



HURA news

SEPTEMBER-OCTOBER 2018
VOL. XXXIV, No. 1

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Health Benefits Updates for Fall

The 2019 Open Enrollment period for retiree benefits will be Wednesday, October 31 through Wednesday, November 14, 2018.

Open enrollment materials will be mailed on October 19th to the home address Harvard has on file. If your mailing address has changed in the past year, please remember to update Harvard Benefits (617-496-4001 or benefits@harvard.edu) with your new address. Changes must be received no later than September 28, 2018 to ensure systems get updated in time for the mailing.

Materials mailed to your home will include new medical and dental rates effective January 1, 2019. Please note that if someone in your family is over age 65 and someone is under age 65

and eligible for coverage in a Harvard health plan, information will be sent separately to each person about that coverage.

Plan to attend the meeting on Monday, November 5, 10:30-noon, with HR Benefits Representatives to chat about

Harvard benefits and answer questions retirees may have about their current coverages, especially during the Open Enrollment period. See more details under Coming Events on page 2.

For more information on Harvard-sponsored health, mental, and dental plans, consult pages 5-11 in the 7th edition of *Harvard Resources for Retirees* just published by HURA and recently mailed to all HURA members. Find a description of its contents on page 4.



HUHS Walk-In Flu Clinics, Fall 2018

For the up-coming flu season, walk-in clinics at University Health Services will be every Monday and Tuesday from October 1 to December 11 (no clinic Oct. 8), from noon to 3:00, in the Monks/Bock rooms on the 6th floor of the Smith Campus Center.

At walk-in clinics, everyone in the Harvard community—with a Harvard ID or HUGHP card—is accepted, regardless of their insurance plans. Spouses and qualified domestic partners who do not have their own cards are not eligible for these clinics. Remember to bring

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Use Your Time Well During Doctor Visit

The National Institute on Aging <https://www.nia.nih.gov/> suggests five ways to make the most of your time at the doctor's office.

1. Be Honest

It is tempting to say what you think the doctor wants to hear—for example, that you have been exercising more or eating a more balanced diet than you really do. While this is natural, it's not in your best interest. Your doctor can suggest the best treatment only if you say what is really going on.

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COMING EVENTS

OCTOBER 5, FRIDAY, 2:30: Installation of Lawrence S. Bacow, Harvard's 29th president, in a ceremony filled with centuries-old traditions. Tercentenary Theatre, Harvard Yard. **Indicate your intention** to request tickets in the general seating area, so that we may reserve them, by emailing to Malcolm Hamilton at mch12938@comcast.net.

Two tickets maximum per person.

To obtain tickets in the general seating area, send a stamped, self-addressed envelope to Malcolm Hamilton, 30 Mill St. Apt 423, Arlington, MA 02476. Tickets will be mailed the week of September 17– or earlier as they become available.

OCTOBER 18, THURSDAY, 3:00-5:00: Annual Fall Reception. Harvard Faculty Club. A time to catch up with old friends with exquisite munchies and beverages in a quintessential Harvard setting. Registration flyers will be mailed to HURA members by U.S. mail and the E-List in mid-September.

OCTOBER 30, TUESDAY, 2:00-4:00: Judy Kugel, Harvard author of 70-Something: Life, Love, and Limits in the Bonus Years. Phillips Brooks House living room. See review opposite. Sign up by contacting Margaret Carayannopoulos at margaretc15@comcast.net, 781-820-7408.

NOVEMBER 5, MONDAY, 10:30-NOON: Meet with HR Benefits Representatives to chat about Harvard benefits and answer questions retirees may have about their current coverages, especially during the Open Enrollment period.

114 Mt. Auburn St. Room 406

Free, but registration required. Sign up by emailing HURA V.P. Bev Sullivan, bevpeter@verizon.net or call 781-646-8346. If you have a specific question or topic you want covered, please include it.

DECEMBER 7, FRIDAY, 11:30-2:00: Holiday Luncheon at the Oakley Country Club. Registration information will be in the Nov/Dec issue of *HURA News*.

SPORTS

OCTOBER 12, FRIDAY, FOOTBALL: Crimson vs. Holy Cross Crusaders. Oct 12 Friday 7:00 p.m. On the 50-yard line, section 7, rows M and N. Tickets: Adult \$10, Youth/Students free. **Deadline: Sept 19.**

DECEMBER 1, SATURDAY, 3:00: Women's Hockey: Crimson vs. Union College Dutchwomen. Tickets: Adult \$5 & Youth/Student Free. **Deadline: Nov. 8.**

Information: Henry Terwedow, 53 Forbes Ave., Marlborough, MA 01752. hterwedo@gmail.com, 508-481-1165
Registration information will be sent to HURA E-List and posted on the website at HURA.Harvard.edu.

Kugel pens book about being 70-something

HURA's author series continues this fall

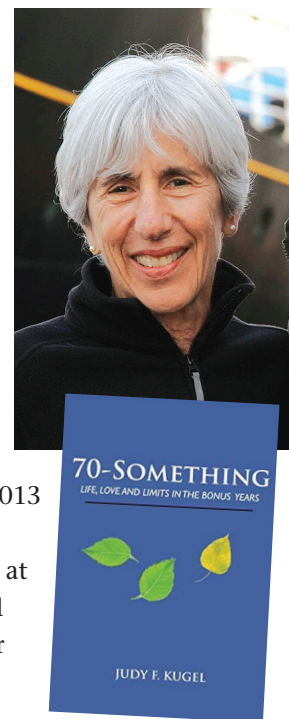
on Tuesday October 30, 2:00-4:00, in the Phillips Brooks House living room with a Harvard author who talks of the trials and tribulations of aging—and life after Harvard.

Judy F. Kugel's *70-Something: Life, Love, and Limits in the Bonus Years* [2017] describes the unique challenges of living in the eighth decade of life, as anyone already in or nearing it well knows. That's why readers frequently find themselves

nodding in recognition when reading this book, based on Kugel's popular twice-weekly blog www.70-something.com that *The New York Times* described as "quietly dramatic". She shares often tender, inevitably wise, and frequently humorous insights into life.

Kugel describes her sense of loss on leaving her work community in 2013 after thirty-three years as associate dean of students at Harvard's Kennedy School of Government and of her successful quest for an engaging retirement. Her candid descriptions of married life, parenting, health issues, and friendships offer a sensitive look at how aging shapes our relationships. Kugel's scope is broad. Enjoy her take on travel, food, and exercise. You'll relate to her attempts at wrinkle eradication, to seeing her mother in the mirror, and to reminding herself to be grateful for every day of her bonus years.

Registration The event is free, but we request that you sign up so we can keep track of numbers. Send an email message to Margaret Carayannopoulos at margaretc15@comcast.net or call 781-820-7408. Provide your name and contact information in case of change of venue or time. Notices will be sent to all HURA E-List subscribers in early October.



Holyoke Center Becomes Smith Campus Center

The Richard A. and Susan F. Smith Campus Center, formerly Holyoke Center, is reopening this fall as “a dynamic, vibrant, central gathering space for the Harvard community, Cambridge residents, and for the many who visit our campus every day,” Vice President for Campus Services Meredith L. Weenick '90 told *Crimson* staff writer Yasmin Luthra.

There will be eight food vendors in the Campus Center. The seven confirmed vendors are Bon Me, Swissbäkers, Blackbird Doughnuts, Pavement Coffeehouse, Saloniki, and Whole Heart Provisions. A restaurant and bar are planned for the top (10th floor) of the building, which is restricted to holders of Harvard ID cards—including retirees.

The general public will be able to access all of the first floor of the Campus Center and most of the second floor, excluding office spaces. The Center will include restrooms in the welcome area that are available to the public, and anyone will be able to purchase food, access Harvard visitors' information, and purchase tickets to Harvard events in the new Box Office location.

The first floor will also feature an



CREDIT: HOPKINS ARCHITECTS

indoor courtyard with plant species that are indigenous to New England, changing color with the four seasons.

Upon entering the Smith Campus Center, visitors will be welcomed by a large information desk, a wall map of campus, a ticket office, and Pavement Coffeehouse. Proceeding into the building, they will come to the “Harvard Commons,” a large, airy space fit to host approximately 1,600 people and floored with white tile. Bleacher-like steps provide a casual seating area, along with more standard forms of seating. The Commons will also have a stage for student

performances and other events, including movie nights and presentations.

The second floor provides space for quiet study, with isolated study spaces, couches, tables, and four fireplaces. Indoor bridges connecting sections of the second level lead to collaboration spaces, some to be reservable by student groups.

Two express elevators will go between the first and second floors of the Center and the tenth floor without stopping at the administrative floors in between. The tenth floor will be accessible only to Harvard affiliates.

SAVE THE DATE

THURSDAY, OCTOBER 18

Harvard University Retirees Association Annual Fall Reception

For HURA Members and Guests

Join your friends and colleagues for a relaxed gathering featuring hors d'oeuvres, sweets, beverages, and music

HARVARD FACULTY CLUB

3:00-5:00 p.m.

Invitations will be mailed to HURA members in mid-September.

HURA Publishes New Edition of Harvard Resources Guide

As many benefits-eligible Harvard retirees already know, most benefits they enjoyed during their working years continue in retirement. But many people don't know just how extensive that list of benefits really is. To make sure you are not overlooking any, HURA has just published the 7th edition of **Harvard Resources for Retirees, 2018-2020**.

This 50-page compilation of benefits, services, and perks that are available to Harvard retirees covers health, medical, and dental plans; investment and retirement contracts; a broad range of financial and legal programs; and University connections, such as parking, email, online resources, access to the libraries and museums, and the use of the new HarvardKey and two-step authentication for access to the more

personal resources. The section on **Buying and Selling** covers Harvard Real Estate services, HARVie classified ads, and discounted tickets from Outings & Innings. **Entertainment and Dining** describes A.R.T. productions, Dining Services cafés, membership in the Faculty Club, and sports events, among others. The section on **Learning** includes auditing courses, continuing education courses at Extension and Summer School, participation in the Harvard Institute for Learning in Retirement, and the Tuition Assistance Plan (TAP), which continues to be available to retirees. Under **Libraries** you will find infor-

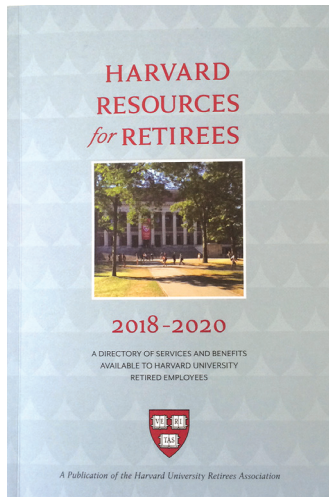
mation on access and borrowing in Harvard's vast library system. **Museums** covers the Harvard Art Museum, Harvard Museums of Science & Culture, other Harvard museums, and privileges in non-Harvard museums. **Transportation and Parking** goes into the details of obtaining daily parking passes and describes the new metered spaces, the use of shuttle buses, and bike rentals.

Throughout the book, references are made to services for spouses and qualified domestic partners and special privileges offered to surviving spouses of HURA members—including their own Harvard ID cards.

Extensive links to websites are included, as well as updated contact information—and a two-page supplemental Harvard telephone directory. Unlike previous editions, the 7th includes a five-page index to assist users in finding quickly the information they need.

Copies of this guide have been sent to all HURA members. Others may purchase a copy for \$20, which coincidentally is the same as dues for a year's membership in HURA—so why not join if you are a benefits-eligible nonmember Harvard retiree—and request your free copy of the guide?

Updated information and changes will be sent to all HURA members who subscribe to the HURA E-List. Notices will be posted on HURA's website at HURA.Harvard.edu and at facebook.com/HUretirees.



Frequently Asked Questions about returning to work

What happens to my retirement benefits if I go back to work at Harvard?

This is a challenging question and not as straightforward as it may seem.

If you go back to work at the University as a temporary employee after retiring, there is no impact to the retirement benefits (pension or health insurance) you are receiving.

If you go back to work as a regular employee even part-time, but are benefits eligible, your existing Harvard retiree medical plan will terminate, and you will be eligible for the Harvard medical plan of an active employee. Even if you do not want the active-employee medical coverage, you cannot keep the retiree medical. It is also up to you, if over age 65, whether you cancel Medicare B and then resume it again when you leave the University.

If you return to Harvard employment in a job working at least 17.5 hours a week or 1,000 hours a year, you will be eligible to make contributions to your retirement plan. If you are in pay status receiving a pension benefit, returning to work will not impact your current pension benefit. However, if you are eligible for and have not yet begun to receive a pension payment, you will not be able to begin receiving it while you are an active benefits-eligible employee.

In any case, HR recommends that a retiree returning to Harvard speak with Benefits Office staff about the specific position including hours to be sure you understand the impact to your individual current retiree benefits.

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Prof. Bob Kegan with Joel Monell and John Collins, all “alumni” of the Ed School, at the HURA Annual Meeting.



Leta Serafim signs copies of her mystery book at the HURA/ Arlington Seniors program.



Malcolm Hamilton, HURA past president and downsizing program organizer.



Old friends and colleagues gather for the fall reception at the Faculty Club.

2017/2018 HURA Programs in Review

- 1** Acton Arboretum Ramble. Sept. 12, 2017. (19)
- 2** Men’s football: Crimson vs. Lafayette. Oct. 14, 2017. (27)
- 3** Fall Reception at the Harvard Faculty Club. Oct. 18, 2017. (108)
- 4** Holiday Luncheon at the Oakley Country Club. Our traditional gathering, with upbeat music by Paul White at the keyboard. Dec. 1, 2017. (139)
- 5** Men’s Hockey: Crimson vs. Princeton Tigers. Jan. 12, 2018. (28)
- 6** Hasty Pudding Theatricals: *Intermission Impossible*. Feb. 11, 2018. (12)
- 7** HURA Day: Downsizing, focusing on the decision of

There were twelve HURA programs last year. They are listed here with dates and attendance counts by HURA members and their guests. All figures are based on those who registered, not accounting for no-shows.

- whether to age in place or move to smaller quarters—while the decision is still yours to make. March 12, 2018. (156)
- 8** Boston Ballet: Prokofiev’s *Romeo and Juliet*. March 25, 2018. (26)
- 9** Author Series: Writer of Greek mysteries, Leta Serafim; held in Arlington at the Senior Center. April 12, 2018. (48)

- 10** Harvard Business School Tour: Hosted by Jim Aisner, HBS Director of Media and Public Relations, on a walking tour of the main buildings and architectural features on May 11, 2018. (38)
- 11** Boston Pops: Leonard Bernstein Centennial Tribute. May 17, 2018. (53)
- 12** Annual Meeting: with speaker Robert Kegan,

Meehan Professor of Adult Learning and Professional Development, Emeritus, at Harvard Graduate School of Education. In the 1970s, he said, it was believed that adult development was over by the 20s. Now it is understood to be a lifelong process. May 29, 2018. (125)

The total attendance count at all events was 758 persons. Individuals are counted once for each event attended. The same individual attending six events is counted as six attendances. 564 (75%) were members. 194 (25%) were their guests. 266 HURA members (21% of total HURA membership) attended at least one program.



HURA director Sydney Fingold, who served on the event planning committee, with HURA president Donna Chiozzi and Suzanne Styffe of Cambridge Neighbors.



Jim Aisner led a tour of the Business School campus.



Board member Mary Ann Mendes and her sister Beth Tolson at the Annual Meeting.

Walk-In Flu Clinics, Fall 2018

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your card with you.

New this year, these clinics will offer the high-dose flu vaccine to those who are age 65 or over, as well as the standard vaccine. The CDC does not recommend or advocate for any particular vaccine, so HUHS staff suggest that those age 65 or over discuss with their primary care provider whether they should have the high dose vaccine or not.

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.

The new shingles vaccine (Shingrix) is on back order and not expected until late 2018 or early 2019.

Donna Campbell RN/NP

Use Your Time Well During Doctor Visit

Continued from page 1

2. Decide What Questions Are Most Important

Pick three or four questions or concerns that you most want to talk about with the doctor. Write them down and take the list with you. You can tell him or her what they are at the beginning of the appointment, and then discuss each in turn. If you have time, you can then go on to other questions.

3. Stick to the Point

Although your doctor might like to talk with you at length, each patient is given a limited amount of time. To make the best use of your time, stick to the point. Don't ask irrelevant questions that waste time, like "Have you had a vacation yet this summer?" For instance, give the doctor a brief

description of the symptom, when it started, how often it happens, and if it is getting worse or better.

4. Share Your Point of View About the Visit

Tell the doctor if you feel rushed, worried, or uncomfortable. If necessary, you can offer to return for a second visit to discuss your concerns. Try to voice your feelings in a positive way. For example, you could say something like: "I know you have many patients to see, but I'm really worried about this. I'd feel much better if we could talk about it a little more."

5. Remember, the Doctor May Not Be Able to Answer All of Your Questions

Even the best doctor may be unable to answer some questions. Most doctors will tell you when they don't have answers. They also may help you find the information you need or refer you to a specialist. However, if a doctor regularly brushes off your questions or symptoms as simply a part of aging, think about looking for another doctor.

NIA: May 18, 2017



COMING UP! HARVARD FOOTBALL CRIMSON VS. HOLY CROSS CRUSADERS

Friday, October 12 • 7:00PM

Harvard Stadium

Tickets: Members & guests \$10 each

Students and children FREE

Come join us on the 50-yard line!

Section 7, Rows M and N

SEE COMING EVENTS ON PAGE 2 FOR DETAILS

HURA Membership Renewal

As of this printing, we have received more than three-quarters of our renewals from HURA members. For those who do not renew, this will be your last issue of *HURA News* and you will also be removed from the HURA E-List.

To keep your membership active, send dues (\$20, check payable to HURA) to Carleen Farrell, HURA Membership Secretary, 38 Ronald Road, Arlington, MA 02474 no later than October 1.

huramembership@gmail.com

If you are not currently a HURA member, you are receiving this copy of *HURA News* with our compliments! To continue receiving *HURA News* and to sign up for E-List communications and the newly updated *Resources for Harvard Retirees*, simply email Carleen Farrell (huramembership@gmail.com) with your name, address, preferred email address, and telephone number. She will sign you up for your complimentary membership until June 30, 2019.

Correction:

Cynthia Toomer writes “I’m sad to see notices of retirees’ passing in the newsletter, but I have to ask this. Can you please correct In Memorium to In Memoriam? It’s bad Latin and not worthy of Harvard.” Sorry, Cynthia. We all missed that. [*HURA News* May/June 2018.]



HURA

BY THE NUMBERS

HURA Member Demographics

- Altogether, there are 4,750 Harvard retirees.
- 1,273 of them (26.8%) are HURA members.
- Nearly 80% of all Harvard retirees live in Massachusetts.
- 86.6% of retirees who are HURA members live in Massachusetts.

WHERE DO THEY LIVE?

States with five or more HURA members

- Massachusetts 1,103
- Florida 34
- New Hampshire 29
- Maine 20
- California 7
- Virginia 7
- Rhode Island 6
- New York 6
- Pennsylvania 5
- North Carolina 5

INTERNET ACCESS

Internet access by HURA members* is of interest to HURA because more and more of our communications are through email, the HURA website, and Facebook.

9.3% of HURA members DO NOT have or have not reported that they have access to email; about half of them retired before 2000.

90.7% of members DO have email; only 11.7% retired before 2000.

The obvious conclusion is that recent retirees are more likely to have email than those who have been retired longer and are older. At some point in the future, HURA will feel confident that it can communicate with all retirees via electronic media—but not yet.

WHERE DO THEY LIVE IN MASSACHUSETTS?

Towns and cities where 10 or more HURA members live – all in eastern Massachusetts

- Arlington 83
- Belmont 42
- Boston 45
- Brookline 31
- Cambridge 170
- Chestnut Hill 12
- Concord 17
- Jamaica Plain 18
- Lexington 47
- Lincoln 10
- Malden 12
- Medford 30
- Melrose 12
- Milton 10
- The Newtons 36
- Quincy 14
- Somerville 28
- Waltham 15
- Watertown 35
- Wellesley & Wellesley Hills 14
- Woburn 11

HURA MEMBERS BY GENDER

- 869 women (68.2%)
- 404 men (31.8%)

* Based on members reporting whether they have email. Membership figures are from June 30, 2018.

**HARVARD UNIVERSITY
RETIRES ASSOCIATION**

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Cambridge, MA 02138



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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
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HURA FACEBOOK PAGE

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

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Frequently Asked Questions about returning to work

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What happens if I work anywhere while receiving Social Security?

You can get Social Security retirement benefits and work at the same time. However, if you are younger than full retirement age (between 65 and 67) and make more than the yearly earnings limit, your benefit will be reduced. Starting with the month you reach full retirement age, the Social Security Administration (SSA) will not reduce your benefits no matter how much you earn.

SSA uses the following earnings

limits to reduce your benefits: If you are under full retirement age for the entire year, \$1 is deducted from your benefit payments for every \$2 you earn above the annual limit.

For 2018 that limit is \$17,040.

There is a different calculation for the year in which you reach full retirement age.

What counts as earnings?

SSA counts only the wages you make from your job or your net earnings if you're self-employed. They include bonuses, commissions, and vacation pay. But they don't count pensions, annuities, investment

income, interest, or veterans or other government or military retirement benefits.

Your benefits may increase when you work.

So long as you continue to work, even if you are also receiving Social Security benefits, you will continue to pay Social Security taxes on your earnings. SSA will check your record every year to see whether the additional earnings you had will increase your monthly benefit. If there is an increase, they will send you a letter telling you of your new benefit amount.

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. On the web: www.HURA.harvard.edu