



HURAnews

HARVARD UNIVERSITY RETIREES ASSOCIATION

VOLUME XLII, No. 1

SEPTEMBER-OCTOBER 2026

HURA Planning Meeting Covered Wide Range of Topics

HURA President John Collins opened this year's planning meeting at the Harvard Faculty Club on June 3 with a review of the organization's accomplishments in the past year in relation to the goals established at last year's planning meeting.

He discussed a few issues that have come up, including a review of the Board's makeup, specifically the number of directors and officers (now seven and nine). He asked what our expectations of those people are, their workload, succession planning, emeritus guidelines, and recruitment and election of new people for the Board.

The program continued with a report from the membership committee, which included Coral Sullivan (chair), John Collins, Ellen Carpenter, Steve O'Donnell, and Ann Marie Menting.

The Committee referenced research from several sources that



HURA President John Collins and Vice President Steve O'Donnell at the Annual Meeting.

suggests by 2050, one in four people in North America and Europe will be age 65 or older. In the United States, adults over 65 are expected to outnumber those under 18 within the next decade.

The Baby Boomer generation is reshaping retirement. People are retiring later, living longer, and many face financial pressures from rising health care and living costs.

Some continue to work or take on caregiving responsibilities, with these challenges falling harder on those with lower incomes. At the same time, older adults are seeking active, meaningful lives. They are pursuing healthier lifestyles, lifelong learning and volunteer opportunities, travel, and new social connections. The latter is especially important because loneliness and social isolation remain significant concerns, affecting both the physical and mental health of aging individuals.

The committee concluded that the Board should continue learning who our members are and what they want through regular surveys and outreach. It recommended expanding the variety of HURA programs and increasing the use of the website, Facebook, and the E-list to strengthen community. At the same time, the Board recognized that expansion must be balanced

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Harvard Benefits Open Enrollment Oct. 27 to Nov. 5, 2026

This issue of the **Harvard University Retirees Association's** quarterly newsletter is being distributed to all Harvard retirees to alert them to the Open Enrollment period and to give nonmembers a chance to join HURA at no cost for the first year.

We especially encourage you to read the notice on **page 3** from Harvard Human Resources regarding the upcoming **Benefits Open Enrollment for 2027** for Harvard medical and dental plans, October 27 to November 5, 2026.

Not yet a HURA member? Join us now! You'll have access to special events and communications. View more about the benefits of HURA membership and a signup form for a **complimentary first year** at <https://hura.harvard.edu/membership>.

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HURA Board Planning Meeting

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against the capacity of its volunteer members to add to their workload.

It also concluded that marketing HURA's offerings to non-HURA-member Harvard retirees and to Harvard employees nearing retirement should be a priority for the Board's activities.

A brief update followed in which Malcolm Hamilton, Ellen Carpenter, and John Collins talked about an effort to begin in the fall to establish HURA's vision and values statements

that would be used to guide future planning.

HURA Vice President Steve O'Donnell led a discussion of questions and issues that have arisen related to HURA events, including:

- What defines a HURA event?
- What guidelines should we use when asked to promote non-HURA events?
- Are there any concerns about using Eventbrite for program registration?

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COMING EVENTS

Registration information will be sent to HURA members on the Association's E-list a few weeks prior to the event. Email your questions to steveodonnell44@gmail.com. If you do not have email, call Steve O'Donnell at 617-686-9038.

**Wednesday, October 21, 2026,
3:00-5:00 p.m. HURA Fall Reception**
Dining Room. Harvard Faculty Club. \$10.
Join your friends and colleagues for a relaxed gathering featuring hors d'oeuvres, sweets, and beverages. Catch up on the news and hear about HURA programs and events for the upcoming year.

**Saturday, October 24, 2026, 3:00 p.m.
Football. Homecoming Game
Harvard Crimson vs. Princeton Tigers**
Adults \$12. Youth under 12 free.

Including **Fall Fest**, for young and old alike, 1:00-3:00 p.m. A celebration of Crimson pride, campus tradition, and Saturdays at Harvard Stadium.
Free football H-logo jersey giveaway to first 1,000 fans or \$20 each for late arrivals.
Food Truck Festivals of America, including Cousins Maine Lobster, Tandoor and Curry on Wheels, The Burrito Bowl, and Uhlman's Ice Cream. Live Music.

Thursday, December 3, 2026, 11:30 a.m.-2:00 p.m. Holiday Luncheon
Oakley Country Club. \$35. After extensive rebuilding following a devastating fire, the Oakley is once more available to host HURA's elegant holiday luncheon.

Sunday, December 13, 2026, 3:00 p.m. Boston Pops Holiday Concert
\$80. One of Boston's iconic holiday treats.



Being planned

October African American Meeting House and Black History Walking Tour
November Possible book talk by Alex Krieger, author of *Greenhorn*; *Episodes in an Immigrant's life*
February Hasty Pudding Theatricals
March Boston Ballet
Wednesday, June 9, 2027 HURA's Annual meeting and luncheon in Loeb House. And more!

2027 Benefits Open Enrollment set for October 27 – November 5, 2026

Open Enrollment is your annual opportunity to review your benefit options for 2027 and choose the ones that best meet your needs.

• Digital Open Enrollment Guides for Retirees and Dependents Under Age 65

Complete information about 2027 benefits for retirees and eligible dependents under age 65, including 2027 rates, will be available in an easy-to-navigate, interactive, digital Open Enrollment Guide. We encourage you to review it carefully before Open Enrollment opens.

The Open Enrollment Guide will be available in electronic form only on the Open Enrollment website on HARVie (harvie.harvard.edu/open-enrollment-2027/retiree-open-enrollment). Please note: HarvardKey is required.

In early October, you will receive a postcard with a QR code linking to your Open Enrollment Guide.

To ensure you receive your postcard promptly, confirm your mailing address is correct by going to PeopleSoft (<https://peoplesoft.harvard.edu>) and selecting My Personal Details > Contact Details. If it is incorrect, contact the Benefits Office at benefits@harvard.edu or by phone at 617-496-4001 before September 19 to update.

• Open Enrollment Packets for Retirees and Eligible Dependents aged 65 or Older

In mid-October, an Open Enrollment packet will be mailed to your home address on file in PeopleSoft. It will include a medical plan comparison chart and the 2027 monthly plan costs.

• Families with Under-65 and 65-or-more Eligible Members

You will receive two mailings to your home address on file: (1) a postcard with a link to the Open Enrollment Guide for members under 65, and (2) an Open Enrollment packet for members 65 or more.

• During Open Enrollment you can:

Change, elect, or drop medical coverage.

Add/drop an eligible dependent to your medical coverage.

Add an eligible dependent to your dental coverage if you are already enrolled.

Cancel your dental coverage or drop a dependent. If you cancel this coverage, you **will not be able to enroll** again.

• How to make changes to your benefits:

At this time, retirees cannot make changes to their benefits online.

If, after reviewing your Open Enrollment materials, you would like to make a change to your benefits, you must **contact the Benefits Office** to request the paper forms required to make changes.

To contact the Benefits Office:

Call: **617-496-4001**

Email: **benefits@harvard.edu**

Completed Open Enrollment forms are due by November 5, 2026. You may submit the paperwork by the following methods:

Email: benefits@harvard.edu

Fax: 617-496-3000

Mail: Benefits Office, 124 Mt. Auburn St. 3rd Floor, Cambridge, MA 01238

Mailed forms must be postmarked on or before November 5.

• Confirmation of Elections Statement for Changes Only

If you make a change during Open Enrollment, you will receive a Confirmation of Elections statement mailed to your home address on file in PeopleSoft in late November. Be sure to review it as soon as you receive it and contact the Benefits Office immediately if there are any errors to see if a correction can be made.

If you do not make a change during Open Enrollment, you will not receive a Confirmation of Elections.

Prof. Teresa Amabile and Steve O'Donnell at Annual Meeting

Prof. Amabile described the decade-long study she and colleagues conducted on the transition to retirement, which became the basis for *Retiring: Creating a Life That Works for You*. She explained that retirement requires careful planning and work, and that employers can significantly influence how people prepare and make decisions.



IN BRIEF

HURA Elections

At the HURA Annual Meeting on June 10, 2026, members present and voting elected the following officers to second three-year terms ending June 30, 2029:

John Collins, President
Steve O'Donnell, Vice President
Sandra Spanier, Recording Secretary/Clerk
Elected to a first three-year term:
Linda Collins, Director

Returned from the Dead

The Social Security Administration (SSA) reported it posted approximately 5.6 million death records in Calendar Year 2025. Of those, SSA subsequently determined that records of 12,504 (0.22 percent) were erroneous.

SSA records incorrect deaths when (1) a technician makes an administrative error, such as manually inputting a wrong Social Security number or beneficiary identification codes from legitimate death reports; or (2) the Agency receives erroneous death reports, such as a report from a beneficiary's representative payee or relative, someone acting on the beneficiary's behalf, other government agencies, or financial institutions.

SSA OIG Audit Press Release, July 2, 2026

Decline in Population Growth

The Trump Administration's deportations and stopping people at the border has had an impact on U.S. population growth. In 2026 the U.S. has a net gain of one person every 28 seconds. In 2023, it was one every 16 seconds.

In 2025, for the first time in U.S. history, America shrunk—

not because of war or plague, but because immigration fell faster than births could replace.

Pew has reported other trends of concern:

In 1970, 72 percent of American adults were married; today less than half that number are married.

In 1970 the median age of first marriage was men 23; women 21. Today it's 31 and 28, respectively.

Fifty years ago, the average number of children in a family was 3.7; today it is 1.6.

In 1960, 5.3 percent of children were born out of wedlock. In 1970, 10.7 percent of American children were born out of wedlock. By 1980, that percentage had risen to roughly 18-19 percent. Today, it is over 40 percent.



Featured and upcoming events from across Harvard

Harvard Gazette offers this interesting way to view its calendar of events, lectures, and exhibitions. You can look at today's events or those coming for any day you'll be on campus in the months ahead at <https://tinyurl.com/4u7wxfjm>.

HURA Board Planning Meeting

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- What are the advantages and challenges of remote versus in-person events, including collaborations with organizations such as the Burlington Public Library and MIT?
- Should HURA continue to offer one or two in-person events each month (September–June)?
- What is the optimal number of attendees for HURA events?
- Are there concerns about the cost of subsidized events?
- Is it a problem that some events fill within 30 minutes to two hours after registration opens on the E-list?
- Are no-shows becoming an issue?
- Are there continuing concerns about bus trips, parking, Crimson Catering, disability accommodations, and other logistical matters?

Steve then reviewed a lengthy list of potential programs for the 2026–2027 season that had been distributed to Board members before the planning meeting. Most had been suggested by the Board and other HURA members during the past year, while some have remained on HURA's list of possibilities for several years.

Communications issues

After reviewing the purpose and success of *HURA News* and the online E-list, Malcolm Hamilton focused on HURA's presence on social media, including the website and Facebook, noting that the most frequently used social media by older adults also include YouTube and LinkedIn, and that younger retirees are heavy users of Instagram, which may be a way for HURA to reach them.

HURA Board Planning Meeting

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He concluded by noting that we should do more to direct people to the website and Facebook page, which have in the past year been greatly improved but are still not coordinated with each other or to the newsletter or E-list.

Ann Marie Menting discussed her work updating and maintaining the HURA website and the issue of whether we should include short biographies and pictures of the members of the Board. She also solicited thoughts on HU sources for new home-page images.

Linda Collins talked about her work improving the HURA Facebook page, about its role in sharing news quickly, promoting events, building community, and providing basic information about HURA. She noted that the number of visits to the page is increasing.

Words, words, words

Agentic Non-human entity serving as an agent, often used when referring to AI assistance.

Antifa Anti-fascist A political protest movement comprising autonomous groups affiliated by their militant opposition to fascism and other forms of extreme right-wing ideology.

Fascism Any ideology or movement seen as authoritarian, nationalistic, and extremely right wing, especially when fundamentally opposed to democracy and liberalism.

HURA MEMBER SPOTLIGHT

Sheila Nutt, EdD, one of airline's first Black flight attendants

In 1969 at the age of 21, Sheila Nutt became one of the first African American stewardesses hired by Pan American World Airways. A few years earlier she had been first runner-up in the Philadelphia competition for the demanding Miss America pageant.

Pan Am's hiring standards for stewardesses were equally exacting. You had to be at least 21, college educated, speak a second language, no glasses, no braces, for example. For Nutt, the position offered more than an opportunity to travel. "We were de facto American ambassadors, judged by our American passports not the color of our skin. We were intelligent Black women, cosmopolitan with a hint of glamour, that identified international travel at the time."

Nutt completed her required six months' probationary period, passed her language proficiency exam, and qualified to become a purser (the individual who manages the cabin crew during flight) before relocating to New York City, where she became a supervisor of flight attendants.

The lure of being based in New York City was temporary. Pan Am offered a program to attend school during the week and fly on the weekends. Nutt took advantage of the program to earn her M.Ed from Boston University in 1978. She was awarded the MLK



Fellowship and earned her EdD in 1986. In between flying and school, she married and gave birth to three daughters.

In 1995, she and her Ethiopian husband moved to Addis Ababa to do humanitarian work and provide a meaningful cultural experience for their children. While there she was a consultant at the UN Economic Commission for Africa (UNECA) and served as the residence manager for Aurelia E. Brazeal, the American Ambassador to Ethiopia.

Nutt and her family returned to their home in Newton in 2006 shortly before she assumed her position as director of educational outreach programs at Harvard Medical School, Office for Diversity Inclusion and Community Partnership until her retirement in December 2020.

During retirement she works as an actress and produces a podcast called *Sheila 'N Her Fab Friends* on Spotify.

HEALTH MATTERS

SAVE THE DATE: HUHS Hosts Flu Clinic Sept. 28 - Oct. 3

Flu vaccines will be administered from Monday, September 28 through Tuesday, September 29 from 10:00 a.m. to 7:00 p.m. and Wednesday, September 30 through Friday, October 3 from 10:00 a.m. to 6:00 p.m. in the Smith Campus Center. More information about the clinics will be available on the HUHS website in the coming weeks. HUHS will administer the Fluarix and High-dose Fluzone, but not the new mRNA vaccine.

FDA approves the first flu vaccine to use mRNA technology

The U.S. Food and Drug Administration (FDA) has approved the first flu vaccine that uses the same mRNA technology as the COVID-19 vaccines.

The vaccine, called mFlusiva, was developed by Moderna, the same company that produced one of the two mRNA COVID shots. Research indicates that mFlusiva may be more protective than traditional flu shots and can also be updated to adapt to new strains and produced much more quickly.

2026-27 Influenza season

Flu vaccines are available for people aged 6 months and older during the flu season to protect against the influenza viruses that are expected to be most common during the upcoming season. The FDA made recommendations to update U.S. influenza vaccines compared to those in 2025-2026, including a change to protect against the A (H3N2) virus that spread widely during the 2025-2026 season.

COVID shots for seniors

For the 2026–2027 respiratory virus season, the FDA has selected an updated 2026–2027 COVID-19 vaccine formulation that is intended to better match the viruses expected to circulate during the coming fall and winter.

For adults age 65 and older, the current U.S. recommendations are these:

- Receive one dose of the updated 2026–2027 COVID-19 vaccine in the fall (generally September or October, once available).
- A second dose can be taken as soon as two months after the first dose, although the recommendation is to wait until six months have passed. This second dose helps maintain protection through the winter and into the spring.

Can you get the COVID and flu shots together? The CDC continues to advise that COVID-19 and influenza vaccines may be given during the same visit.

RSV Vaccines

Many people also receive an RSV (respiratory syncytial virus) vaccine, if they have not already done so, during the fall. RSV can cause severe infections in older adults.

Health insurance rate increases

The Massachusetts Division of Insurance has posted health insurance rate increases for 2027. Blue Cross Blue Shield, which has the state's largest enrollment, was approved at a 13.2 percent increase. It had asked for 15.3 percent. Tufts Health's rate increase was approved at 7.5 percent. It had sought 11.8 percent. And Harvard Pilgrim Health Care was approved at 6.7 percent, which is what it requested. *Boston Globe* 7/23/2026

HURA Tell Us Responses

The Tell Us cards that members filled out at the 2026 Annual Meeting produced many thoughtful suggestions and encouraging comments. Several members expressed appreciation for HURA's programs and publications, thanking the Board for its efforts and urging us to "keep up the good work." The Board thanks everyone who responded.

The most frequent theme in the Tell Us cards was an interest in **more excursions and cultural outings**, especially ones accessible by public transportation. Members suggested museums such as the Worcester Art Museum, Peabody Essex Museum, Cape Ann Museum, the Davis Museum at Wellesley College, the RISD Museum in Providence, Rhode Island, and Historic New England properties. Others proposed visits to the ICA Watershed, the North Bennet Street School, Boston's Custom House Tower, Castle Island, and the Jason Russell House, as well as day trips to Concord, Newburyport, Salem, Providence, and other destinations.

Some of these places have been visited in recent years or are already under consideration. The Edward M. Kennedy Institute visit is currently being considered, while the Arnold Arboretum, botanical gardens, and historic sites remain attractive possibilities for future programs.

Members also suggested more performing arts, including musicals, dance, works being slated for the new A.R.T. center that will open in the spring of 2027, and Broadway trips, along with guest speakers on the arts, weather, and other topics. "Behind-the-scenes" experiences that explain the history and significance of sites and performances were also recommended.

Several respondents encouraged HURA to expand day trips beyond metropolitan Boston and to continue offering activities that promote both physical and mental engagement. One member suggested creating an index of members' talents and interests to support programming and future leadership.

We appreciate all suggestions. While we cannot accommodate every idea in a single

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HURA *Tell Us*

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year, your comments help shape our planning and remind us of the wide range of interests within HURA. Please keep the ideas coming—we read every *Tell Us* card and value your participation.

Of course, we have to be realistic about how many programs HURA can offer each year. We typically schedule not more than two events a month from September through June, with just one event each in December and January. That works out to about 18 programs annually.

Seven programs are already on our calendar this year: the Fall Reception, Harvard Football, Holiday Luncheon, Holiday Boston Pops, Hasty Pudding Theatricals, Boston Ballet, and the Annual Meeting. We are also considering how to offer a program on the impact of AI on the senior population. That leaves about 10 possible openings for other programs and events.

There are many logistical considerations involved with HURA program planning:

How many programs can members of our all-volunteer Board manage?

Transportation by commercial buses is very expensive. Many seniors outside the Boston area do not have access to public transportation. And many of those within the area do not regularly use the T. Parking is always difficult and complicated.

Is food service necessary or possible?

We try not to compete with programs already offered at local senior centers, adult education programs, or other organizations serving retirees. We try to avoid being just a ticket agency. We like to have a HURA add-on, like a back-stage tour, a special guide, or lunch at a nearby restaurant. We often ask ourselves, "What makes it a HURA event?"

And finally, we lack a HURA place to hold meetings, lectures, demonstrations, or Zoom presentations. And space rentals are very expensive.

Nonetheless, we are pleased that members who attend HURA events seem rarely to be disappointed, and we strive hard to offer a variety of programs appealing to a diverse population.

IN MEMORIAM

Dr. Charles B. Millstein, 1936-2026

Dr. Charles Millstein, a respected endodontist, educator, dental historian, and longtime Belmont resident, passed away on Sunday, June 21, 2026. He had always been a staunch supporter of HURA's work, serving two terms as a HURA director from 2007-2013 and as director emeritus, 2013-2026. Less than



two weeks before his death he attended HURA's annual meeting and luncheon.

He was born in Cambridge, Massachusetts, in 1936. He graduated from Brandeis University in 1958, earned his Doctor of Dental Medicine degree from Tufts University School of Dental Medicine in 1962, and completed advanced specialty training in endodontics at the University of Pennsylvania School of Dental Medicine in 1963. He later earned a Master of Public Health degree from what was then the Harvard School of Public Health and is now Harvard T.H. Chan School of Public Health.

After completing his education, Charles served his country as a Captain in the United States Air Force, and for decades provided skilled and compassionate care to generations of patients throughout the New England region. For many years, he worked concurrently in his private Cambridge

office and at Harvard University Health Services, where he provided specialized endodontic

care to members of the Harvard community. HURA treasurer Vicki Johnson recalls a complicated but, under his care, painless root canal that Charlie performed for her long before she found him as a colleague on the HURA Board. He

practiced endodontics until his retirement in 2013.

He enjoyed sharing his knowledge with others through volunteer work at the Harvard Square Information Booth, the Harvard Museum of Natural History, the Museum of Science, and the Metropolitan Waterworks Museum. He loved meeting people, answering questions, and helping visitors discover the Boston area's local treasures. As a director on the HURA Board, he was often the source of information that resulted in a special HURA tour.

Past President Donna Choizzi's remarks sum up what many of his HURA colleagues felt: that Charlie freely and happily shared his vast knowledge of timely issues, people, programs, and published materials that could support substantive programming for HURA. He proved to be a valuable Board member, a gem who will be sorely missed.

**HARVARD UNIVERSITY
RETIREES ASSOCIATION**

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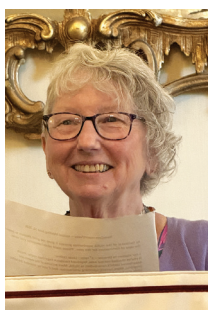


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HURA's Annual Meeting Drew a Full House

(first row, left to right) Director Emerita Diantha Brown conducted the elections. Managing Editor Malcolm Hamilton and Recording Secretary Sandra Spanier. Membership Secretary Coral Sullivan and Treasurer Vicki Johnson.

(second row, left to right) Vicki reads from a scroll to cast her single vote on behalf of all voting members of HURA. Loeb House was at capacity. The registration table was where old friends greeted.



PHOTOS BY JIM BRICKER



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