible daily schedule to ensure maximum use of precious time abroad. Travel light, wear comfortable walking shoes, and be prepared to build lasting, treasured memories. Happy Travels!

*-- Ann Flentje*

## Travel Websites

There are many informational online resources for the solo traveler. These are but a few.

<https://www.travelandleisure.com/trip-ideas/solo-travel>

<https://solotravelerworld.com/category/how-to-travel-alone/solo-female-travel/>

<https://www.aging.com/senior-singles-travel-and-leisure-for-senior-women/>

# HURA Goes to the Boston Pops!

Thursday, June 13, 2019, at 8:00 p.m.

Jacomo Bairos, conducting

Boston Symphony Hall

Including optional pre-concert talk with Rick Steves at 7:15



## **RICK STEVES'S EUROPE: A SYMPHONIC JOURNEY**

Journey with America's leading authority on European travel, as he and the Boston Pops transport you on a musical voyage. His extensive knowledge of European history and culture sets the context for each piece, as the orchestra performs a selection of stirring 19th-century anthems by Romantic-era composers, including Grieg, Smetana, Strauss, Berlioz, Elgar, Wagner, and Verdi.

Each selection will honor a particular nation, with the finale, Beethoven's *Ode to Joy* (Europe's official anthem), paying homage to Europe's motto of "United in Diversity." A montage of video images curated by Rick Steves will be featured.

**REGISTRATION DEADLINE:** Friday, May 24, 2019 (or until all tickets have been sold)

### **NEW! Choose between two, HURA-subsidized seating options**

- Front and center in the 2nd balcony at \$28 per person
- Shared tables of five on the floor (you can order food & drinks) at \$65 per person (Bring a group or we'll seat you randomly with other HURA members and their guests.)

**For information about handicap accessibility, contact Richard Sezensky, Access Services Administrator, at 617-638-9431 or rsezensky@bso.org .**

**REGISTRATION INFORMATION:** Make check payable to HURA. Checks will be deposited after the registration deadline. No refunds will be given after the registration deadline.

**Parking information will be mailed with your tickets.**

**MAIL YOUR COMPLETED REGISTRATION**, a self-addressed, stamped, business-size (#10) envelope, and your check, to **Henry Terwedow, 53 Forbes Ave., Marlborough, MA 01752.**

Questions to hterwedo@gmail.com, 508-481-1165

## ----- REGISTRATION FORM -----

HURA member \_\_\_\_\_

Address \_\_\_\_\_  
(street) (city) (state) (zip)

Email \_\_\_\_\_ Telephone \_\_\_\_\_

Number of balcony tickets @ \$28 \_\_\_\_\_ Number of floor tickets @ \$65 \_\_\_\_\_

If your seating choice (balcony vs. floor) is unavailable, would you be willing to switch locations? (Y/N) \_\_\_\_\_

**Total enclosed: \$** \_\_\_\_\_

## New Policy for Harvard Non-exempt Temps and LHTs

Policy changes for Non-exempt temps and LHTs (Less than Half Time employees) went into effect in early March, 2019. Temps may continue to work a 13-week assignment, or up to 26 weeks if covering for an employee on an approved leave with a right to reinstatement. However, LHTs will be allowed to work only a maximum of 14 hours per week, down from the less than 17.5 hours previously allowed.

Harvard retirees and current Harvard students continue to be excluded from the limitations on temp assignment length and may continue to work up to 17.5 hours as LHTs. Exempt positions are not covered by the HUCTW contract, so are not affected.

## New Medicare Card: 0 not O

The Medicare Beneficiary Identifier (MBI) on your new Medicare card uses numbers 0-9 and all uppercase letters except for S, L, O, I, B, and Z. These letters are excluded to avoid confusion when differentiating some letters and numbers (e.g., between "0" and "O").

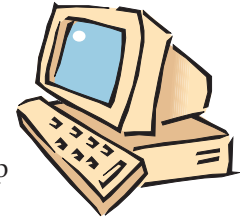
## Volunteer with ReServe

ReServeInc is an innovative non-profit that matches civic-minded, professionals over 50, who are retired or semi-retired, with rewarding part-time, temporary opportunities at nonprofits and public institutions. Visit their website at [www.ReServeInc.org](http://www.ReServeInc.org).

Discover the difference a ReServ-ist can make - skilled professionals

*Continued on page 8*

# Nine Good Reasons for Backups



There's a tradition on the Web to celebrate 'World Backup Day' on March 31st as a way of promoting backup awareness. Here are some of the reasons it is important.

### 1) Hard drives don't last

**forever** -- Studies on hard drive life expectancy show that 22% of hard drives will fail in the first four years due to factory defects, random failures, and parts that wear out. Failures due to factory defects tend to happen in the first 18 months of service. How old is your hard drive, and how lucky do you feel?

### 2) Viruses, power surges, and natural disasters happen --

Ransomware is spreading like wildfire online. It will lock all your files and permanently delete them if you don't pay a hefty ransom within a few days. Power surges can scramble data or zap files. Fires, floods, and F5 tornados can tear the stuffing right out of your shiny gadget.

### 3) Stuff gets lost or stolen --

Even the most reliable hardware and top-notch virus protection won't help if your laptop, tablet, or smartphone falls into unfriendly hands. Only a backup will save your bacon.

### 4) Mobile gadgets break or

**get wet** -- Have you ever dropped your mobile phone in a dirty slush puddle, or treated it to a wash/spin/dry joyride? Have you ever dropped your laptop, watched it fall in slow motion, hoping that it will survive the fall?

**5) Passwords get lost** -- You followed the advice of the experts to use unique, secure passwords for your computer and your online accounts. But then you forgot...

was it "2Much-L0ve4U" or "2Much-4U-2Love"? Dang it!

### 6) Accounts are compromised

**or frozen** -- Your password was "PASSWORD" and you're surprised you got hacked? Sometimes for no discernable reason, people get locked out of their Gmail, Yahoo, AOL, Facebook, or other online accounts. Was it a software glitch, a denial of service attack, or did a hacker gain access to your account? You may never know. And without a backup, you may never again see your saved emails, contacts, or files.

### 7) Data breaches are becoming

**commonplace** -- Every week, it seems there's another high-profile data breach, resulting in millions of usernames, passwords, and other critical data becoming public.

Equifax, Yahoo, Target, Chase Bank, American Express, Home Depot, Apple, Sony...who's next, and how will it affect you?

**8) Human error** -- None of us is immune from the occasional finger fumble, brain freeze, or senior moment. Files or folders may be accidentally deleted, and sometimes you don't notice until it's too late.

### 9) Incorrect assumptions --

Some people just assume that their computer is automatically making backups. If you didn't do something to make it happen, it's not happening. And many users who have some sort of backup routine are not backing up the right files, or all the ones that need protection.

*Source: Bob Rankin's online AskBob Rankin newsletter. Subscribe at <https://askbobrankin.com/subscribe.html>*

HARVARD UNIVERSITY RETIREES ASSOCIATION

*Annual Meeting and Luncheon*

TUESDAY, JUNE 4, 2019

Harvard Law School, Wasserstein Hall  
Milstein Conference Center West, 2nd Floor  
1585 Massachusetts Avenue, Cambridge



*Featuring*

**Alicia H. Munnell, PhD, Harvard**

Peter F. Drucker Professor of Management Sciences at  
Boston College Carroll School of Management

*Falling Short: The Coming Retirement Crisis  
and What to Do About It*

11:30 Registration & Reception

12:00 Program

1:00 Luncheon

Free parking in the Wasserstein Hall garage, 10 Everett Street, corner of Massachusetts Avenue

**REGISTRATION INFORMATION**

Registration deadline, Friday, May 24

The luncheon cost is \$30 for members; \$35 for guest (only one, please).

Checks are deposited after the registration deadline.

No acknowledgement of this registration will be sent. No refund will be offered after the registration deadline.

Make your check payable to HURA and send with registration form to

Diantha Brown, 257 High Street, Newburyport, MA 01950.

Information at 978-465-2262 or dianthabrown@verizon.net

----- **REGISTRATION** -----

Member name \_\_\_\_\_ Menu choice Chicken \_\_\_\_\_ Vegetarian \_\_\_\_\_

Email \_\_\_\_\_ Telephone \_\_\_\_\_

Guest name \_\_\_\_\_ Menu choice Chicken \_\_\_\_\_ Vegetarian \_\_\_\_\_

HURA member at \$30; single guest at \$35; total enclosed \$ \_\_\_\_\_

Parking at 10 Everett Street? Yes \_\_\_\_\_ No \_\_\_\_\_

**HARVARD UNIVERSITY  
RETIRES ASSOCIATION**

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



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## HURA NEWS

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HURA NEWS is distributed to all HURA members  
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### 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](mailto:MaryCoughlinMendes@gmail.com)

### HURA FACEBOOK PAGE

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

For more information, contact Donna Chiozzi at  
781-391-1662 or [donna.chiozzi@gmail.com](mailto:donna.chiozzi@gmail.com); or  
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### Membership

[Carleen.Farrell@gmail.com](mailto:Carleen.Farrell@gmail.com)

## IN BRIEF

*Continued from page 6*

working within their communities helping children learn, helping families manage the health care of their loved ones, helping fight poverty, and adding to the capacity of government and nonprofits — making a profound impact.

Volunteers receive a modest stipend for their work. ReServeInc takes care of insurance, liability, and payroll. Candidates are screened in order to make best possible matches to benefit both the nonprofit organi-

zation and the candidate.

It's free to sign up on their website [www.reserveinc.org](http://www.reserveinc.org). They will call to set up an interview. For more information, reach Vicktoria Barokha at 401-301-1000, [vbarokha@fedcap.org](mailto:vbarokha@fedcap.org).

### HURA Website, Facebook Page

Visit the HURA website <https://HURA.Harvard.edu> and Facebook page at [www.facebook.com/HUretirees](http://www.facebook.com/HUretirees) for news about HURA events. The website also serves as a repository for current and past issues of this newsletter, contact information for HURA officers and

directors, and the online version of *Harvard Resources for Retirees*.

### What is 'The Cloud'

Cloud storage or cloud backup refers to computer files that are stored on an external Internet website (sometimes called a server) instead of your computer's hard drive or other local storage. The term "cloud" is used to create the impression of a giant hard drive in the sky that provides convenient access to files you store on the Internet. Examples of cloud storage providers are Google Drive, Microsoft OneDrive, and Dropbox.

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](http://www.facebook.com/HUretirees). On the web: [www.HURA.harvard.edu](http://www.HURA.harvard.edu)