



# HURA news

SEPTEMBER-OCTOBER, 2016  
VOL. XXXII, No. 1

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## Medicare B Premiums Skyrocket As Social Security Gets Pennies

**T**he Trustees who oversee the nation's entitlement programs said in two recent reports that they expect Social Security's cost-of-living-adjustment (COLA) in 2017 to be 0.2%, based on "intermediate assumptions," an increase of about \$2.45 in the average Social Security check. By early November, we will know definitely if there will be a COLA next year.

Two things to remember:

- In 2016 there was no COLA in Social Security payments.
- Most persons who receive Social Security checks have their Medicare Part B premiums deducted from their Social Security checks.

Seventy percent of those who receive Social Security checks have Adjusted Gross Incomes (AGI) of \$85,000 or less (single) or \$170,000 (filing jointly) [See line 37 of your 2015 federal tax return.] For these recipients, deductions from their monthly Social Security checks to pay for increased Medicare Part B premiums are not allowed if they reduce the checks below the amount of the previous year's checks. This "hold-harmless" provision protects them from excessive Medicare B premium increases.

The thirty percent who are not protected are those with AGIs over \$85,000 (\$170,000 jointly), persons

who are in their first year receiving Social Security checks, and those who have delayed receiving checks, but are on Medicare.

The cost of Medicare B goes up each year. When seventy percent don't pay increases, the other thirty percent have to shoulder the whole burden.

In 2016, when there was no COLA in Social Security checks, the thirty-percent group faced an increase of 59% in their Medicare B premiums. Those held harmless would continue to pay \$104.90 a month, while the rest would pay a minimum of \$159.30 (higher in upper tax brackets). At the last minute, Congress stepped in and passed a law (P.L. 114-74) to avert this disaster by setting rates for the unprotected group at \$121.80. To pay the difference in Medicare B's real costs, Congress took a loan from the general revenue of the Federal Treasury to supplement the Trust Fund.

The Law also provided that "if there is no cost of living adjustment for 2017, this provision would apply again." But any increase in Social Security negates last year's protections.

The Trustees are estimating a miniscule COLA of 0.2% in 2017, and those who are not protected from Medicare B increases will again face large increases in premiums unless a Congress that is this year otherwise engaged steps in.

## Open Enrollment Period for 2017

**Open Enrollment dates** to make changes in your Harvard retiree benefits selections are Wednesday, November 2 to Wednesday, November 16, 2016. Open Enrollment packets for 2017 coverage will be mailed to retirees' home addresses in mid-October 2016. 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.

**Thursday, September 22**

**3:00-5:00 p.m.** Fall Reception and Tea at the Harvard Faculty Club. (A separate invitation to HURA members appears on page 3 of this newsletter.)

**Saturday, October 8**

**1:00 p.m.** Harvard Crimson Football vs. Cornell. See sign-up form on page 7.

**Tuesday, October 11**

**2:00-5:00 p.m.** Leta Serafim, author of Greek Island Mysteries:



*When the Devil's Idle; The Devil Takes Half*, and soon to be released, *From the Devil's Farm*. Phillips Brooks House Living Room. Further

information will be sent by email. If you do not have access, telephone Margaret Carayannopoulos at 781-820-7408.

**Tuesday, November 22**

**7:00 p.m.** Harvard Women's Hockey vs. Boston University.

**Friday, December 2**

Holiday Luncheon (details in Nov/Dec issue).

**Sunday, December 11**

**5:30 p.m.** A Harvard Tradition: The Christmas Revels: An Acadian-Cajun Celebration of the Winter Solstice. Harvard University Sanders Theatre. (details in Nov/Dec issue).

**Friday, January 20**

**7:00 p.m.** Harvard Men's Hockey vs. Brown University (details will be in the Nov/Dec issue).

## Harvard Online Resources Update

### HURA Website Goes Public

Formerly hidden behind PIN or Key, the website's online for all to see. Go to HURA (dot) Harvard (dot) edu, to find HURA up front on public view.

It is true, the Office of Human Resources has generously reformatted the HURA website and made it available without requiring a Harvard PIN or a HarvardKey to view it. It is the same URL. Visit [www.hura.harvard.edu](http://www.hura.harvard.edu) for the latest information on retiree benefits, perks, and services. You will find recent newsletters and program dates and times. The site will keep you connected with HURA and provide information about upcoming events, discounts, and resources available to Harvard retirees. In addition, it contains information for seniors on a variety of general subjects of interest, including travel, health and wellness, legislation, and useful links to Harvard University websites such as Harvard Arts, the Harvard Directory, and Harvard Human Resources Benefits.

### HARVie Moves to HR.Harvard.edu

Harvard Human Resources is moving content from HARVie (Harvard Information for Employees) to [hr.harvard.edu](http://hr.harvard.edu). This new HHR website provides consolidated and streamlined information for current faculty, staff, and retirees. Benefits, work/life, TAP, compensation, time off, the Personnel Manual, and other perks are already on the new site—along with information for job applicants and new employees. It has a cleaner look, and no sign-in is required. PeopleSoft continues to be found at the top of any page on

the new site. For that, you need your HarvardKey (see below). The final move to [hr.harvard.edu](http://hr.harvard.edu) is expected before fall, but it is up and running now.

### Two-Step Verification Coming for HarvardKey

In order to better protect your information and Harvard's IT systems from the pervasive threat of online attacks, the University will soon require all community members, with the exception of alumni, to activate two-step verification on their HarvardKey accounts.

Two-step verification is a simple and highly effective security mechanism that uses a second device, commonly your mobile phone, to verify your identity when you log in to HarvardKey-protected applications or resources.

While the University has instituted stronger security measures to monitor and protect Harvard systems, using two-step verification across the University is perhaps the single most powerful action it can take to safeguard information systems from unauthorized access.





The Harvard University  
Retirees Association  
invites you to a

*Fall Tea and Reception*

for HURA Members and Their Guests

*Join your friends and colleagues for a relaxed gathering with pastries and hors d'oeuvres, music by a student group, and brief remarks of welcome at the Harvard Faculty Club.*

Thursday, September 22, 2016  
3:00 p.m. to 5:00 p.m.

**THE HARVARD FACULTY CLUB**

Main Dining Room, 1st Floor  
20 Quincy Street, Cambridge  
\$10.00 per person

RSVP on the registration form by September 13.  
One guest only.

Limited Parking at Broadway Garage,  
7 Felton Street, Cambridge



**Registration Form  
Fall Reception**

Thursday  
September 22, 2016  
3:00-5:00  
Harvard Faculty Club

**HURA Member**

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**Phone**

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**Email**

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**Guest Name**

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**Make check out to HURA:**

Amount included  
at \$10 per person \$ \_\_\_\_\_

Parking? Yes \_\_\_\_\_ No \_\_\_\_\_

**Mail to**

Diantha Brown  
257 High Street  
Newburyport, MA 01950  
978-465-2262

# 1 in 10 Americans Has Ringing or Hissing in the Ears

**“There is something going on in my head** that my brain interprets as sound. You can look at me standing in an absolutely quiet environment, and what you can’t know is that I’m hearing the hissing of dozens of steam radiators. There is no quiet anymore. It is always there. For me it has been there for 30 years or more. It never stops, and it is getting louder.”

This is a typical statement from sufferers of a condition called tinnitus. For many, that is the result of prolonged exposure to loud noises, new research suggests—but not for all. In a recent study of 76,000 adults who took part in the 2007 National Health Interview Survey, 36% of those who were struck by tinnitus said they had it constantly.

Tinnitus is characterized by hearing sounds when there are none. The sounds can be perceived as ringing, buzzing, crickets, or hissing. For many who struggle with it on a daily basis, the noise is so bothersome that it interferes with thinking, emotions, hearing, sleep, and concentration.

Twenty-seven percent had symptoms for more than 15 years. About



49% had discussed tinnitus with a doctor, and about 45% of them discussed medications with a doctor. Other treatments, such as hearing aids and cognitive behavioral therapy, weren’t discussed as often.

“Usually we estimate 10 to 15% of adults have tinnitus; some studies show it’s as high as 30%,” said James Henry, a research career scientist at the US National Center for Rehabilitative Auditory Research at the VA Medical Center in Portland, Oregon.

In addition to exposure to noise, tinnitus can be caused by drugs that can damage hearing, such as chemotherapy and certain antibiotics, said Henry, who is also a spokesman for

the American Speech-Language-Hearing Association.

“There is no cure,” he said. “There is no proven way to reduce the loudness of tinnitus or eliminate tinnitus.” The only recommended treatments for tinnitus are hearing aids or cognitive behavioral therapy. “That’s it.”

Although many so-called remedies claim to cure tinnitus, there is no evidence that nutritional supplements, vitamins, or other medications work, he added. “There are ways to learn to live with it. Cognitive behavioral therapy techniques can help you cope with tinnitus. In addition, sound therapy may help. Sound therapy masks the tinnitus by adding sound to your hearing environment.”

“But that’s just adding one noise to cover up another,” one interviewee added.

The report was published online July 21, 2016, in the journal *JAMA Otolaryngology-Head & Neck Surgery*. The lead researcher was Dr. Harrison Lin, assistant professor, department of otolaryngology-head and neck surgery, University of California, Irvine.

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## Fall Flu Clinics Will Begin September 19

**University Health Services’ Flu Vaccination Clinics** will be held on Mondays (with the exception of Monday holidays) and Tuesdays starting on Monday, September 19th and Tuesday, September 20th from 12:00-3:00. They will be held in the lobby of the 124 Mt. Auburn St. building, across from the Harvard Square Post Office through December 13.

HUHS especially invites Harvard retirees age 65 and over and persons in other high-risk groups to

the first two weeks of clinics.

Clinics will be open to all in the Harvard community with a HUGHP card or a Harvard ID (regardless of their health plan). Spouses who do not have their own HUGHP or Harvard ID card are not eligible for these clinics. Remember to bring your card with you.

Flu 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](http://www.huhs.harvard.edu).

HUHS staff also strongly recommend pneumovax and an updated Tdap shot (tetanus and whooping cough). Speak to your primary physician about receiving it. At the present time HUHS is not planning to offer clinics for these vaccines.

## IN BRIEF

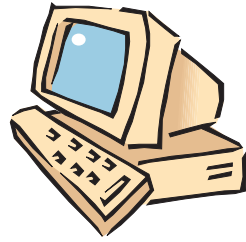
### HHR Benefits Walk-In and Call Center Hours

Walk-in hours in the new HHR Benefits Office at 114 Mt. Auburn St. (diagonally across from the Harvard Square Post Office) are now Monday–Thursday 11:00 a.m.–3:00 p.m. instead of until 4:00 p.m. The Benefits Call Center can usually handle your requests by phone or email. Call 617-496-4001; email to [benefits@harvard.edu](mailto:benefits@harvard.edu). Monday, Tuesday, Thursday, and Friday, 9:00 a.m.–5:00 p.m. Wednesday, 10:00 a.m.–5:00 p.m.

### Evolving Technology Trends

The Social Security Administration's *Vision 2025* report shows that cur-

rently, 56% of Americans aged 65 or older use the internet and email regularly, compared to an overwhelming 83% of upcoming retirees (age 50-64). For those younger than 44, more than 80% are already using hand held and mobile devices to access the Internet. By 2018, Americans will generate 241% more internet traffic than we do today. Based upon the number of email addresses reported, over 81% of HURA members already use the Internet.



leading cause of death and disability. It says, the vast majority are preventable. The study confirmed that hypertension (high blood pressure) is “the most important modifiable risk factor...and the key target in reducing the burden of stroke globally”.

### Outdated Technology

Only 20% of federal leaders believe their organizations have the processes, policies, and procedures to keep pace with digital technology. Only 32% believe their stakeholders are satisfied with the way their organization engages them digitally. Social Security's technology infrastructure and legacy systems are decades old and in need of replacement or repair.

### Most Strokes Could Be Prevented

The prestigious British journal, *The Lancet*, has released the results of a world-wide study on stroke, the

## Bat Myths Demystified

**Around Halloween**, one hears tales of the blood-sucking vampire bats. Few mammals have acquired quite as bad a reputation as our friends the Chiroptera. Let's set the record straight.

- Bats play key roles in ecosystems around the globe, from rain forests to deserts. They eat insects, including some that can cause lots of damage to farms and crops. They pollinate plants, and they scatter seed. Studies of bats have contributed to medical advances including the development of navigational aids for the blind.

- Bats are not blind. They can't see color,



but they can see well enough for their needs. In fact, their night vision is better than ours. However, their ears are so sensitive that they navigate better using sonar.

- Bats are primates, not rodents and not birds. Most will not suck your blood. A few species do dine on blood, but even the tiny Central and South American namesakes of the classic vampire variety don't actually suck blood; they lap it up. Of course, first they have to nip you with their razor-sharp teeth, but they prefer animals to people most of the time.



- Because bats are mammals, they can develop rabies, but most do not have the disease (only one half of one percent do). You can't tell if a bat has rabies just by looking at it; rabies can be confirmed only by having the animal tested in a laboratory. So to be safe, never handle a bat.

# Why You Should Be A HURA Member

**T**his issue of *HURA News* is being sent to all 4,400 Harvard retirees, including almost 1,400 HURA members. If you are unfamiliar with HURA programs, this review of last year's might convince you to join.

The annual Fall Reception was held at the Law School's new Millstein Conference Center. Juliette Kayyem, national leader in America's homeland security efforts, talked of how terrorism has changed the national conversation and about her then upcoming book *Security Mom: Unclassified Lessons for Our Homeland and Your Home*. In October, members attended the Harvard Crimson football game against the Princeton Tigers. And later that month there was a highly enjoyable day trip to Bristol, Rhode Island, including a visit to Blythewold Gardens, the Herreshoff Marine Museum, Linden Place, and an Oktoberfest lunch at Redlefsen's Rotisserie & Grill.

In November, members feasted on pastries and poetry with local poets Millie Nash and Moira Linehan in the Phillips Brooks House living room. And just before Thanksgiving, Harvard Crimson Men's Basket Ball team confronted MIT.

As usual, one of the highlights of the late fall season was the gala Holiday Luncheon at the Oakley Country Club in Watertown.

January is a difficult month to offer programs, but the Crimson Men's Hockey vs. Princeton drew a large crowd.

Starting off the spring season, in March we hosted a reception for retirees from the Harvard Library system at the Gutman Library, where old friends gathered to listen to Sarah Thomas, vice president for the Harvard Library, discuss the many changes that have occurred within the Library. In April, we toured the stunning new Edward M. Kennedy Institute for the US Senate at Columbia Point, playing senators for a day in the replica of the US Senate chamber in Washington. In May, the annual Harvard night at the Boston Pops was a sellout performance celebrating music from the films of former conductor John Williams, who joined Keith Lockhart at the podium.

The Annual Meeting and Luncheon staged a conversation between longtime friends Anne Hawley and University Marshal Jackie O'Neill. Ms. Hawley, who had recently retired from her 26-year career as Calderwood Director of the Isabella Stewart Gardner Museum, talked about building new programs to highlight the extraordinary collections, the award-winning addition to the museum, and, of course, one of the largest art thefts in the world.

Don't miss out on this year's offerings. If you are not a HURA member, join now. Your first year is free. Membership includes this newsletter five times a year, a popular E-list subscription, and invitations to special programs.

Regards,  
Donna Chiozzi, HURA President

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## HARVARD UNIVERSITY RETIREES ASSOCIATION Membership 2016-2017



Please Print

Name \_\_\_\_\_  
First Middle Initial Last

Address \_\_\_\_\_

Telephone ( \_\_\_\_ ) \_\_\_\_\_ Email Address: \_\_\_\_\_

Year of Retirement \_\_\_\_\_ Faculty/Department Affiliation before Retirement \_\_\_\_\_

Membership through June 2017 is complimentary. Send this form to  
HURA Membership Secretary  
Carleen Farrell • 38 Ronald Road • Arlington, MA 02474  
or by email to HURAmembership@gmail.com

# Harvard Football Game



**EVENT:** Crimson vs. Cornell Big Red

**DATE:** Saturday, October 8, 2016

**TIME:** 1:00 p.m.

**PLACE:** Harvard Stadium

**TICKETS:** \$10 each

No special pricing for children

**REGISTRATION DEADLINE:**

Friday, September 16

## 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 at the end of September.

**Include** with registration: A self-addressed, stamped #10 envelope for tickets.

## CONTACT INFORMATION

**Henry Terwedow** • hterwedo@gmail.com, 508-481-1165

**Complete this registration form** and mail with check and self-addressed, stamped envelope to

Henry Terwedow, 53 Forbes Ave., Marlborough, MA 01752

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## REGISTRATION FORM

HURA member name \_\_\_\_\_

Address \_\_\_\_\_

(street)

(city)

(state)

(zip)

Email \_\_\_\_\_ Telephone \_\_\_\_\_

Number of tickets @ \$10 each \_\_\_\_\_ Total enclosed \$ \_\_\_\_\_

**Harvard University  
Retirees Association**  
124 Mt. Auburn Street  
3rd Floor  
Cambridge, MA 02138



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### **Design/Production**

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### **Distribution**

HURA NEWS is distributed to all  
HURA members five times a year.

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

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## **Summer Ramble-Plus at Phillips Academy**

**Twenty-nine HURA members and guests enjoyed** a summer event in Andover before the July heat wave set in. This ramble-plus included a docent-led tour of the "Revolution of the Eye: Modern Art and the Birth of American Television" in the Addison Gallery of American Art. The seven-gallery exhibition brought back many early TV advertising memories for members of the group. Participants also had time to view portions of the Gallery's permanent collection before adjourning for lunch at Samuel's in the Andover Inn across the street. After lunch, most continued on with a leisurely one-hour ramble through the nearby Moncrieff Cochran Sanctuary, which is also part of the wooded campus of Phillips Academy.

