



HURA news

SEPTEMBER-OCTOBER 2019
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FALL 2019 BENEFITS ANNOUNCEMENTS

Harvard Pilgrim and Tufts Health plans to merge

The August announcement of a merger between Harvard Pilgrim Health Care and Tufts Health Plan does not impact the Harvard senior health plan options at this time. Harvard Benefits has no further information than what has been published and, while the merger agreement was approved by both organizations' boards, state and federal regulatory approval is still required. As we learn whether there will be any changes to the Harvard senior plan offerings, HPHC Medicare Enhance and Tufts Medicare Preferred HMO, we will pass information along.

Even after a merger, the new health insurer would be smaller than their major competitor, Blue Cross Blue Shield of Massachu-

sets, which is currently the third insurer of Harvard's senior health plans for retirees.

(See reporting in the *Boston Globe*, August 15, 2019, pages 1 & A13, and August 16, pages B5-B6.)

OPEN ENROLLMENT
October 23 - November 6, 2019

Benefits annual open enrollment period will be Wednesday, October 23 to Wednesday, November 6, 2019. This is the one time you can make changes to your medical plan during the year without a qualifying life event. Information packages will be sent to your home address the week of October 7. Any election changes need to be submitted to Benefits no later than November 6, 2019.

Social Security cost of living adjustment

Kiplinger is forecasting a 1.6% cost-of-living adjustment for Social Security recipients next year. The Social Security Administration is scheduled to announce the official 2020 COLA adjustment on October 10.

HISTORY OF COLA ADJUSTMENTS, 2009-2019

| | | |
|---------------------------|------------|------------|
| 2021: 2.0% Kiplinger est. | 2017: 0.3% | 2012: 3.6% |
| 2020: 1.6% Kiplinger est. | 2016: 0% | 2011: 0% |
| 2019: 2.8% | 2015: 1.7% | 2010: 0% |
| 2018: 2.0% | 2014: 1.5% | 2009: 5.8% |
| | 2013: 1.7% | |

COMING EVENTS

SATURDAY, OCTOBER 12

1:00: Crimson vs. Cornell Football. (Registration flyer is being sent by email.)

TUESDAY, OCTOBER 15

Harvard Forest Trip by bus to Petersham. Harvard Forest Director David Foster welcomes the group with a lecture followed by bagged lunch and guided hike among the Forest's research sites and natural history trails, as well as a visit to the Fisher Museum of dioramas. (Flyer is being sent by email.)

THURSDAY, OCTOBER 17

3:00-5:00: Fall Reception, Harvard Faculty Club. President Lawrence Bacow will join us at 4:30. (Registration flyer is in this newsletter.)

FRIDAY, NOVEMBER 8

7:00 p.m.: Women's Basketball: Crimson vs. California. (Flyer will be sent by email.)

TUESDAY, NOVEMBER 12

2:00-4:00: Author Julia Glass, Harvard Faculty Club Library. Her debut novel, *Three Junes*, won the National Book Award for Fiction in 2002. (Flyer will be sent by email in mid-October.)

FRIDAY, DECEMBER 6

11:30-2:00: Holiday Luncheon, Oakley Country Club. (Flyer will be sent by U.S. mail and email in early November.)

SATURDAY, JANUARY 18

7:00 p.m.: Men's Ice Hockey: Crimson vs. Clarkson. (Flyer will be sent by email.)

Warm greetings to all Harvard Retirees



While the HURA newsletter is one of the benefits of membership, we are happy to include all Harvard retirees in our fall issue distribution. Today's retirees have a strong bond with the University. We have the history, the commitment, and the affection for Harvard that I question will be replicated in today's workforce. We also happen to be an incredibly diverse, talented, and agreeable group. I am committed to keeping HURA moving forward, keeping members engaged with exciting, timely, cultural, and educational programs, and identifying future HURA leadership that shares our passion. If you have not already done so, I invite you to join HURA. We have some terrific events coming up this fall, including a Faculty Club reception with President Lawrence Bacow.

President Derek C. Bok thought HURA a worthy undertaking and encouraged its founding over twenty-five years ago. It was, and it still is.

Serving as HURA President for the past six years has been a wonderfully enjoyable and fulfilling experience for me. On behalf of the Board of Directors, I ask you to help us keep HURA a strong and vibrant organization. We welcome your thoughts and active participation.

With all best wishes,
Donna Chiozzi, HURA president

New Members and Membership Renewal

Members who have not renewed their memberships for the 2019/2020 year should do so quickly, as they will lose many HURA benefits. These include copies of this newsletter, invitations to special events, and E-list notifications of those events and timely news.

Send your check for \$20* made out to HURA to:
Carleen Farrell, HURA Membership Secretary
One Atlantic Court, Mashpee, MA 02649

Include your name, mailing address, telephone number, and email address.

* New members are free for their first year.

The Terwedows' WARM summer

What they did on their summer vacation—and all year long

In this first of a possible series, we take a look at what HURA retirees do with their spare time. This month we talked to Dr. Henry Terwedow, retired researcher from the Harvard School of Public Health and HURA Board member.

Henry says that one of the values that my wife Cathy and I care deeply about is the fair and humane treatment of others, regardless of their color, nationality, sexuality, etc. These days that seems more important than ever.

One of the groups we work with is the Worcester Alliance for Refugee Ministry (WARM). WARM works to build bridges between Christians in nearby communities, local social agencies, and Worcester's refugees (regardless of religious affiliation) by assisting them with their physical, emotional, and spiritual needs as they settle in the USA.

WARM has jobs for all volunteers: teaching English, teaching refugees (and their kids!) to drive, helping with paperwork, being a friend. Our personal specialty is cleaning, moving, and setting up apartments. Once, we did three apartments in eight days!



Recent arrivals (above). Cathy scrubs the floor of an apartment awaiting new tenants. Henry at left with the movers bringing in a new sofa (below).



Already this year WARM has welcomed families from the Republic of the Congo, Syria, Afghanistan, Ethiopia, and the Sudan and helped them assimilate into their new country. Many have spent more than a decade in refugee

camp outside their own countries. Some of the children have never lived in anything but a refugee camp. They're bright and willing to work but are unaccustomed to things in America.

If you've only cooked on a campfire, how do you operate a stove? How do you find a bus to a grocery store, and what in the world do you do when you get there? There are 10,000 food choices, none of which is familiar. WARM is there to help with a smile and a warm heart. Our goal is to continue America's tradition of being a welcoming nation to immigrants.



Census Day is April 1, 2020

The U.S. Constitution empowers the Congress to carry out the census in “such manner as they shall by Law direct” (Article 1, Section 2). The Founders of our fledgling nation had a bold and ambitious plan to empower the people over their new government. The plan was to count every person living in the newly created United States of America, and to use that count to determine representation in the Congress.

In 1954, Congress codified earlier census acts and all other statutes authorizing the decennial census as Title 13, U.S. Code (federal law). Title 13 does not specify which subjects or questions are to be included in the decennial census. However, it does require the Census Bureau to notify Congress of general census subjects to be addressed three years before the decennial census and the actual questions to be asked two years before the decennial census.

The U.S. Census Bureau submitted a list of questions to Congress on March 29, 2018. Based on those questions, the 2020 Census will ask the following:

- **How many people are living or staying at your home on April 1, 2020.** This will help to count the country’s population, and ensure that people are counted once, only once, and in the right place according to where they live on Census Day.
- **Whether the home is owned or rented.** This will help to produce statistics about homeownership and renters. The rates of homeownership serve as one indicator of the nation’s economy. They also help in adminis-



All Census employees will have badges with photo IDs, black canvas bags and laptops with 2020 Census logos. They will never ask for certain information—like your Social Security number, bank account number, or credit card numbers.
PHOTO COURTESY U.S. CENSUS BUREAU WEBSITE

tering housing programs and informing planning decisions.

- **About the sex of each person in the household.** This helps to create statistics about males and females, which can be used in planning and funding government programs. These data can also be used to enforce laws, regulations, and policies against discrimination.

- **About the age of each person in the household.** Similar to recording

the sex of each person, the U.S. Census Bureau creates statistics to better understand the size and characteristics of different age groups. Agencies use these data to plan and fund government programs that support specific age groups, including children and older populations.

- **About the race of each person in the household.** This helps to create statistics about race and to present other statistics by racial groups.

Continued on next page

These data help federal agencies monitor compliance with anti-discrimination provisions, such as under the Voting Rights Act and Civil Rights Act.

- **About whether a person in the household is of Hispanic, Latino, or Spanish origin.** These responses help create statistics about this ethnic group. This is also needed by federal agencies to monitor compliance with anti-discrimination provisions, such as those under the Voting Rights Act and the Civil Rights Act.

- **About the relationship of each person in the household to one central person.** This allows the Census Bureau to create estimates about families, households, and other groups. Relationship data are used in planning and funding government programs that support families, including people raising children

alone, and other households that qualify for additional assistance.

- **A question about citizenship will not be included in the 2020 Census.**

What happens to your answers?

The Census Bureau is bound by Title 13 to keep your information confidential. The data from individuals are used only for statistical purposes. Responses are combined (aggregated) with information from other households to produce these statistics, which never identify an individual household or any person in that household. See <https://2020census.gov/en/data-protection.html>.

A January 2019 Census Bureau survey found that 55% of respondents did not know that the census of population and housing is used to help determine public funding, for instance, for a new school to ease overcrowded classrooms or a new

United States™ Census 2020

The results help determine how more than \$675 billion in federal funding is distributed to states and communities every year.

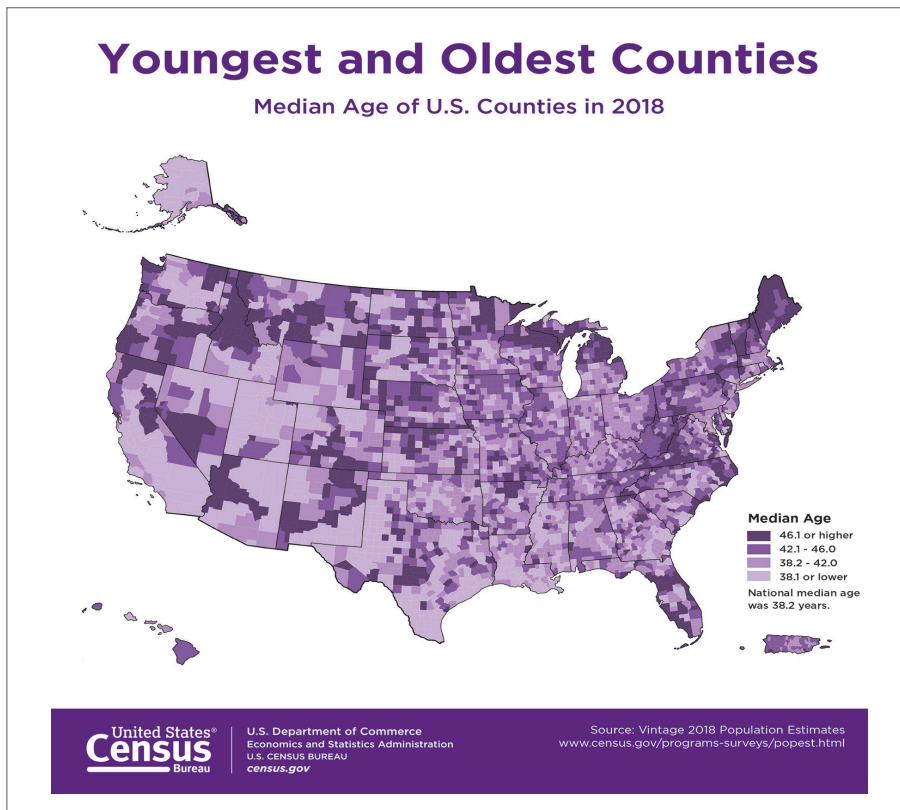
About one in four respondents was concerned about the confidentiality of answers to the 2020 Census. Racial and ethnic minorities were significantly more concerned about this than whites. Your personal information is kept *confidential*.

Nearly one in four respondents feared that their answers to the 2020 Census will be used against them. And over half of survey respondents said they do not trust their federal or state government.

For more information, see <https://2020census.gov/en>.

Now through October, Census workers are knocking on doors across the country to verify the Census Bureau’s address list. An accurate list ensures that residents will be invited to participate in the 2020 Census. All Census employees have badges with photo IDs and black canvas bags and laptops with 2020 Census logos; they will never ask for certain information—like your Social Security number, bank account number, or credit card numbers.

The Census Bureau will *never* ask you for your Social Security number, money or donations, anything on behalf of a political party, or your bank or credit card account numbers. If someone claiming to be from the Census Bureau asks you for one of these things, you may be the target or victim of a scam.



A sample of the type of information the U.S. Census Bureau gathers. It helps to inform about developing demographics. COURTESY U.S. CENSUS BUREAU WEBSITE

ETIAS visa waiver to be required for travel to Europe

In the March/April 2019 issue of *HURA News*, we reported that REAL IDs will be required for U.S. travelers just to board a plane even for domestic travel after Sept. 1, 2020. Now 26 European countries have announced that as of January 2021, travelers will need a special visa waiver to visit them—just to get off that plane.



The European Travel Information and Authorization System (ETIAS) was created by members of the European Union as a visa waiver program to protect and strengthen its borders. It is intended to identify possible threats or risks associated with visitors traveling to any of the Schengen Area countries*. All visitors who do not already need a visa to enter Europe will be expected to apply for ETIAS travel authorization. Some non-EU countries are also adopting the ETIAS visa waiver, including New Zealand.

Currently residents of 60 countries will need to apply for the ETIAS before visiting the Schengen Zone. It is likely that ETIAS will be adopted by more countries in the future.

The ETIAS visa waiver has been designed for short-term stays of up to 90 days. The application form will be obtained through a simple online process that can be completed quickly.

The only official document that travelers need to complete the online application is a valid

passport. They will also need an email address and a debit or credit card. Biometric passports** are preferred, but not required, for their security advantages such as preventing unauthorized reading or “skimming” of the passport information.

According to the experience other countries have with similar systems for travel authorizations (U.S., Canada, Australia), an estimated 95% of applications, or more, would be approved, and applicants would receive responses within minutes. Fingerprints and other biometric data will not be collected.

Once the ETIAS registration and application process is complete, submitted and approved, the ETIAS travel authorization document will be issued and valid for 3 consecutive years.

Find the application form at <https://www.etiasvisa.com/etias-form-application>. At this writing, the visa waiver is not yet ready, but travelers who apply will be notified when applications will be accepted.

**The Schengen Agreement was signed on 14 June 1985 by five of the then ten EEC member states in the town of Schengen, Luxembourg. The Schengen Area was established separately from the European Economic Community when consensus could not be reached among all EEC member states on the abolition of border controls.*

The Agreement was supplemented in 1990 by the Schengen Convention, which proposed the abolition of internal border controls and a common visa policy. The Agreements and the rules adopted under them were entirely separate from the EEC structures, and led to the creation of the Schengen Area on 26 March 1995.

There is a total of 26 countries in the Schengen Zone. Out of these, 22 are members of the European Union, and the remaining 4 belong to the European Free Trade Association.

*** A biometric passport (also known as an e-passport, ePassport, or digital passport) is a traditional passport that has an embedded electronic microprocessor chip that contains biometric information that can be used to authenticate the identity of the passport holder. Look for the rectangular stamp on the cover to ensure that yours includes this biometric information.*

https://en.wikipedia.org/wiki/Biometric_passport

HARVARD UNIVERSITY RETIREES ASSOCIATION

invites you to

The Annual Fall Reception



With special guest
President Lawrence Bacow

Thursday, October 17, 2019
3:00 to 5:00 p.m.

Harvard Faculty Club
Main Dining Room, 1st Floor
20 Quincy Street, Cambridge

HURA Members \$10.00
Guest (one only, please) \$15.00
Limited parking available at
Broadway Garage, 7 Felton Street, Cambridge

RSVP by October 11, 2019 to

Diantha Brown

257 High Street, Newburyport, MA 01950

Make checks payable to Harvard University Retirees Association or HURA.

Checks will be deposited after the registration deadline. No refunds after October 11.

For questions or further information, contact Diantha at 978-465-2262 or dianthabrown@verizon.net.

----- CUT HERE -----

Registration

Name of member at \$10 _____

Telephone _____ Email _____

Name of guest (one only, please) at \$15 _____

Total enclosed _____ Parking at Broadway Garage? Yes _____ No _____

**HARVARD UNIVERSITY
RETIRES ASSOCIATION**

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Members receive up-to-date news and information
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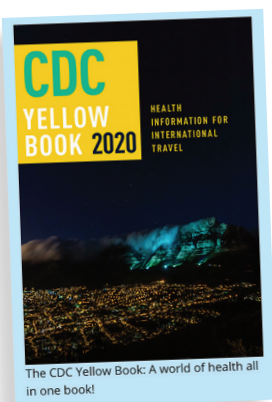
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<https://www.facebook.com/HUretirees>

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Travel health: *Yellow Book 2020*

The latest edition of the U.S. government's travel health guidelines, known as the *Yellow Book 2020*, includes pre-travel vaccine recommendations, destination-specific health advice, and easy-to-use maps, tables, and charts.

RESOURCES INCLUDE:

Before travel . . .

- Conduct a pre-travel consultation
- Travel-related disease information: causes, global distribution, and prevention measures
- Vaccine requirements and recommendations
- Clinical guidance: specific travel health needs of infants and children, pregnant travelers, and those with chronic medical conditions or weakened immune systems

- Overviews of popular tourist destinations and itineraries
- Recommendations for expatriates, travelers visiting friends and relatives overseas or participating in study abroad, travel for work, and adventure travel

During travel . . .

Conditions including travelers' diarrhea, altitude illness, jet lag, motion sickness, and respiratory infections

Following travel . . .

Post-travel evaluation and management: fever in the returned traveler, sexually transmitted infections, skin and soft tissue infections, persistent diarrhea, screening newly arrived immigrants and refugees

You can purchase a print copy of the *Yellow Book 2020* through Oxford University Press for \$49.95. The entire book is also available online at the CDC website at no cost. <https://wwwnc.cdc.gov/travel/yellowbook/2020/table-of-contents>

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 or at www.HURA.harvard.edu