

UPCOMING REUNION/RECEPTION/MEETING OF ARFS

As previously announced, our annual reunion/recognition of retirees and ARFS membership meeting will be held on Saturday, October 7, 2023 from 10 am to 12:30 pm in the Education Center (Rooms 4 and 5). Previous retirees – remember to wear your medallions! The event includes a social and breakfast brunch, retiree recognition program, ARFS Annual Meeting, and an information session focusing on HR issues/concerns and cybersecurity awareness. The agenda for this event will be posted on the ARFS website.

BONUS COURTESY: Lauren has arranged for attendees to (1) secure a 2023-2024 parking hang tag and (2) secure a retiree ID that enables retirees to free admission for the retiree and a guest to all UWG athletic events, free admission to use of the Campus Center recreational/fitness facilities, and discounted rates for tickets for Theatre Company performances and for purchases at the UWG Bookstore.

Due to a donor's generosity, there will be no charge for this event. To ensure adequate seating and food, however, everyone planning to attend, including honorees and their guests, should register by 5:00 pm on Thursday, September 28: Contact Meg Cooper at mcooper@emeriti.westga.edu or call/text 770-880-5078.

The following retirees will be honored

Blaise J. Bergiel

Jami Payne Bower (2021-2022 retiree)

Brandy James Chambless

Matthew Clay

Ellis Crean

Janet Donohoe

Rolanda Farmer

John Frevert

William L. Gates

Lisa L. Gezon

Arturo Gonzales (2021-2022 retiree)

Brian Lee Henderson

Dianne L. Hoff

Alan Jones

Greta K. Kirby (2021-2022 retiree)

Teresa Leslie

Ann McCleary

Jo Ann Morgan

Denise Overfield

Sandra Pollard

Mark Reeves

Debrah Santini

Wanda Walker

PROPOSED SLATE OF CANDIDATES FOR THE ARFS COORDINATING COUNCIL

Officers of the Coordinating Council

President - Anne Richards (2022-2024)

Vice President – Frank Pritchett (term 2022-2024)

Secretary – Francie Taylor (term 2022-2024)

Treasurer – Sally Roberts (term 2022-2024)

Past-President – Meg Cooper (term 2022-2024)

At-Large Members of the Coordinating Council

Tricia Durrough (term 2022-2024)

Kevin Hibbard (term 2022-2024)

Cecilia Lee (term 2022-2024)

Anita Thomas (term 2022-2024)

John von Eschenbach (term 2022-2024)

Alice Wesley (term 2022-2024)

Micheal Crafton (2023-2025)

Rolanda Farmer (2023-2025)

Ann McCleary (2023-2025)

If YOU are interested in serving on the Coordinating Council - contact Meg Cooper (770-880-5078) or Anne Richards (770-301-1589) to let them know of your interest.

UWG RETIREE LEGACY SCHOLARSHIP

- **Are you a retiree who will be a full-time student at UWG next year?** You could apply for this scholarship.
- **Are you a retiree who has a direct descendant or immediate family relation who will be a full-time student at UWG next year?**

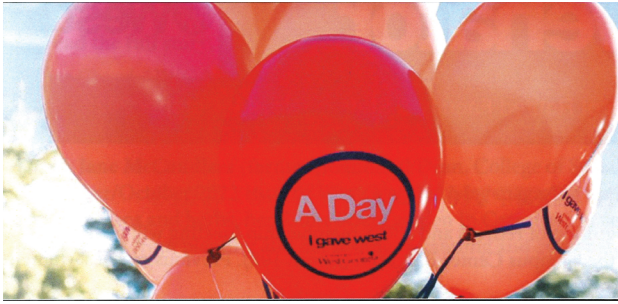
If so, please encourage that descendant or family member to apply for this scholarship.

Eligibility Criteria:

- Recipients will be full-time graduate or undergraduate students who are retirees of the institution or who are direct descendants or an immediate family relation of a retired faculty or staff member (with a minimum of 10 years of service to the institution).
- Recipients will have minimum cumulative GPA of 2.5 with reference given to applicants with a higher GPA
- Preference will be given to applicants with a demonstrated financial need as determined by the UWG Financial Aid Office.

For Future Applicants:

Students may apply by going to the University of West Georgia Scholarship Portal (https://westga.scholarships.ngwebsolutions.com/CMXAdmin/Cmx_Content.aspx?cpid=896) and following the instructions. Scholarship Application will open annually in October. The scholarship deadline for incoming students is February 1st. Priority will be given to students who apply before February 1st, but applications will be considered until a candidate is selected.



Make your A Day Gift!

\$100	\$75	\$50	\$25	<input type="text"/>
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Designation: _____
Other _____
UWG Retiree Legacy Scholarship

The University of West Georgia is celebrating its **41st Annual A Day to Give West** this year on October 19th! All members of the Association of Retired Faculty and Staff are encouraged to give to any area that speaks to their heart as we celebrate this milestone. Don't forget the **Retiree Legacy Scholarship**, given to students who are direct descendants or an immediate family relation of retired faculty or staff members or are retirees of UWG!

Your previous service as Faculty and Staff members has been integral to the past 41 years of success that A Day has seen. The continued giving of our retired faculty and staff each and every years speaks to the indelible legacy that A Day has had. **Please make your gift on or before October 19th to carry on this rich tradition of giving back to UWG.**

Make your gift online by visiting: giving.westga.edu/aday

Or, you can mail your gift to the UWG Foundation, 1601 Maple Street, Carrollton, GA 30118

If you are donating online and are interested in giving to the Retiree Legacy Scholarship, you will need to select "Other" under "Designation" and type "UWG Retiree Legacy Scholarship" into the box that will appear.

If you have any questions about A Day or giving back, please reach out to Jess Lassetter, Director of Annual Giving at jlassetter@westga.edu or 678-839-2536.



WHAT RETIREES ARE DOING IN RETIREMENT

John Ferling (Emeritus Professor of History) explained the history of the establishment of Independence Day to the Carrollton Kiwanis Club as this year's July 4th holiday came around.

UPDATES RE: HEALTH INSURANCE COVERAGE FOR 2024

[In general: Costs associated with USG plans have increased and services have decreased somewhat.] At its August 8, 2023 meeting, the Board of Regents approved the 2024 University System of Georgia (USG) health-care plans and premiums for active employees and pre-65 retirees. The Board also approved the USG funding for the Health Reimbursement Account (HRA) for retirees 65 and older.

This year was a particularly challenging year due to a higher than normal increase in projected costs due to inflationary pressures, higher utilization of healthcare services, and the continuing increases in the cost and utilization of prescription drugs. To lower overall plan costs, there will be plan design changes in all of the USG healthcare plans, a reduction in the well-being credit from \$200 to \$100, changes to some of the healthcare programming, and an increase in premiums to cover the rest of the increase.

Here are a few highlights of the changes for ACTIVE EMPLOYEES, PRE-65 RETIREES, and PRE-65 DEPENDENTS for 2024:

- **Increases in deductibles, out-of-pocket maximum, co-insurance, and co-pays for all of the USG offered plans.**
- **Customer service and healthcare support** for the Anthem/BCBSGa plans (Consumer Choice, HAS Comprehensive Care and Blue Choice HMO) **will be moved from** Accolade to Anthem's Total Health, Total You program.
- **Weight Loss support** will be offered through Weight Watchers for employees enrolled in the USG healthcare plans (virtual option only for the Anthem plans and virtual and in-person options for Kaiser HMO plan).
- **A Well-being Credit of up to \$100 will be available for healthcare enrolled employees and their enrolled spouses. The new program year will begin January 1, 2024.** Activities will now be provided through your healthcare provider (Anthem or Kaiser).
- **The Livongo diabetes management and prevention programs will be sunsetting at the end of the year.** Programs will be offered through the healthcare providers and/or through institutional based programming.
- **Employee premiums increase** by 6.9% in the Consumer Choice HAS and Comprehensive Care Plans, 10.9% in the BlueChoice HMO plan, and 10% in the Kaiser Permanente HMO plan.

A summary of the approved plan design changes and premiums is available on the USG benefits website.

OPEN ENROLLMENT

2024 Open Enrollment **will be October 23 through November 3, 2023.** Active employees will begin receiving Open Enrollment information in late September by mail and must complete their 2024 enrollment elections and certifications through OneUSGConnect – Benefits (<https://oneusgconnect.usg.edu/> 1-844-587-4236) no later than November 3, 2023. **The Medicare enrollment period is October 15 through December 7, 2023 for January 1, 2024 coverage begin date.**

As in the past, tobacco use and working spouse status certification will be required during Open Enrollment. If you are a pre-65 retiree or have a dependent covered by a USG healthcare plan (as active employees are), you need to complete the tobacco use certification. If the certification is not completed during Open Enrollment, the surcharge will apply. Information is available on the USG website at: <https://benefits.usg.edu/health-and-well-being/surcharges>.

Post-65 retirees (eligible for Medicare) do not need to complete the tobacco use certification. And the working spouse surcharge does not apply to retirees.

You are invited to attend the System Office benefits fair for more information about the USG benefits programs on the following dates:

Shared Services Center – October 10

ATL- Trinity-Washington – October 19

Athens – October 31

RETIREES

Pre-65 retirees and pre-65 dependents will remain on the same plans as active employees. As in the past, there will be separate pre-65 retiree premium rate charges for the 2024 plan year.

Medicare-eligible retirees 65 and over and Medicare-eligible dependents age 65 and older will continue to enroll in their supplemental healthcare coverage through the Retiree Health Exchange (now known as ALIGHT). Medicare Part A and B will provide primary coverage. The USG will also continue to provide an annual contribution into a Health Reimbursement Account (HRA) for retirees and/or dependents to use towards premiums and other eligible out-of-pocket healthcare expenses although **the Board of Regents approved a slight decrease to the USG HRA**

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funding – by \$8 per month (or \$96 for the year). The annual contribution to the HRA for 2024 will be reduced to \$2,640 per year per 65 and older Medicare-eligible retiree and 65 and older Medicare-eligible covered dependents). The decision to reduce the contribution to the HRA was based on several factors, including being one of the cost savings measures to bring overall healthcare costs down. It was also based on the results of a recent study showing the purchasing power of the annual HRA. **In addition:** beginning on January 1, 2024, Medicare Part D will no longer have the 5% cost share requirement in the Catastrophic phase of Medicare Part D. Therefore, **USG will discontinue the Catastrophic HRA in 2024 since it will no longer be needed.**

To receive the 2024 USG HRA funding, the retiree and/or dependent must purchase coverage through the ALIGHT Retiree Health Solution (<https://retiree.alight.com/> 1-800-350-1470). The Medicare enrollment period is October 15 through December 7, 2023, for January 1, 2024 coverage begin date.

Any questions regarding the above should be directed to Nyree Henderson-Hayes, M.Ed., Human Resources Specialist at the University System of Georgia (404-962-3085 or via www.usg.edu).

GA-HERO PLANNING MEET-UP in ALBANY, GA (Tuesday, October 24, 2023)

Albany State University in Albany, GA is in the process of establishing a retiree organization. To celebrate this undertaking and to promote an exchange of ideas among other retiree organizations and the one newly-forming in Albany, GA-HERO is sponsoring a “meet-up” in Albany on Tuesday, October 24, 2023. Details about time and location of particular aspects of this meet-up have yet to be determined, but are expected to include a celebration commemorating the newly established retiree association, a breakfast or lunch (or both) option, a bus tour of the Albany State campuses, and a sharing of best practices by attending retiree organizations around the state. If you are interested in attending this event, please contact Marilynne McKay (email: mmckay@emory.edu) or Missy Cody (email: mmcody50@gmail.com) Car-pooling is encouraged for attendees who are coming from a distance. Local landmarks, good restaurants, and places of interest for visitors to enjoy will be highlighted by the host institution soon and will be announced on the UWG ARFS listserv. A set of rooms in a local hotel for those who want to spend the night will soon be announced also.

THE “GREAT MIGRATION” in E-mail Addresses (2023)

Most retirees who formerly enjoyed the privilege of retaining a campus email address upon retirement were required to transition to a personal email address between the end of June and August 31st 2023. As far as we know, the process was successfully completed by the majority of retirees involved. If you experienced particular problems in your efforts to change email addresses and/or move documents/photos/files/messages to your new address – or have experienced problems since that transition has occurred - do let Anne Richards know this (770-301-1589 or arichard@emeriti.westga.edu). Because the majority of UWG retirees will be facing the same issues as the future unfolds, and most retirees at other institutions in the USG have yet to go through this process, we’d like to be better prepared to provide others with helpful advisement and counsel based on what we’ve learned at UWG in the past couple of months.

CYBERSECURITY TIPS

It has become more and more common to receive fraudulent messages over email or on one’s phone that are designed to trick users into downloading malware, sharing personal information, or taking other actions that expose individuals or organizations to cybercrime. Several UWG retirees have received such messages in recent weeks. Recognizing red flags intended to exploit you can minimize harm to you or the organizations to which you belong.

Always check (carefully) for minor misspellings in a sender’s identifying information or other parts of their message;

Do NOT click on links provided if the message sent promises you special deals or preferred treatment - or conveys a sense of urgency that can drive a victim to act rashly.

