



HURA news

SEPTEMBER-OCTOBER, 2015
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HarvardKey Replaces PIN System November 12 for Retirees

HarvardKey is nearly here—a single credential spanning nearly the entire Harvard Community—and a replacement for the current PIN System that has been troublesome for so many retirees. HarvardKey gives users one identity for life that enables access to the applications and services Harvard retirees can use every day. HarvardKey makes it easier for new users to get started, makes role changes seamless for employees who change roles, jobs, or classifications, and keeps the retiree community connected to their University.

HarvardKey will be available to retiree users on November 12, 2015. Go to key.harvard.edu (after November 12) and choose the “Claim Your HarvardKey” option. You will be asked to establish your identify using your Harvard ID number, your last name, and your date of birth.

If there is trouble using the online system, call the HUIT Help Desk for assistance, 617-495-7777, or email to ithelp@harvard.edu.

HarvardKey benefits include:

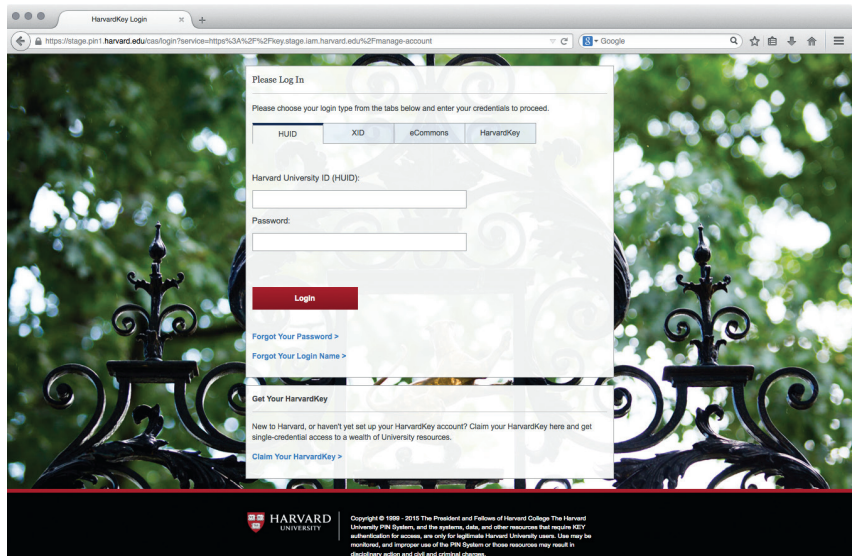
- **Easy onboarding** After November 12, simply visit key.harvard.edu to verify your identity, set a password, and get started.

- **Self-service portal functions** allow you to reset your password, set or change your recovery email addresses, and update multifactor authentication details at any time.

- **Multifactor authentication** Optional “two-step login” boosts security by backing up your login name and password with an easy-to-use smartphone app (options for those without smartphones are available).

- **Unified interface** You’ll see HarvardKey login screens whenever you access University applications and services, reinforcing that your personal data is safe and secure.

As the rollout progresses, users across the University Community will receive information about when and how to claim their HarvardKey via email, their existing login interfaces, and a variety of other channels. If you currently log in to applications or resources using the PIN System, you’ll start seeing the new HarvardKey user interface (shown below) on November 12 when you log in. If you use a Harvard PIN for access to programs and services, you **must** switch to HarvardKey for continued access after November 12.



COMING EVENTS

Tuesday, October 13 Fall Reception with Juliette Kayyem see pages 4-5

Saturday, October 24 Crimson Football vs Princeton, 1:00 p.m. See flyer on page 7.

Thursday, October 29 One-Day Trip to Bristol, Rhode Island, featuring a tour of historic Bristol, Blythewold Gardens, Herreshoff Marine Museum (dedicated to yachting and The America's Cup), Linden Place (Home of DeWolfs and Colts), and a drive through Colt State Park along stunning Narraganset Bay; Oktoberfest



Luncheon with entertainment at Redlefsen's Rotisserie & Grill on Bristol Harbor.

More information to follow via the HURA E-list. No email? Contact Donna Chiozzi at 617-823-6534 for information.

Friday, December 4 Holiday Luncheon at the Oakley Country Club (Registration information will be in the Nov/Dec *HURA News*.)

HURA Prepares *Harvard Resources for Retirees*, 6th edition

HURA members will soon receive the latest edition of our informative and popular guide describing the Harvard benefits that are available to retirees. There have been both major and minor changes in the two years since the last edition. This one will be over 60 pages long, which alone should indicate the breadth of benefits that Harvard offers to eligible retirees.

The Office of Human Resources distributes this booklet to employees during the retirement process and to those who attend a pre-retirement seminar. Otherwise each new edition is mailed only to current HURA members, which is a good reason to be a member.

A Membership Form for new retirees is included below. If you are a first-time member, be sure to ask for your copy of the Resources booklet. It is worth the \$15 cost of dues.

2016 Open Enrollment

2016 Open Enrollment period to make changes in your retiree benefits selections is Monday, November 9 to Monday, November 23, 2015. Open Enrollment packets for 2016 coverage will be mailed to retirees' home addresses in mid-October 2015. Make sure your home address is up to date in the Benefits Office. Call 617-496-4001 to request a change of address form if you have moved.

NEW HURA MEMBERSHIPS, 2015-2016

First-Time Membership through June 2016 Is Complimentary

Name _____

Address _____

Telephone _____ Email Address _____

Retirement Year _____ Department _____

Would you like a copy of *Harvard Resources for Retirees*? Yes _____ No _____

Send this form to HURA Membership Secretary Carleen Farrell
38 Ronald Road, Arlington, MA 02474
Or send this information by email to HURAmembership@gmail.com.

Just Sittin' ... Wastin' Time

*I'm sittin' on the dock of the bay
Watchin' the tide roll away,
I'm just sittin' on the dock of the bay
Wastin' time*

Otis Redding was one lucky man to feel content *just sittin' on the dock of the bay wastin' time*. If your summer was spent in that way, I applaud you. Although it takes some time to decompress, how often do we take enough time to watch the tide roll away and then back again? Our intentions are good, but not always realized. Retirement doesn't free us from duties, deadlines, and responsibilities, or from ourselves! Allow me an example of my own.

It was a "soft" day, as they would say in Ireland – a bit of rain, badly needed. It was the kind of day you envision yourself at the Horseshoe Bar in the Shelbourne Hotel in Dublin, sipping an Irish coffee and listening to tales that only an Irish bartender could muster up. I've always loved days that seem to say "go ahead, watch that movie" as chaos dances in circles around you. A soft day is a license to be void of anything too taxing on the brain or body! Or, so you would think. I poured a cup of coffee (not Irish) and turned on the TV. Ahh, the Food Network. In hindsight, I should have searched for that movie.

That Barefoot Contessa has nothing on me!! French Onion Soup, I can do that. I will do that! Off I go into the rain to pick up a bushel and a half of onions, seems like, and everything else I would need for onion soup. Through

a flood of tears that easily should have ended our drought, I skinned and sliced. I sautéed the onions, placed them in a pot, added beef broth and some wine, grated my gruyere, and sliced and toasted my French bread. As it simmered, I thought... that's a lot of French Onion Soup. I called some good friends (still working) and ask them to supper. But, shouldn't I offer something more than a bowl of soup? Off I go again, this time into a monsoon (the soft day became a bit harder), soon to return with an array of fresh, crisp veggies for a hearty salad, and some fruit and sorbet for dessert. Again, I chop and slice, stir up some dressing, set the table, prepare the fruit salad, and tidy up a bit. I finish just in time. My guests arrive and ask if I have had a relaxing day. (I'm retired, you know.)

I think we are all somewhat guilty of this behavior. It is hard to allow ourselves to just stop – even for a bit. Whether you are sipping coffee watching the food network (watching is the operative word), or taking time to sit in the morning sun—if on the dock of a bay, even better—allow yourself this time. You've earned it. Why do we feel the need to

be "busy" all of the time? That list—the things that do not disappear in retirement—will still be there. Time passes so quickly, and life...well, it can change on the turn of a dime. Just saying...

It's autumn in New York, so Ella Fitzgerald tells us. Why does it seem so inviting? Well, Ella, it's autumn in New England, as well. I'll take that any day!

On behalf of the HURA Board, I send all best wishes. We are looking forward to seeing you at our next HURA event.

Donna Chiozzi



IN BRIEF

Social Security Increase in 2016 Unlikely

Small increases in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is used to calculate Cost of Living Adjustments (COLAs) in Social Security checks, makes it seem unlikely

that there will be an increase starting in January 2016. The third quarter average in 2014—the one to beat—was 234.242 (1967=100). The latest 2015 three-month average was only 232.744, and it has been creeping up less than ½ of 1% a month.

The CPI-W is different from the Consumer Price Index for All Urban Consumers (CPI-U), which is the in-

dex widely used in Press discussions of inflation. Talk about switching to a CPI that better reflects the spending habits of the senior population has cooled down.

Congress adopted the CPI-W measure for determining Social Security COLAs in 1975, and since then it has resulted in annual benefit

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IN BRIEF

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increases, except there were no COLAs in 2010 or 2011 because of low inflation. Before 1975, there was an increase only when Congress voted to award one—and that didn't happen very often.



Medicare B Rates Are Unchanged for Most

Under current law, deductions from monthly Social Security checks to pay for Medicare Part B—the way most people pay their premiums—cannot be allowed if they reduce the face value from the amount of the previous year's checks. When there are no Cost of Living Increases (COLA) to Social Security, larger Medicare premiums cannot be deducted. This hold-harmless provision of the law protects about 70 percent of Social Security recipients from Medicare increases.

For them, the monthly premiums in 2016 will remain at the 2015 level: \$104.90 for persons with incomes below \$85,000 (single) or \$170,000 (married). The income referred to is the Adjusted Gross Income on line 37 of the 2014 income tax return. Even if you are not employed, that's "income".

The other 30 percent of persons enrolled in Medicare who are not eligible for the hold-harmless provision includes new enrollees during the year they enroll, enrollees who do not receive Social Security checks, enrollees with high incomes, who are subject to the income-related premium adjustments, and dual Medicare-Medicaid beneficiaries

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Juliette Kayyem to Speak at Fall Reception

Juliette Kayyem has served as a national leader in America's homeland security efforts for over 15 years, managing complex policy initiatives, and organizing government responses to major crises in both state and federal government. She is equally known in the academy, private sector, and journalism. She served as President Obama's assistant secretary for intergovernmental affairs at the Department of Homeland Security, and was Massachusetts Governor Deval Patrick's homeland security advisor. She was a member of the National Commission on Terrorism, a legal advisor to US Attorney General Janet Reno, and a trial attorney and counselor in the Civil Rights Division at the Justice Department. She is the recipient of many government honors, including the Distinguished Public Service Award, the Coast Guard's highest medal awarded to a civilian. In 2013, she was named the Pulitzer Prize finalist for editorial columns in the *Boston Globe* focused on ending the Pentagon's combat exclusion rule against women, a policy that was changed that year.

Kayyem is a lecturer in public policy and member of the Board of the Belfer Center for Science and International Affairs at Harvard's Kennedy School of Government, teaching future leaders in emergency management and homeland security. She is currently a board member of Mass Inc.,



the International Centre for Sport Security, and the Red Cross of MA, and also serves as a member of the Council on Foreign Relations, the Trilateral Commission, and DHS Secretary Jeh Johnson's Homeland Security Advisory Committee. A founder of one of the few female-owned security businesses—Juliette Kayyem Solutions LLC—she provides strategic advice to a range of companies in technology, risk management, mega-event planning, and venture capital. Juliette serves as a regular on-air security analyst for CNN and is featured in a weekly radio program on 89.7 WGBH. Her bi-weekly podcast titled "Security Mom" features an intimate discussion about what it takes to keep our country and our families safe. It is national security—declassified.

An author of several books on homeland security, Juliette's memoir, *The Education of a Security Mom*, will be published by Simon & Schuster in 2016.

HARVARD UNIVERSITY RETIREES ASSOCIATION

invites you to

A Fall Lecture and Reception

with special guest

Juliette Kayyem

National Leader in America's Homeland Security Efforts

Lecturer in Public Policy

Belfer Center for Science and International Affairs, Harvard Kennedy School

"Security Mom: Unclassified Lessons for Our Homeland and Your Home"

Tuesday, October 13, 3:00-5:30

❖ **HARVARD LAW SCHOOL** ❖

Milstein Conference Center at Wasserstein Hall

2nd Floor, 1585 Massachusetts Avenue, Cambridge/corner of Everett St.

❖ **FOLLOWED BY RECEPTION** ❖

One guest only. • Free parking is available under the building.
Enter the garage at 10 Everett Street via Massachusetts Avenue.

REGISTRATION DEADLINE IS MONDAY, OCTOBER 5

Checks will be deposited after the event. No acknowledgement of this registration will be sent. No refunds after the registration deadline.

Cost: HURA Member \$15 and Guest \$20

Send registration form with check payable to HURA to
Diantha Brown, 257 High Street, Newburyport, MA 01950

Questions? Call 978-465-2262

----- CUT OR COPY AND RETURN WITH YOUR CHECK -----

Member name _____

Telephone _____ Email _____

Guest name _____

Cost, \$15 per member, \$20 per guest. Number of persons _____ Amount Enclosed \$ _____

Parking at 10 Everett Street? Yes _____ No _____ (One space per HURA member)

Retirees Use Harvard Athletic Facilities

Eighteen HURA members

gathered at the Malkin Athletic Center (MAC) on April 13 to participate in an orientation session organized by HURA Vice President Bev Sullivan and conducted by the staff of the gym. Josh Moore, area general manager of the MAC, and five of his colleagues enthusiastically welcomed the group and gave a presentation about the benefits available to Harvard retirees at the MAC and at several other Athletic Department facilities that offer recreational activities and programs. In addition to the MAC, Blodgett Pool, Hemenway Gymnasium, the Quad Recreational Center, and the Murr Center offer programs and exercise equipment.

Retirees with valid Harvard ID cards have free access to all of these facilities. They can also use the tennis courts and the squash courts at the same additional rates charged to active faculty and staff.



Malkin Athletic Center—the MAC

Call the Membership Office for more information. For a description of add-on fees for all separately priced services, go to <http://recreation.gocrimson.com/recreation/membership/faculty>.

MAC programs are typical of offerings in the other gyms and include the use of 70 pieces of cardio equipment, strength training machines, free weights, 25-yard indoor pool for lap swim and recreational swim, with smaller pool for water exercises, and a 3-lane basketball court. Additional fees are charged for group fitness

classes, specialty classes, and personal training or swimming lessons. MAC group exercises include indoor cycling, weights, indoor rowing, body conditioning, yoga, Zumba, and water fitness.

Spouses and family members of retirees may use the athletics facilities if a “plus-family membership” is added to the free membership of the retiree. The plus-family charge is the same for the families of retirees as for families of current longer-term service employees: \$100 for the 2015/2016 full year, or \$24 for the summer term and \$65 per semester.

The membership office is in the Malkin Athletic Center, 39 Holyoke St., Cambridge, 617-496-1585; email: amembers@fas.harvard.edu. Or go to <http://www.gocrimson.com/landing/index> to purchase memberships, click on Recreation. Plus-family memberships must be purchased in person. A valid Harvard ID card is required.

IN BRIEF

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whose full premiums are paid by state Medicaid programs.

Part B premiums for the unprotected 30 percent must be raised enough to offset premiums foregone due to the hold-harmless provision for the 70 percent. The monthly premium in 2016 for these other beneficiaries will rise from the current \$104.90 a month to \$159.30. Had there been a COLA, premiums for all persons in the lowest income group would have been expected to rise to about \$121.

Individuals in the 30% group whose incomes are higher than

\$85,000 (single) or \$170,000 (married) will pay multiples of the \$159.30 amount for Medicare Part B. Those with incomes between \$85,000-\$107,000 (single) or \$170,000-\$214,000 (married) will pay \$223.00 a month; \$107,000-\$160,000 (single) or \$214,000-\$320,000 (married) will pay \$318,000, and so on up to a maximum of \$509.80 a month for those in the highest income brackets that are taxed.

This information comes from various sources, including CRR Brief no. 15-14, from the Center for Retirement Research at Boston College.

Fall Flu Clinics Schedule Delayed

Due to construction in University Health Services, the schedule of when and where fall flu clinics will occur was not available in time for this newsletter. Available information about clinics will be posted at www.huhs.harvard.edu or call 617-495-5711.

Clinics will be offered at other Harvard locations, including the Law, 617-495-4414; Business, 617-495-6455; and Medical, 617-432-1370, schools; and the Kresge Cafeteria. Exact dates and times are also not yet available.

Harvard Football Game



Event Crimson vs. Princeton Tigers

Date Saturday, October 24, 2015

Time Noon

Place Harvard Stadium

Tickets:

- Adults: \$10 each
- Children under 12: free

Registration Deadline Monday, September 21, 2015

Registration Information

- This event is held regardless of the weather. There are no refunds after the registration deadline. Parking information will be sent with the tickets.
- Make check payable to HURA. Please note that checks are not deposited until after the registration deadline. Tickets will be mailed two weeks prior to the game.
- INCLUDE a self-addressed, stamped #10 envelope for tickets with registration.

Contact Information

Email: hterwedo@gmail.com

Telephone: 508-481-1165

Complete this registration form and mail with check and self-addressed envelope to Henry Terwedow, 53 Forbes Ave., Marlborough, MA 01752

----- CUT OR COPY AND RETURN WITH YOUR CHECK -----

REGISTRATION FORM

HURA member name _____

Address _____

Email _____ Telephone _____

Tickets (\$10 each) Number _____ \$ _____

Children under age 12 (free) Number _____

Total enclosed \$ _____

**Harvard University
Retirees Association**

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Cambridge, MA 02138



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HURA Website

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<http://hura.harvard.edu>.

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IN BRIEF

HURA Website Goes PIN-less

With the cooperation of Harvard Human Resource's Communications staff, the HURA website has been moved off the HARVie platform. This may seem like a ho-hum accomplishment, but, in fact, it is a big deal.

It's the same URL, but www.HURA.Harvard.edu can now be accessed without a Harvard ID or PIN (personal identification number). Try it.

That's the good news. The we're-working-on-it news is that without PINs or HarvardKeys, most retirees previously could not get to the website, so we've spent very little

time keeping it current. But HURA Board member Mary Ann Mendes and President Donna Chiozzi have undertaken to add more information of interest to retirees, update what is already there, and improve the look of the site and its access.

Internet Explorer users will find missing lines and overlapping text on the site. Try Firefox, Google Chrome, or another browser to get the full value of the website without annoying formatting problems.

If you browse the website, let us know what you think would improve its usefulness. Send your comments to Mary Ann at MaryCoughlinMendes@gmail.com.

