

March 10, 2021

Dear UWG Retiree,

It has come to the attention of the UWG Association of Retired Faculty and Staff's (ARFS) Coordinating Council that our retiree supplemental health benefits from the Board of Regents (B.O.R.) may be at risk. An outside group is evaluating the USG retirees' use of this annual allotment because retirees are not consistently claiming the full amount given each year to retirees using the Aon Health Exchange. The possible outcome could very well be a reduction in the amount (currently \$2,736, which would be the same as \$228 monthly) they place in our Health Reimbursement Account.

(In addition to the acronym H.R.A.- Health Reimbursement Account - another reference you might have heard is the acronym of Y.S.A., standing for Your Spending Account, which is the terminology for the account whereby you manage your H.R.A.) The B.O.R. expects us to claim this full amount of \$2,736 each year by submitting medical reimbursement claims. However, not all of us are claiming the money.

Since the money accumulates from year to year until you die, some of you could now have up to five years of accumulated money that rightfully belongs in your personal checking or savings account instead of being in a holding account. After you die, your survivors have only six months to provide evidence of healthcare expenses incurred by you before you died. That's not a lot of time, and we believe that it is an additional emotional and mental stress you could be placing on your survivors.

The ARFS Coordinating Council is making an attempt this year to help retirees from West Georgia College/ University of West Georgia (no matter what year you retired) claim the money that is rightfully theirs as a retiree health benefit. The purpose of **the 3-page attached survey** is two-fold: 1) find out who is not claiming any or all of their retiree benefit so that we can help them with the reimbursement process; and 2) find out what expenditures retirees ARE claiming so that we can share these ideas with other retirees who are not sure which expenses they can claim. For a complete listing of all eligible expenses for your Health Reimbursement Account, go to https://www.usg.edu/hr/assets/hr/benefits_docs/University_System_of_Georgia_HRA_Expense_List.pdf. We plan to share summarized results of the survey with ARFS members, with other retiree groups within the University System of Georgia, and also with the USG Retiree Council, so there will be more information available to help with any decisions made about this valuable benefit.

If you are age 65 or older, please complete this survey as soon as you can. We would like to receive it no later than March 27th so that we can provide information to USG before decisions are made about the H.R.A.s. We also want to begin contacting retirees who need assistance.

- **For those or you who received a paper copy of the survey in the mail**, please fill it out and return the hard copy to Meg Cooper, 121 Oxford Sq., Carrollton, GA 30117 **OR** scan your completed survey and attach it to an email sent to mcooper@westga.edu.
- **For those of you who received the survey via e-mail**, you could print out the survey, complete it by hand, and mail it to Meg Cooper at the address just above; **OR** print out the survey, complete it by hand, scan it, and attach it to an e-mail to mcooper@westga.edu; **OR** download the Word version of the survey, type in answers, save the completed survey, and attach it to an e-mail to mccoper@westga.edu.

If you have questions about the survey or if you need assistance to complete and return it, please contact Meg Cooper (mcooper@westga.edu; (770) 880-5078) or Anne Richards (arichard@westga.edu; (770) 834-8143). Please **do not** contact UWG's Human Resources Department; this survey was adapted and distributed by ARFS personnel.

Sincerely,

Meg Cooper, President of the Coordinating Council of the Association of Retired Faculty and Staff
Anne Richards, Vice President of the Coordinating Council of the Association of Retired Faculty and Staff