



HURA news

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CMS To Issue New Medicare Cards

The Centers for Medicare & Medicaid Services (CMS) has announced that all Medicare subscribers will receive new Medicare cards.

Social Security Numbers will be removed from Medicare cards to help fight identity theft and safeguard taxpayer dollars. By replacing the Social Security Number-based Health Insurance Claim Numbers (HICN) on all Medicare cards, CMS can better protect private health care and financial information and federal health care benefit and service payments.

The **Medicare Access and CHIP* Reauthorization Act (MACRA)** of 2015 requires CMS to remove Social Security Numbers (SSNs) from all Medicare cards by April 2019. A new randomly generated Medicare Beneficiary Identifier (MBI) will replace the HICN on the new Medicare cards for Medicare transactions like billing, eligibility status, and claim status.

To help users find information quickly, CMS has designed a new Medicare Card home-page linking them to the latest details at <https://www.cms.gov/medicare/new-medicare-card/nmc-home.html> to have the information needed to be ready by April 1, 2018.

Under the new system, each person enrolled in Medicare (about 150 million) will be mailed a new Medicare card with the new number beginning in April 2018. The MBI is confidential



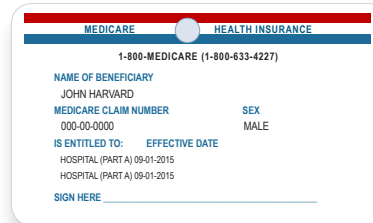
like the SSN and should be protected as personally identifiable information.

Timeline for the new Medicare cards

Moving to new Medicare numbers and cards requires a lot of changes to CMS systems and how they do business. CMS has already started this work and want to help you shift to the new MBIs.

CMS is planning to test systems that will use the MBI. Enrollees will be able to use either HICNs or MBIs to submit claims during the transition period, which runs from April 1, 2018 to December 31, 2019. After the transition period ends on January 1, 2020, you'll need to use MBIs on your claims with a small number of exceptions when you can still use either the HICN or MBI.

*Children's Health Insurance Plan



Open Enrollment Period for 2018

Retiree Benefits Open Enrollment will be Wednesday, October 25 – Wednesday, November 8, 2017. Open Enrollment information for 2018 and plan rates will be mailed in early October.

There are no plan design changes to Senior Medical Plans for Retirees age 65 and over and eligible dependents age 65 and over.

Changes of Address Any retiree who has not reported a change of address should contact the Harvard Benefits Office at 617-496-4001 or email benefits@Harvard.edu. Failure to do so may result in benefits mailings being sent to an inactive address.

COMING EVENTS

September 12, Tuesday

Ramble at the Acton Arboretum and lunch at Filhos on the Great Road in Acton. Announcements have been sent to E-list subscribers. For more information contact Paul Upson at 781-862-2827 or pwupson@gmail.com.

October 18, Wednesday

HURA Welcome Reception, Harvard Faculty Club, Main Dining and East Rooms, 3:00-5:00. \$10. Separate invitations will be mailed to all HURA members.

December 1, Friday

Holiday Luncheon

Oakley Country Club in Watertown. Registration information in the Nov/Dec *HURA News*.

Fall & Winter Sports Lineup

Football

Crimson vs. Lafayette

Saturday, October 14, 12:00 p.m. Ticket pricing: HURA member adult \$10; non-member adult \$15. Youth \$5. Registration deadline: September 22. Contact Henry Terwedow at 508-481-1165 or hterwedow@gmail.com. Registration information will be sent to all E-List subscribers.

Women's Hockey

Crimson vs. Princeton

Saturday, December 2, 3:00 p.m. Ticket pricing: HURA member adult \$7; non-members adult \$10. Youth free. Registration information to E-List subscribers.

Men's Hockey

Crimson vs. Princeton

Friday, January 12, 7:00 p.m. Ticket pricing: HURA Member adult \$10; non-member adult \$15. No youth discount. Registration information to E-List subscribers.



Message from the President

The Chinese curse “*May you live in interesting times*” seems to capture our current state of being. The wide eyes and open mouths of this past summer will, most likely, not change much with the fall weather. Upheavals, uncharitable behavior, and the absence of kindness seem more prevalent than ever, and not limited to the political climate.



There is, however, a respite—a happy place. Forgive me for being Pollyannaish in espousing the benefits and pleasures of the Harvard University Retirees Association, but I speak the truth! Whether you are a new or long-time retiree, know that the absolutely best reason to join HURA is the pleasure of seeing friends and former colleagues. We are lovely, civilized, fun folk who share that strong Harvard bond, a curiosity for continued knowledge, a penchant for art and literature, a love of good food and beautiful places, and finally, the time to enjoy it all.

In addition, communication and connections are paramount to our mission. The HURA newsletter and e-news blasts are members-only benefits. At the beginning of each year, all 4,600-plus Harvard retirees receive the fall newsletter, after which, it is limited to dues-paying members. You will not get a better value for your \$20 annual membership. And the free subscription to the *Harvard Health Letter* available to HURA members is itself a \$20 value.

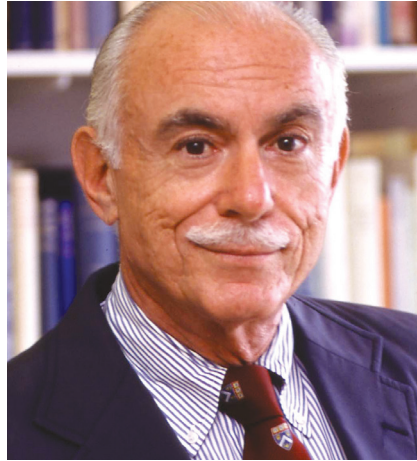
On the heels of last year’s very successful and well received schedule of activities, the HURA Board met in June to plan for 2017-18 and beyond. We also took the time to poll our members for ideas and suggestions. We promise even more interesting discussions, cultural events, and handy and helpful learning experiences. There is one thing that we cannot improve upon—the warmth and liveliness of you. Be with us. Stay connected. One caveat—it is habit forming!

All best,
Donna Chiozzi

Shinagel Shared Stories of His Life At Annual Meeting

Former Dean of Continuing Education Mike Shinagel was the featured guest speaker at HURA's Annual Meeting and Luncheon in May. He talked about his past and finding at Harvard the happiness that is an American trait and a right. Happiness, he said, is to be dissolved into something completely. And at Harvard, he was happy.

His inspiring memoir, *Holocaust Survivor to Harvard Dean*, traces the highlights of his remarkable career from childhood in Vienna, Austria, to his family's terrifying exodus from Hitler's Europe (1938-1941), a refugee life and public school education in New York (1941-1951), a false start in agriculture at Cornell University (1951-1952), service with the U.S. Army in Korea (1952-1954), college on the G.I. Bill at Oberlin (1954-1957), doctoral studies on a national fellowship and academic administration at Harvard University (1957-1964), and a fifty-year academic career of teaching and administration that included Cornell University (1964-1967), Union



College (1967-1975), and Harvard University (1975-2013).

At his retirement in 2013, he was acclaimed as the longest serving dean in Harvard history and as one of the transformative leaders of the University. His memoir shows how his entrepreneurial management style enabled him to innovate with

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new initiatives and new academic programs for the benefit of both the internal Harvard community and the external community of adult learners in Greater Boston. With the advent of distance education, the reach of the Harvard Extension School became global.

Mike spends his retirement years as a distinguished lecturer in extension at Harvard, teaching graduate seminars on satire and the English and American novels, directing Extension's master's theses in literature, and participating in professional development workshops on leadership and decision-making in the Division of Continuing Education. He continues to serve as a lecturer and study group leader on Harvard Alumni Travel Tours around the world.

One of his students in English was the granddaughter of Hiram Bingham IV, who had issued visas for thousands of Jews to flee Europe, including Shinagel's family. Bingham was later sent to Argentina as punishment for these acts of kindness.

Preliminary Member Survey Results

Of the first 820 members to renew their HURA memberships for the coming year, 740 completed all or portions of the five-question survey that was included in that mailing. Of this group, 188 reported attending at least one HURA event in the past year; 230 responded "yes" to the question that they were likely to attend a HURA event in 2017-2018. An even larger group (384) responded "maybe" to that question. The HURA Board will be pondering how to entice this latter group into more active participation.

On the question of the costs of HURA events, 128 viewed them as a bargain, 384 saw them as fairly

priced, and only 16 felt they are too expensive. Over 200 members made specific new event recommendations to explore, and many endorsed specific recurring HURA events. More than 50 members expressed a willingness to assist the Board in producing events – either now, or in the future. There is much data to analyze, and the Board will be doing that in upcoming fall meetings but will need to reduce new program suggestions to a manageable number.

Thanks to our members for their great survey responses.

Paul Upson, Treasurer

IN BRIEF

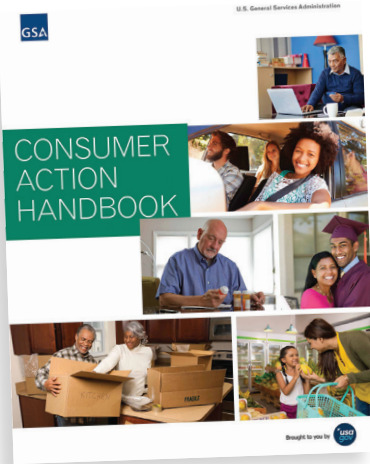
2017 Consumer Action Handbook Available

When you shop, you want to get the best value, without being taken advantage of. You want to feel confident about your purchases, regardless of what you buy, where you shop, or how you pay. The tips and resources in USA Gov's *Consumer Action Handbook* can help you achieve these goals.

The handbook brings together consumer information from across the government. It includes practical questions to ask and factors to consider when you buy products and services. It features topics that affect everyone, such as credit reports and identity theft. It also addresses specific issues, like managing someone else's finances and gas pump skimming. You'll also find tips for detecting and reporting many other types of scams.

Despite your best efforts, sometimes a product doesn't work or a company doesn't deliver on the service you paid for. It can be frustrating to figure out who can help with these, and many other consumer concerns. The *Consumer Action Handbook's* directory provides contact information for local, state, and federal government agencies, corporations, and consumer organizations. The sample complaint letter and directories give you tools to resolve your consumer questions.

This just scratches the surface of all the information in the handbook.



Learn more and become a confident consumer. Order free print copies at <https://cah.gpo.gov/cah-form.aspx> for yourself and for a friend or download the PDF version at <https://www.usa.gov/features/order-your-free-copy-of-the-2017-consumer-action-handbook>.

Harvard Health Letter

HURA members may sign up for their free subscription to the *Harvard Health Letter* by sending their mailing address to MCH12938@comcast.net.

A number of subscribers have asked if they can also view the newsletter online. Current print subscribers can register online to view current articles, download full issues in PDF, access back-issues archives, etc. If you subscribe to the print newsletter, you are eligible to read articles from the current issue, as well as any in the online archive. You only need to activate your account once. When activating your account, you will create a login and password.

Visit <https://www.health.harvard.edu/activate> to register your account.

The customer number that it asks for is an 11-digit identifier above your name on the label attached to the envelope in which you receive your print copy of the newsletter.

Once you're signed in, you'll see your *Harvard Health Letter* subscription in the "My Library" section.

New Email Addresses

If you change your email address, please let us know. A number of old Verizon addresses have stopped working, and your old Harvard.edu address

often doesn't survive the time it takes you to get to your retiree home.

Reminder

If you have not joined or renewed your HURA membership, this will be your last issue of *HURA News*. Renewal letters were sent out in June. If you can't find yours, contact Membership Secretary Carleen Farrell, 38 Ronald Road, Arlington, MA 02474 or by email at HURAmembership@gmail.com.

AROUND THE HOUSE

LED Lights

If you are still confused about the difference between the old incandescent light bulbs and the new LED bulbs, this recent *Boston Sunday Globe* Consumer Reports Product Review may be helpful.

Use the information on the lighting facts label, covering features such as color temperature and lumens. LED bulbs around 2,700 K (Kelvin temperature) on the color temperature scale cast a warm yellow light similar to the outmoded incandescent bulbs, making them a good general-purpose choice. Bulbs with a temperature around 3,000 K have a whiter light that's better suited to bathrooms and laundry rooms. As for brightness, look for bulbs with 800 lumens to get the equivalent of a 60-watt incandescent bulb.

Cleaning Dirty Sponges Only Helps the Worst Bacteria

We recently reported that microwaving a sponge kills its tiny residents, but we were only partly right. It may nuke the weak ones, but the strongest, smelliest, and potentially pathogenic bacteria will survive.

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Transitions on the HURA Board at Annual Meeting

John Collins was elected Director for a three-year term at the May HURA Annual Meeting.

While director of the Gutman Library at the Harvard Graduate School of Education (GSE), John was named Distinguished Education and Behavioral Sciences Librarian by the Association of College and Research Libraries (ACRL) in 2008. He received an Ed.D. from Boston University. He was both a member of the faculty and the director of the Library at Harvard for 28 years before he retired in 2013. John was also director of the Special



Studies Masters Program at GSE, a faculty advisor for Harvard College freshmen, and the author and editor of many publications, including *The Greenwood Dictionary of Education* (Greenwood Press, 2011).



work on innovative programs with other members of the Board.

Henry Terwedow, who had just completed two 3-year terms as Director, was awarded Director, Emeritus status. He will continue managing



HURA's sports programs and the popular Boston Pops event.

Joel Monell, former GSE associate dean, retired from the Board after serving two 3-year terms. During his time on the Board he worked

Left to right: John Collins, Sydney Fingold, Henry Terwedow, and Joel Monell

Sydney Fingold was elected to a third term as Director following a year's hiatus from the Board. She will

on member surveys and participated in a program to increase faculty membership in the Association.

Cleaning Dirty Sponges

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Then they will reproduce and occupy the vacant real estate of the dead. Your sponge will just be stinkier and nastier, and you may come to regret having not just tossed it, suggests a study published in July in *Scientific Reports*.

The scientists were surprised to find how densely microbes



occupied such close quarters: About 82 billion bacteria were living in just a cubic inch of space. They said that's the same density of bacteria you can find in human stool samples, and there are probably no other places on earth with such high bacterial densities.

The study, which was reported in the *New York Times* on August 4, 2017, concluded that the best thing to do is replace kitchen sponges as frequently as weekly.

<https://www.nytimes.com/2017/08/04/science/sponges-bacteria-microwaving-cleaning.html>

IN MEMORIAM

Neil Chayet, 1939-2017

Famed "Looking at the Law" radio host, lawyer who focused on medical issues, and HURA speaker, Neil Chayet (J.D. '63) died recently at the age of 78. He was one of our most popular Annual Meeting speakers (2012) and has been an honorary member of HURA since then. He leaves the world a legacy of making the law understandable.



Social Security COLA, the CPI-W and CPI-E

The determination of a FY 2018 Cost-of-Living Adjustment (COLA) for Social Security payments will be made by comparing last year's and this year's third quarter averages (July, August, and September) of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). As of June 2017, the CPI has increased each month (except November) by a total of 1.51%. If this trend holds, there should be a modest increase in Social Security checks starting in January 2018.

The CPI-E (elderly) is a measure that many feel more accurately reflects the cost-of-living situation than the CPI-W for those who are age 62 or older.

CPI-E

According to the U.S. Bureau of Labor Statistics, from December 1982 through December 2011, the CPI-E rose at an annual average rate of 3.1%, compared with increases of 2.9% for the CPI-W. There are several reasons that older Americans faced slightly higher inflation rates over those 29 years. First, older Americans devote a substantially larger share of their total budgets to medical care. The share of expenditures on medical care by the CPI-E

population is roughly double that of the CPI-W population. In addition, over the 1982–2011 period, medical care inflation increased significantly more than inflation for most other goods and services (5.1 % annually for medical care, compared with 2.8% for all items less medical care). Second, older Americans spend relatively more on shelter, and during the last 29 years shelter costs have modestly outpaced overall inflation.

H.R. 1251: CPI-E Act of 2017

was proposed by Rep.

John Garamendi (D-CA) at the end of February, cosponsored by 36 other Democrats and one Republican. It would require Social Security and many federal programs to use the Consumer Price Index for the Elderly to calculate cost-of-living adjustments in retirement benefits. The bill has been referred to the House Committees on Ways and Means, Veterans' Affairs, Oversight and Government Reform, and Armed Services.

In a Congress determined to cut government spending, however, one should not expect much action on this Bill.



Mt. Auburn Cemetery Tour Highlights History, Architecture

On a lovely spring morning in May, thirty eight HURA members and guests joined Curator Meg Winslow for a tour of Mt. Auburn Cemetery. The cemetery is a National Historic Landmark, known for its horticultural beauty and landscape design, and the tour highlighted its history and significant styles of architecture and monuments. Lunch was provided in Bigelow Chapel where Meg discussed the architecture of the building and the significance of its beautiful stained glass windows.



HURA members and guests gather before historic Bigelow Chapel, the oldest building on the cemetery grounds.



Curator Meg Winslow describes the architectural style of one of the monuments.

HUHS Flu Clinics October through December this Season

For the upcoming flu season, walk-in clinics will be every Monday and Tuesday (except University holidays) from October 2 to December 12.

The slightly later start date this year is based on concerns that immunizing earlier might not provide lasting immunity for the entire flu season, as supported by a nationwide trend of increased numbers of cases later in the year in March and April. A HUHS case was diagnosed as late as May this past year. Waning immunity was more prevalent in the elderly if flu immunizations were given too early in the season.

The Monday and Tuesday walk-in clinics will return to University Health Services, 6th floor in the new **Monks /Bock rooms in**

the Smith Center. They will not be at 124 Mt. Auburn St. as they have been for the past two years. The most convenient access is via the four-bank elevators to the 6th floor, which will bring people close to the flu clinics rooms. The regular Mt. Auburn St. HUHS elevators come to the 6th floor, but it is a longer walk down the hall.

At walk-in clinics, everyone in the Harvard community—with a Harvard ID—is accepted, regardless of their insurance plans, but not for the high dose vaccine appointments. People should talk with their primary care providers to decide which flu vaccine is appropriate for them. Spouses who do not have their own HUGHP card or Harvard ID card are not

eligible for these clinics. Remember to bring your card with you.

The **“high-dose” vaccine** will be available as an option for those over 65, but only by appointment after October 2 at University Health Services and only for those with Medicare or HUGHP insurance will be able to make these appointments. Those who have other insurance will need to see their own medical providers if they want the high-dose vaccine.

Clinics will be offered at other Harvard locations, including the Law, Business, Education, and Medical schools, and the Kresge Cafeteria. Exact dates and times are not yet available. All of the available information about clinics is posted at www.huhs.harvard.edu.

It's Halloween; Spend the Night with Count Dracula

Armed with courage and hopefully garlic, two horror fans, a brother and sister from Canada, dying for a thrill, became the first guests in almost 70 years to spend a night at Dracula's castle in Transylvania on Halloween last year. They were the winners in an Airbnb global contest of the unique chance to stay at the brooding fortress perched on a rock above the misty Carpathian valley in central Romania.

Officially called Bran Castle, the 11th-century mansion is a landmark tourist attraction made famous by Irish author Bram Stoker's 1897 Gothic novel *Dracula*. Of the 500,000



<http://www.bran-castle.com/gallery-castle.html>

annual tourists, many choose this time of year to cram inside the castle and explore its many spooky nooks and crannies among the castle's 57 rooms across four floors.

Although Stoker never visited Romania, his description of the count's eerie home matches that of the Bran fortress, thus giving rise to the myth.

Like young London lawyer Jonathan Harker in the novel, a horse carriage took the Airbnb winners up a winding road to Bran Castle on October 31.

Here, they were greeted by none other than Stoker's great-grandnephew who played host for the evening.

After a candlelit dinner, the visitors were shown to their night's resting place—two large velvet-lined coffins.

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It's Halloween

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"We want to instill a sense of fear in an authentic way, not like some fairground attraction," reported Dacre Stoker, a self-proclaimed "vampire expert" and author. "During his first few hours at the castle, Harker had no idea about the horror that was about to befall him," he added with a conspiratorial grin.

The castle was built in 1212 by the

Teutonic Knights. Its prison cells also once held the cruel 15th-century prince Vlad Tepes, who notoriously impaled his victims and inspired Dracula's character. The property housed numerous aristocrats over the centuries before eventually becoming the summer residence of Queen Mary of Romania. The Romanian Communist regime seized it at the end of World War II, but in May 2009, it

was returned to the children of Princess Ileana of Romania—Dominic, Elisabeth and Maria Magdalena, who have since turned it into a profitable private museum.

You can visit the castle via a YouTube video at https://youtube/UHRcQmQ_hK0

This article was adapted from a piece by Agence France-Presse.

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.