

**UWG Association of Retired Faculty and Staff (ARFS)  
ANNUAL REPORT  
For the dates: August 27, 2017 - August 11, 2018  
Mitchell H. Clifton, Past President, ARFS  
Submitted on March 29, 2019**

## **Introduction**

On October 7-9, 2018, two ARFS Coordinating Council members (Mitch Clifton and Anne Richards) attended the Ninth Biennial Conference of the Association of Retirement Organizations in Higher Education (AROHE) at Emory University in Atlanta. One session at this meeting discussed the benefits of a retiree organization producing an annual report. Later, Mitch and Anne decided that ARFS should, for the first time, consider producing such a report.

At our January 19, 2019 ARFS Coordinating Council meeting, it was agreed that ARFS should produce an annual report for the time period starting on the day after the 2017 Annual Reunion (August 27, 2017), and ending on the date of the 2018 Annual Reunion (August 11, 2018). It was also agreed that Mitch Clifton should write this initial report.

This report is being submitted in two forms: (1) a paper copy of three pages, and (2) a PDF file containing the three page report and ten appendices.

## **Report Summary**

During the time period covered by this report:

- Four Coordinating Council meetings were held; average attendance was twelve members.
- Three issues of the *Rejuvenator* newsletter were produced and distributed to UWG retirees.
- Mitch Clifton and Anne Richards attended two meetings of the USG Retiree Council and two meetings of the Georgia Association of Higher Education Retiree Organizations.
- Eighty-seven persons attended the Annual Reunion, including fourteen new UWG retirees.
- Fifty-five UWG retirees gave over \$197,900 in contributions to the University of West Georgia.

## **ARFS Support for University Mission and Values**

ARFS seeks to foster closer relations between UWG retirees and the University of West Georgia. Our main event to foster relations with retirees is the Annual Reunion. We also foster communications with regular issues of the *Rejuvenator* newsletter, timely announcements distributed on our ARFS listserv, and updates to our ARFS website. We also developed and endowed the UWG Retiree Legacy Scholarship, awarded for the first time in 2018.

Denice King-Perdue has reported that in the Fiscal Year 2018 (July 1, 2017, to June 30, 2018), fifty-five UWG retirees gave a total of over \$197,900 in contributions to the University. The University database shows there are currently about 450 active UWG retirees.

Individual retirees continue to be involved with UWG in many ways, including giving talks to student groups, serving on University committees, and volunteering for special projects. Many retirees have given generously to UWG. Since 2004 retirees have given over \$2,041,000.

## **Officers and Coordinating Council Members**

Officers and Council Members serve two year terms, beginning at their election at an Annual Reunion and ending at the Annual Reunion two years later. The Officers and Council Members serving during the period of this report and their terms of service are listed in Appendix A.

## **Coordinating Council Meetings**

Four meetings of the Coordinating Council were held during this period. Serving in his second year as ARFS President, Mitch Clifton chaired these meetings. Also present at all four meetings was the Assistant Director of Alumni Relations, Denice King-Perdue, our organization's representative from the University of West Georgia.

The dates of these four meetings and the number of officers, members, and our University representative attending these meeting were: September 29, 2017 (eleven attendees), January 19, 2018 (fourteen), March 23, 2018, (twelve), and May 18, 2018 (twelve). Among the topics discussed at these meetings were planning for the next Annual Reunion, planning for new editions of the *Rejuvenator* (our periodic newsletter), and issues retirees were having with OneUSG and Aon to manage their health benefits.

Copies of the agendas and the minutes for these four meetings are contained in Appendix B.

## **The Rejuvenator**

Three issues of the *Rejuvenator* were produced for: November 2017, February 2018, and June 2018, with articles on such topics as University events, benefits for retirees, and the Annual Reunion. Electronic copies were emailed to retirees subscribed to the ARFS listserv, with printed copies mailed to retirees not subscribed to the listserv. These issues were assembled by Denice King-Perdue, with articles written by Denice and Coordinating Council members.

Copies of these three issues of the *Rejuvenator* are contained in Appendix C.

## **Benefits Fair**

On October 17, 2017, the University held its annual Benefits Fair. Four ARFS Coordinating Council members manned a table from 10 am to 3 pm and spoke with dozens of University faculty and staff about ARFS and about issues relating to retirement. We also handed out copies of our brochure "Steps to Retirement for Faculty/Staff" that was produced jointly by Human Resources and ARFS Coordinating Council members. This was the first time that ARFS has had a table at the Benefits Fair.

A copy of our retirement brochure is contained in Appendix D.

## **University System of Georgia Retiree Council (USGRC)**

The ARFS President is a voting member on the USGRC. Two meetings of this Retiree Council were held during this time period, on November 3, 2017, and on April 6, 2018, both at Middle Georgia State University in Macon. Anne Richards and Mitch Clifton attended both of these meetings, with Anne taking notes.

A short description of the USGRC, GA-HERO, and AROHE is given in Appendix E. Agendas and Anne's notes for these two USGRC meetings are contained in Appendix F.

## **Georgia Association of Higher Education Retiree Organizations (GA-HERO)**

ARFS is also a voting member of GA-HERO. During the time period covered by this report, GA-HERO held two meetings, on November 17, 2017, at Middle Georgia State University in Macon, and on May 2, 2018, at Kennesaw State University. Anne Richards and Mitch Clifton attended both of these meeting, with Anne, as GA-HERO Secretary, taking minutes.

Agendas and Anne's minutes for these two GA-HERO meetings are contained in Appendix G.

### **Annual Reunion**

The Annual Reunion was held at on August 11, 2018, at Sunset Hills County Club. Eighty-seven persons attended the Annual Reunion, including fourteen new UWG retirees.

The Reunion began with the recognition of UWG student Jake Saunders, the first recipient of the UWG Retiree Legacy Scholarship. Next, Vice President for University Advancement Dave Fraboni addressed the attendees, followed by remarks by UWG President Kyle Marrero.

After lunch the ARFS General Membership Meeting was conducted. The only item for this meeting was the nomination of a slate of officers and Coordinating Council members which were approved by the attending ARFS members.

Finally, Kyle Marrero, Mitch Clifton, and ARFS Past President Glenn Novak, presented medallions to the fourteen attending new retirees, who had their picture taken with the President and were given the opportunity to make a few remarks.

The agenda and minutes for the Annual Reunion, including the slate of officers and Coordinating Council members, are contained in Appendix H. A copy of the invitation brochure for the Reunion is in Appendix I. A copy of the Tribute Booklet, which was edited by Anne Richards and Martha Ann Saunders, and given to each attendee, is in Appendix J.

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## **Appendix A**

### **Officers and Coordinating Council Members**

Officers and Council Members serve two year terms, beginning at their election at an Annual Reunion and ending at the Annual Reunion two years later. The Officers and Council Members serving during the period of this report (August 27, 2017 - August 11, 2018) and their terms of service are the following:

Officers (are also members of the Coordinating Council)

President: Mitch Clifton (2016-2018)

Vice President: Jan Ruskell (Scholarship Committee) (2016-2018)

Past President: Glenn Novak (2016-2018)

Secretary: unfilled

Treasurer: Karen Smith (2016-2018)

At Large Members of Coordinating Council

Jimmy Drew (2016-2018)

Dan Flinn (2017-2019)

Kathryn Grams (2017-2019)

Swain Harris (2017-2019)

Bruce Lyon (2017-2019)

Debbie Novak (Scholarship Committee) (2017-2019)

Linda Picklesimer (2017-2019)

Bob Reeves (2017-2019)

Gail Reid (2017-2019)

Anne Richards (Co-Chair, Programs/Events Committee) (2017-2019)

Martha Ann Saunders (Co-Chair, Programs/Events Committee) (2017-2019)

**Appendix B**  
**Coordinating Council Meeting Agendas and Minutes**

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UWG Association of Retired Faculty and Staff (ARFS)  
Coordinating Council (CC) Meeting Agenda  
Alumni House Conference Room  
10 am Friday, Sept. 29, 2017

- 1) Approval of the minutes for the July 7 CC meeting.
- 2) Information about the UWG Retiree Legacy Scholarship. (TJ Mills)
- 3) Recap the Annual Reunion and start planning for next year.
- 4) Plan for the Oct. 18 Benefits Fair.
- 5) Plan for the forth quarter edition of the Rejuvenator.
- 6) Retiree memberships in the Campus Center.
- 7) Fall programs for retirees. (Denice King)
- 8) Set the date and location for the next CC meeting.
- 9) Discuss how to honor Dr. Powell for 50 years of UWG service.
- 10) Discuss OneUSG.
- 11) Other business.

## Minutes of the ARFS Coordinating Council Meeting of 9/29/17

President Mitch Clifton called the meeting to order at 10:00 am and asked members and guests to introduce themselves. **Present** were Members: Jan Ruskell, Glenn Novak, Karen Smith, Jimmy Drew, Kathryn Grams, Swain Harris, Bruce Lyon, Linda Picklesimer, Bob Reeves, Anne Richards, Martha Ann Saunders, **Guests:** Terri Bussey, Denice King, Rodney Byrd. **Absent:** Dan Flinn (unexcused) Gail Reid and Debbie Novak received excused absences.

Mitch asked for a motion to approve the minutes of the July 21 Coordinating Council (CC) meeting. The motion was made and seconded. Glenn suggested that the current listserv number is closer to 300 than 500 as recorded in the minutes. Denice will look into this discrepancy with Kevin and report back.

TJ Mills talked about the ARFS Legacy Scholarship and offered his congratulations to our group for creating and successfully funding it. He read the criteria set up to award the money each year, which will be about 4.5% of the current corpus of \$25,117 or \$1,100 for the recipient per year. People should be encouraged to keep donating to build up the balance and increase the award. This money must sit for one year until August of 2018. It is possible that no award could be given in the fall of 2018. Wendy Cooley is our contact and will know more about the date of the award.

Rodney Byrd (HR) and Terri Bussey (HR) were present and discussed the brochure "Steps to Retirement for Faculty/Staff". It has been modified to incorporate all of the changes that the CC came up with at the last meeting. Under benefits, Terri will check with the bookstore to see if they will give a discount and will add a bullet if so. The Campus Center benefit will not be added yet during this first trial year. Rodney will clarify the confusion regarding the 25 or 30-year retirement issue by changing that bullet to indicate a penalty is added on TRS for the earlier 25-year option. Rodney also has created a useful separate sheet as a handout for do-it-yourselfers, posted on the HR website, just for people wanting to learn of the TRS steps to follow. This is not part of the brochure but will allow retirees to skip going over to the HR office in person. After the brochure revisions, it will soon go over to Pub and Print to have 500 copies made for HR, ARFS, retirees, benefits fairs, etc. Rodney announced open enrollment Town Hall meetings coming up for those in the pre-65 age group.



The CC then moved on to a discussion of the 2017 ARFS Retiree Reunion. Denice said that parking was a problem due to multiple events going on at the same time at Sunset Hills Country Club. The survey indicated many positive comments about the quality of the food served, but negative comments about the long lines to get the food and start eating. The suggestion was to have two double-sided lines going next year. There were 30 no-shows and that was money wasted as those meals were paid for. People want longer social time before the meal and program, but not afterward, and 89% felt more connected with UWG because of their attendance at the reunion. Denice reported on the overall costs of the event with an itemized breakdown. The event went over budget. She will look into the option of Z6 for next year as the cost is \$14.95 per plate and is the same as the country club, plus more parking. There was discussion of a \$10 charge for all except honorees and their guests and perhaps working staff. We will vote on this at our next meeting.

There is a Benefits Fair from 10 am to 3 pm on October 17<sup>th</sup> and ARFS will have a table there. It will be staffed in shifts by ARFS CC members who sign up by email and items to hand out will be Rejuvenators, Tribute booklets, and the new brochures.

We will have a Fall 2017 Rejuvenator which will include articles on our scholarship, Campus Center membership, upcoming campus tour and the reunion recap. Karen will do the story on the scholarship, and Denice will do the photos from the reunion and a story previewing the tour of the Visual Arts Building on campus and lunch at Z-6. Mitch may do the story on the process of getting Campus Center membership.

Some retirees have begun the process of getting their new ID cards to use to set up the Campus Center membership. None of the CC members indicated that they have yet used the facility under this new benefit.

Denice will arrange for ARFS to tour the Visual Arts Building on a Monday or Wednesday in late October or early November, exact date to be announced. It will be in the morning with classes in session and lunch following at Z-6. The difficulties with parking nearby were discussed and a shuttle bus may be needed. We should do our best to get the word out and to bring friends with us to make this first tour a success.

The date for our next CC meeting will be either Jan 12 or Jan 19 of 2018 and members will have some input via email regarding their preference.

The CC discussed Bobby Powell and how best to honor his 50 years of service to UWG. He will certainly be honored at our 2018 Reunion with a medallion and perhaps a short speech by a former colleague. In addition, ARFS will do its best to acquire details of any special retirement ceremonies or parties put on by a department or a college in 2017 or 2018 and get the word out to retirees so those interested could attend.

The CC discussed OneUSG and some felt there was still some confusion about what it is and how to sign up. We will create a survey and use email to solicit feedback on the success of the sign-up system, and keep it simple with 5-6 questions for the recipient to answer. Mitch will create the first draft.

Denice talked about barriers in the context of some seniors having difficulty signing up for free classes here at UWG as a non-degree student. She stated that April and Amber are now looking into the problem of barriers and how UWG can best proceed to overcome them.

The meeting was adjourned at 11:24 am.

Submitted by Glenn Novak, Temporary Acting Secretary for 9/29/17

UWG Association of Retired Faculty and Staff (ARFS)  
Coordinating Council (CC) Meeting Agenda  
Alumni House Conference Room  
10 am Friday, Jan. 19, 2018

- 1) Approval of the minutes for the Sept. 29, 2017 CC meeting.
- 2) Location and date for next Annual Reunion?
- 3) Update on current retirees.
- 4) Do we want a first quarter edition of the Rejuvenator? If so, what content?
- 5) Publicizing and awarding the Legacy Scholarship.
- 6) Committee assignments.
- 7) Reschedule of tour of Visual Art Building. (Denice King)
- 8) Set the date and location for the next CC meeting.
- 9) Questions, comments and discussion about OneUSG and Aon. A possible HR workshop or meeting on Aon?
- 10) Other business.

**Association of Retired Faculty and Staff (ARFS)**  
**University of West Georgia**  
**Coordinating Council Meeting, January 19, 2018, 10:00 am - 11:30 am**  
**Conference Room, Alumni House**  
**MINUTES**

**Present:**

Mitch Clifton, Jimmy Drew, Kathryn Grams, Swain Harris, Denice King, Bruce Lyon, Debbie Novak, Glenn Novak, Linda Picklesimer, Bob Reeves, Gail Reid, Anne Richards, Martha Ann Saunders, Karen Smith. **Not present:** Jan Ruskell (excused); Dan Flinn (unexcused).

1. Mitch **called the meeting to order** at 10:00 a.m. and explained that Denice King would be joining today's meeting after it began because she had to take her daughter to school later than usual due to the inclement weather opening time.

2. The **minutes** of the meeting held September 29, 2017 had been distributed on line in advance of today's meeting. MOTION (Lyon/Saunders): to approve them as distributed. There being no additions or corrections noted, they were approved on a voice vote as distributed. Mitch thanked Glenn for taking the notes and mentioned that they had been helpful to him in dealing with various issues since this last meeting occurred. He then asked for a volunteer to take notes for today's meeting. Anne volunteered to take today's notes.

3. **Location and date for next Annual Reunion.** It was pointed out that we cannot set the date for the next reunion until we know two things: what the Football schedule is and whether the President might be available to attend. It was agreed, however, that we would want to hold it (as we have done in the past) sometime between late August and early September. Mitch sent out an email in advance of today's meeting, proposing that we consider changing the venue for this event from the Sunset Hills Country Club back to Z-6. Shared concerns that led to his proposal: attendees (including the President) had great difficulty parking this year at the Country Club due to multiple high-attendance events taking place there simultaneously, we almost reached the capacity for number of dining tables that can be accommodated at Sunset Hills, and it took a long time to get everyone served a meal. Linda explained that all those she spoke with about the event said they really liked the fact that it was held at the Country Club and preferred it to Z-6 for various reasons, including its ambiance. Another option might be the Campus Center ballroom, but that would require arranging for golf carts because of the distance between it and available parking. It was also noted that, if we considered instituting a fee for former retirees (excepting honorees and their guests) to attend this event, many would likely object to paying \$10 (or even some other "nominal" fee) for a meal at Z-6. Several others on the Council agreed with these points. Bruce mentioned that other ways of reducing the number of dining tables needed included charging a nominal fee for former retirees and/or limiting the number of guests that honoree retirees could bring to the event. Gail said that "aesthetically," Z-6 is more cave-like and, when she planned other events in the past, attendance went up when an event was re-

located to the Campus Center Ballroom. Swain shared examples of disparaging remarks made about Z-6 in the past. It was noted that DineWest is now in charge of catering and that some of these remarks may no longer be relevant.

After considerable discussion, it was agreed by consensus to again host this event in 2018 at the Country Club. Linda proposed that we coordinate with Sunset Hills more directly so far as the timing of our event is concerned. Mitch mentioned that we could ask them to look at their long-range schedule to insure that major events do not occur at the same time. Swain suggested that we speak to Parking & Transportation at UWG to see about arranging for a shuttle. Attendees could park at Watson Hall (depending on what else is going on at the UWG campus on our particular date) and be shuttled over to the Country Club (although it was noted that, given the current size of our shuttle buses, it might be difficult to get attendees right to the front door of the Country Club, but they could be dropped off fairly close to it). Mitch proposed that we ensure that a parking space is reserved for President Marrero since this past year he had to park at a private residence in order to get to the event on time.

Mitch mentioned that, in the future, if the attendance at our event continues to grow, there remains the potential problem of the Country Club running out of space for accommodating us for this event. Anne noted that, in the near future, planned changes to the area surrounding the Campus Center Ballroom will eliminate the need for people to traverse the present distance required to get from parking areas to that venue.

Mitch noted various ways that could address the problem of it taking so long for attendees to get their meals, e.g., simplifying the menu, eliminating the salad bar, substituting a pre-mixed salad or cup of fruit and placing this (and perhaps a dessert) at each place-setting ahead of time, and setting up two serving tables (which persons could access on either side, equaling 4 lines). It was agreed that attendees would likely prefer the availability of salad to a fruit cup.

Linda suggested that Sunset Hills be contacted to find out what dates they have open for this event and where extra parking spaces might be designated if all the spaces in the regular parking lot are taken.

Once Denice arrived at today's meeting, she explained that she had explored cost differences between the Country Club and Z-6 and determined it would cost \$500 less to hold the event on the campus as it would avoid a 20% tip required at Sunset Hills. She asked why the group had decided to go back to the Country Club and the above conversation was reiterated. Denice also reported that 169 persons had registered in advance for our 2017 reunion, but only 134 actually showed up on the day it took place. This left us paying for 35 no-shows.

It was agreed that the room where the reunion took place was pretty crowded and, as a result, there would not be room to set up two separate food tables (with attendees accessing these from either side). Swain mentioned that part of the problem was that, when the salad bar ran out of food, persons in line simply stood in place waiting for it to be replaced instead of moving on to get the rest of their meal at that time and coming back for salad afterwards.

Denice agreed to check with the Country Club to find out when we can schedule our event there without overlapping with another high-attendance event. She will also ask about ways of facilitating attendees getting their food more quickly (including setting tables with the salad in advance), parking options, etc. It was agreed not to pursue the idea of setting a dessert on the table in advance as most people prefer to choose their own dessert.

4. **Update on current retirees.** Anne distributed a preliminary listing of retirees she has received paperwork for at this point. They include Laura M. Bennett (University Police), Michelle Byrne (Nursing), Meg Cooper (Literacy & Special Education), Barry C. Harwell (Golf), Bobby Powell (Physics), Hema Ramanathan (Learning & Teaching), Pricella Reese (Custodial Services). She said she had also been informed that both Chris Aanstoos and Daniel Helminiak (from Psychology) will be retiring at the end of June, 2018. She reported that all information needed to honor Michelle Byrne was gathered by mistake last year before it was realized that she wasn't retiring until August. So far as the In Memoriam section is concerned, the following persons are now included: Homer Coker (Education), Leland Gustafson (Economics), Margaret Hughes (Ingram Library), J. Mark Miller (former Dean, College of Business).

5. **Do we want a first-quarter edition of the Rejuvenator? If so, what content?**

It soon became apparent that a LOT of information was thought relevant for inclusion in a first-quarter edition of the Rejuvenator. For example:

- \* A possible rescheduling of the tour of the Visual Arts building.
- \* Information about how to award and apply for the Retiree Legacy Scholarship
- \* Information about the new Health Center to be built on the campus
- \* Completion of renovation construction on the Biology Building
- \* Information about how to reach Continuing Education to learn of what is being offered through that office. [Bob Reeves agreed to write this up.]
- \* Information about the upcoming AROHE meeting (to be held October 7-9, 2018 at the Emory University Conference Center). [Editorial note: the AROHE site now clarifies that the cost for attendance at this event is \$275 per member - which UWG retirees are part of - so long as that amount is paid by August 1, 2018. This covers a Sunday open house, reception, banquet; continental breakfasts, lunches, breaks (Monday and Tuesday); Wi-Fi and self-parking.]
- \* Possible workshop on our YSA/HRA
- \* Alumni Weekend (to be held the first week in March, 2018 - on the 2nd and 3rd)

NOTE: See also #8 below (pp. 5-6) and #10 below (pp. 6-7) for additional issues to be addressed in the next issue of the *Rejuvenator*.

Mitch requested that individuals having information about any of these items for inclusion in the newsletter take responsibility for writing up something for the *Rejuvenator* and send it to both him and Denice. Given the information thought to be relevant to retirees, it seemed best to get this issue out in the next couple of weeks, so the earlier contributors can get this material in the better. Anyone writing up information was asked to use email to get their contribution to Mitch and Denice.

It was agreed that we will put this issue out in an on-line form only for those who are part of our listserv, and in paper form for those who are not. Mitch asked if others in the group who are on the listserv might want a paper copy as well. Only Debbie Novak asked for this since she is keeping an archival record of our newsletters.

## 6. Publicizing and Awarding the Legacy Scholarship.

Debbie noted that several questions have occurred to her about how the availability of this scholarship and the means of awarding it will be publicized. What procedure do people follow who might want to apply for it? What are the deadlines for making application? When do they begin and end? When is someone notified if he or she wins the scholarship? Denice explained that all scholarships now go through a campus-based on-line system. Students interested in making application for a scholarship put their information into a common database and then the system matches criteria determining their eligibility for given scholarships with that information. A link to the system is managed by Wendy Cooley (in Development/Advancement). A Scholarship Committee (in Admissions) then makes the determination of which students will be given which scholarships. Denice said she could put an eye-catching presentation of this information in the next issue of the *Rejuvenator*. It was also mentioned that we hope to honor the student recipient of this scholarship as a guest at our annual reunion. Swain pointed out that it is important to spread the word about the criteria for eligibility associated with a particular scholarship to keep others apprised of its existence.

## 7. Committee Assignments.

a. Kathryn Grams (earlier) and Karen Smith and Jimmy Drew (today) volunteered to assist with the **Programs Committee** to help Anne and Martha Ann in compiling information needed for the commemorative booklet. Anne explained that we will be ready to move ahead with the work involved as soon as we know the date for the annual reunion. Currently, it is anticipated that approximately 30 retirees will be identified by June, 2018.

b. A discussion took place regarding the **Widow/Widower/Surviving Partner Committee**. Someone asked what this committee's responsibilities were. Anne explained that when Linda Wagner chaired this committee in the past she wrote to all those identified as being widows/widowers/surviving partners to invite them to a get-together at her home and indicated that she hoped they could jointly determine what would be most helpful for them and/or persons experiencing a similar situation. All contacted (most of whom had lost spouses/partners years earlier) indicated that they had already found adequate support in the community and/or were presently working and could not attend. As a result, in her capacity as chair of this committee, Linda simply took responsibility for sending notes of condolence to those who lost a partner.

Mitch mentioned that the reason this committee was made a part of ARFS in the first place was because retirees in other places had found it a relevant and meaningful one. And while it might not have been needed or desired by persons we know to date, it might prove to be more significant in the future. Also, someone who chairs this committee might become aware of other ways in which it is worth sustaining.

Someone explained that when Chester Gibson died, his wife, Faye, wanted to be sure she was included on the ARFS listserv afterwards, in order to keep informed about insurance matters, etc. Anne stated that one of Linda's reasons for serving on this committee in the first place was that she discovered following Don's death that the University simply ceased all communication with

her (including that from Development and Advancement) because Don had been the primary contact in prior years. The question was then raised as to whether Gherry Gustafson might want to be included in our listserv so as to continue to get information about ARFS activities and USG insurance matters since Leland's death. This led to the question: Do we need someone to coordinate things like this?

Denice suggested that the ARFS President send a letter or card at the time of a retiree's death expressing sympathy for a spouse/partner's loss, followed by a letter asking about future interaction/contact this individual might wish to have with the university. Mitch asked Coordinating Council members to consider whether they might wish to take on such responsibilities by serving as chair of this committee.

Swain Harris recommended that both a retiree and his/her spouse/partner be put on the ARFS listserv at the time of retirement. Anne explained that this could easily be arranged by simply asking about it when we collect other information for the commemorative booklet. Debbie thought this might result in redundant information going to a particular household, but many noted that just because information goes to one person in a household, it isn't necessarily shared with another.

c. **Scholarship Committee.** Bob Reeves and Linda Picklesimer agreed to assist Debbie Novak and Jan Ruskell with this committee. The job of this committee essentially involves publicizing the availability of the scholarship. As Denice explained, to avoid any suggestion of favoritism, all decisions regarding recipients of the scholarship are made by a committee in Admissions that gives careful consideration to fairness in the overall distribution of scholarship monies. The system is designed to match students with all scholarships for which they are eligible.

Denice reported that Allyson Bretch, formerly of Admissions, has taken T.J. Peele's place in Development and Advancement. T.J. left after being offered a more lucrative job. Allyson asked Denice if ARFS might be willing to have the Foundation insert some plugs in the *Rejuvenator* to encourage retirees to participate in the Annual Giving drive. It was agreed by consensus that this would be fine.

d. **Nominating Committee.** (Bruce Lyon, Debbie Novak, Glenn Novak, and Jan Ruskell currently serve on this committee and Mitch serves in an ex-officio role). It was agreed that a sufficient number of Coordinating Council members are handling the work of this committee. Glenn thanked members of the Coordinating Council for agreeing to serve on the Council and reminded all in attendance that they will be asked for suggestions before next year's annual reunion and business meeting to determine the slate to be presented at that time. Debbie recommended that persons on the Council go ahead in advance to talk with others to learn if they might be interested in serving.

Mitch thanked those who had volunteered for various committee assignments today.

## 8. Reschedule of Tour of Visual Arts Building?



In light of the fact that only 3 (all members of the Council) signed up for this tour, a discussion took place regarding whether this tour should be rescheduled. Denice noted that retirees had indicated on past evaluations that they would like more opportunities to get together and she added that it seems a good idea for other reasons as well to work toward building a network of retirees who meet regularly. The tour had been proposed as an alternative to the type of "Garden Party" events that were organized in the past, which attracted a very small turn-out yet cost a considerable amount of money. It was noted that the limited interest in the tour might have been due to the time it was scheduled (in December, when there are so many other competing activities) or the fact that many have already taken this tour.

Denice mentioned that there are several events taking place on campus on a regular basis, which we might be able to inform retirees about and invite them to attend together, e.g., the 2018 Juried Student Art Show (taking place in the Bobick Gallery January 18th - March 1st). Dates for this event, and for other plays and exhibits open to the public, could be listed in the *Rejuvenator*. Information could be gathered from departments on campus and several highlighted in the *Rejuvenator*, including the Alumni Awards event. Debbie noted that arranging for persons to simply attend a play together might not give much time for interaction unless a reception or get-together for a meal is involved as well. It was also suggested that we provide links (and phone numbers for those who don't use a computer) for persons wanting information about the Football schedule, and Fine Arts events. Gail Reid mentioned the series of "Next Night School" lectures that take place in various locations in the area (such as Serenbe, the Newnan campus, or in Carrollton). The one coming up is being held in Newnan. Meg Pearson will be talking on the topic: "Bull-Baiting, Bears, and Beheadings: A Shakespeare Story."

It was initially suggested that, instead of re-scheduling the Visual Arts tour, arranging something around one of the "Next Night School" lectures might be more appealing. It was agreed that it is a good idea to invite retirees to events where receptions are already scheduled, or where a reception can be cancelled if a sufficient number of persons do not confirm their intention to attend. After considerable discussion, it was agreed to:

- (1) invite retirees again to tour the Visual Arts building, to determine if there is interest in conducting this tour at another time;
- (2) invite retirees to a "Next Night School" event that is accompanied by a reception we plan. Gail Reid and Mitch agreed to work with Denice in planning for this. Gail also suggested that, immediate after attending a play, ARFS might be able to arrange for retirees to have an opportunity to speak with either the director or actors in a scheduled talk-back.

#### **9. Date and Location of Next Coordinating Council Meeting.**

The next meeting was tentatively scheduled for Friday, March 23, 2018 - during Spring Break. [Editorial note: Denice later confirmed that the Alumni House Conference room is available for our use on this date.]

#### **10. Questions, comments and discussion about OneUSG and Aon. A possible HR workshop or meeting on Aon?**

A discussion took place regarding inconsistencies and errors retirees have found in their HRA reimbursements and accounts being handled through Aon. Kathryn Grams, Bruce Lyon, Debbie and Glenn Novak, and Susan Ingle (whose husband retired from GA Tech) have all found disturbing discrepancies and errors. Anne Richards had questions about her reimbursements and account, but was able to resolve these following conversations with two different individuals at Aon. In the process, she learned, however, that it can take between 30 and 90 days before Aon catches up with a premium increase. Frustration was expressed about how many Aon representatives came across as "inept" or uninformed about basics of the reimbursement process, how much time it involved to get a given problematic matter resolved, how representatives promised call-backs and corrections that never materialized, and that phone numbers for persons named as those likely to be able to resolve particular problems were not only not provided to retirees but retirees were told these numbers could *not* be provided to them (even when they specifically asked for same). It was also mentioned that a representative of Aon had explained that particular questions could only be answered by other personnel (seemingly outside of Aon itself) that were responsible for handling specific matters. Anne explained that Karin Elliott, Associate Vice Chancellor for Total Rewards at the University System of Georgia, has repeatedly expressed her commitment to holding Aon accountable for providing quality service to retirees and has responsibly acted on this commitment on several occasions. In the past, in order to resolve matters, Karin has requested the names of retirees having problems, a means of contacting them, and the names of the Aon representatives the retirees dealt with, if they know this. She then personally took up their issues with Aon representatives. Anne also mentioned that, when hearing Aon representatives speak at the November meeting of the USG Retiree Council meeting, she became aware of the fact that the company is divided into a considerable number of circumscribed sub-sets or sub-entities.

Debbie mentioned that she initially thought a workshop might be needed to better inform retirees about how to check their accounts (to be sure, among other things, that monies that should be rolled over from one year to the next are actually rolled over). It was finally agreed that providing information about such matters in the next issue of the *Rejuvenator* might be a better idea. Debbie agreed to write up an article for the newsletter about this, summarizing information she has already provided ARFS members on line, and Anne agreed to write something to add to this indicating that retirees having problems should contact her and she, in turn, will channel concerns and complaints received to Karin. Anne mentioned that she not only feels she can email Karin about these things, but also sees Karin in person at two USGRC meetings annually and also at Board of Regents meetings she attends on occasion as a representative of the GA Conference of AAUP.

## 11. Other Business

a. A discussion took place regarding problems retirees have had with bank accounts they maintain at the **Bank of the Ozarks**. In particular, it seems that when retirees have arranged for their accounts to make bill payments on designated days, they can not always count on deposits (such as those related to HRAs or otherwise) being credited to their accounts in a timely manner. Apparently, local employees of the Bank of the Ozarks can not do anything about the problem

because policies about how such things are handled are made elsewhere in the company. In contrast, local employees at Bank of North Georgia or United Community Bank are authorized to handle such problems.

**b.** Debbie reported that our **ARFS website needs to be updated.** It does not have a current photo of retirees honored at our last reunion, among other things. In addition, the lengthy information about how to secure membership in the Campus Center not only needs to be updated but would ideally be embedded via a link in the text so as not to distract from other items or take up so much space. Denice explained that updates needed for this should be clarified and forwarded to Kevin Hemphill.

**Adjournment:** The meeting adjourned at 11:30 am

Respectfully submitted,

Anne C. Richards  
Volunteer Secretary for the Day

UWG Association of Retired Faculty and Staff (ARFS)  
Coordinating Council (CC) Meeting Agenda  
Alumni House Conference Room  
10 am Friday, March 23, 2018

- 1) Approval of the minutes for the Jan. 19, 2018 CC meeting.
- 2) Plan for the next Annual Reunion, on August 11, 2018, at Sunset Hills Country Club.
- 3) Update on current retirees.
- 4) Plan for the second quarter edition of the Rejuvenator.
- 5) Update on awarding the Legacy Scholarship this year.
- 6) Discuss the ARFS website.
- 7) Set the date and location for the next CC meeting.
- 8) Discuss the AROHE 2018 meeting at Emory.
- 9) Discuss problems with the campus wireless network use by retirees.
- 10) Other business.

**UWG Association of Retired Faculty and Staff  
Coordinating Council Meeting  
Alumni House Conference Room  
March 23, 2018  
Minutes**

**Present:** Mitch Clifton, Linda Picklesimer, Anne Richards, Kathryn Grams, Jan Ruskell, Bruce Lyon, Gail Reid, Jimmy Drew, Bob Reeves, Swain Harris, Martha Ann Saunders

**Excused:** Karen Smith, Dan Flinn, Glenn and Debbie Novak

**Call to Order:** Mitch Clifton, President

**Approval of Minutes:** The minutes of the meeting of January 19, 2018 were approved. Motion by Linda Picklesimer and second by Swain Harris.

**Annual Reunion:** Mitch Clifton and Denice Perdue

- President's availability on August 11 has been confirmed.
- Denice is working with Sunset Hills Country Club on the problems we had last year with lack of parking and slow food lines. The hope is that SSHCC will not schedule another major event on August 11 at noon. It was agreed that salads on each table (or a pre-mixed salad on the serving lines) would greatly speed up the food lines. Denice will check on the cost of individual salad plates.
- In response to Mitch's inquiry, Vice President Dave Fraboni suggested that there be a nominal charge this year (not in excess of \$5.00) to attendees. Previously, all retirees have attended the luncheon free of charge. Denice speculated this may have been a significant factor in the large number of no-shows last year. With a motion from Linda Picklesimer and a second by Bruce Lyon, the council agreed that honorees and up to two guests each, along with UWG staff, would not be charged and that all others would pay the \$5.00 charge when they register.

**New Retirees:** Anne Richards

Anne distributed a current list of new retirees and said that she anticipates at least 10-15 additions. Several Coordinating Council members volunteered to contact retirees for information for the reunion.

**Rejuvenator:** Mitch Clifton and Denice Perdue

The next issue of the Rejuvenator will be published before the end of June and suggestions for items of interest to retirees were solicited. Those offered included the following:

- A list of candidates for Coordinating Council members and officers to be voted on at the reunion in August. The slate also will be posted on the ARFS website.
- Current campus construction projects and anticipated dates of completion.
- ARFS activities, including the August reunion.
- A fall football preview.

**Legacy Scholarship Update:** Mitch Clifton

The current award recipient will be recognized at the reunion and encouraged to speak briefly (if able to attend).

**ARFS Website:** Mitch Clifton

Concern has been expressed about delays in updates. Denice was asked to investigate.

**Next Meeting:** Mitch Clifton

The Coordinating Council will meet next on May 18. One agenda item will be nominations. Glenn Novak serves as chair of the nomination committee and will be notified.

**AROHE 2018 Meeting:** Anne Richards

Participants from UWG who qualify for discounted conference rates will be limited to eight, and their names have to be forwarded to AROHE as representatives of our retiree organization. The discounted registration fee is \$275 to be paid by the participant along with the housing charge and parking fee. Anne encouraged Coordinating Council members to consider attending.

**Campus Wireless Network:** Mitch Clifton

A retiree has complained about the cumbersome procedure for obtaining a guest pass now required of retirees who wish to use the network. Bruce Lyon moved, and Linda Picklesimer seconded, that President Mitch seek additional information and perhaps invite an IT representative to our next meeting. Motion passed.

Bruce Lyon  
Acting Secretary

UWG Association of Retired Faculty and Staff (ARFS)  
Coordinating Council (CC) Meeting Agenda  
Alumni House Conference Room  
10 am Friday, May 18, 2018

- 1) Approval of the minutes for the March 23, 2018 CC meeting.
- 2) Discuss the August 11 Annual Reunion at Sunset Hills Country Club. (Denise)
- 3) Update on current retirees. (Anne)
- 4) Present the slate of officers and CC members for the August 11 Reunion. (Glenn)
- 5) Discuss the Legacy Scholarship. (Denise)
- 6) Make plans for the second quarter edition of the Rejuvenator.
- 7) Set the date for the next CC meeting.
- 8) Discuss the Oct. 7-9, 2018 AROHE meeting at Emory.
- 9) Other business.

**UWG Association of Retired Faculty and Staff  
Coordinating Council Meeting  
Alumni House Conference Room  
May 18, 2018  
Minutes**

**Present:** Mitch Clifton (presiding), Gail Reid, Bob Reeves, Anne Richards, Bruce Lyon, Linda Picklesimer, Karen Smith, Debbie Novak, Glenn Novak, Dan Flinn, Martha Ann Saunders, Denise Perdue

**Excused:** Kathryn Grams and Jimmy Drew

**Other Absentees:** Swain Harris

**Approval of Minutes:** The minutes of the meeting of March 23, 2018 were approved with a motion by Linda Picklesimer and a second by Anne Richards.

**Call to Order:** Mitch Clifton, President

**Annual Reunion:** Denice Perdue

- August 11, 2018 at Sunset Hills Country Club. Invitations will be sent in July.
- Honorees and up to two guests each, along with UWG staff, will not be charged. Others will pay a \$5.00 registration fee.
- A few ARFS volunteers will be needed at about 10:00 a.m. to distribute materials on the tables and to register attendees (some of whom will arrive very early).
- The program will follow the same format and time allocations as last year's.

**New Retirees:** Anne Richards

Anne anticipates approximately thirty retirees this year. She handed out a current list and indicated that she was having difficulty contacting custodial personnel. Dan Flinn offered to help.

**Officers and Coordinating Council Members:** Glenn Novak

Glenn reviewed the nominating committee's proposed slate. Karen Smith's name was added to the Coordinating Council nominees with a 2018-20 term. After a motion by Glenn and a second by Anne Richards, the CC approved the list for presentation and approval at the annual reunion in August. Copies of the slate will be placed on the tables.

**Legacy Scholarship:** Denice Perdue

The designated recipient turned down the scholarship offer. Additional candidates are being sought. Notification to qualified students is a challenge.

**The Rejuvenator:** Denice Perdue

Denice listed the numerous topics which have been suggested for the second-quarter issue. The deadline date for submissions is June 1. Possible topics include an invitation to the reunion with a listing of honorees, an update on football, information on the new health center, new programs in Newnan and building projects, the CC candidate slate (which also will be on the website in advance of the reunion), student



scholarship information, a brief recap of the event at The Hub and our next social event.

Linda Picklesimer suggested that we add the list of programs that are sponsored by the Carrollton Center for the Arts. Debbie Novak offered to provide a write-up about Jan Ruskell.

Some articles may have to be delayed until the fall issue. The fall issue will include a promotion of UWG evening events of interest to retirees. The art department's recent program at The Hub was well received.

**2018 AROHE Meeting:** Anne Richards

Anne reminded the CC that those who wish to attend (up to eight) at the discounted rate should contact Dale Duffey to have their names added to the list of UWG representatives. There will be a Resource Exchange Fair for the sharing of best practices. The CC agreed that we should have a table for our commemorative booklet, The Rejuvenator and perhaps our medallion.

**Other Business:** Mitch Clifton

- Gail Reid requested that we investigate extending use of the Newnan Fitness Center as a benefit to faculty and staff retirees in Newnan. It was agreed that we first will determine what arrangements there are currently for active faculty and staff.
- The possibility of a tailgate party for retirees at a home football game will be discussed at our next meeting.
- Katy Krai is looking into the concern expressed by a retiree about lack of access to the campus wireless network.
- Denice reported that the concerns raised by Ben DeMayo (about difficulties experienced by retirees who wished to attend UWG classes free of charge as authorized by the Legislature) have been reviewed by the Barrier Team and forwarded to President Marrero with recommendations for resolution.

**Next CC Meeting:** Mitch Clifton

There being no apparent need for another meeting prior to the reunion, the next meeting date will be August 24 or August 31, depending on incoming president Kathryn Gram's availability.

Bruce Lyon  
Secretary

**Appendix C**  
**The Rejuvenator**

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# The Rejuvenator

Newsletter of the UWG Association of Retired Faculty & Staff No. 31 November 2017

## The ARFS Annual Reunion

The Annual Association of Retired Faculty and Staff (ARFS) Reunion was held on August 26, 2017 at Sunset Hills Country Club in Carrollton. Over 130 guests enjoyed a wonderful afternoon together reconnecting with friends and honoring the new retirees. Dr. Marrero shared his appreciation for the retirees' service to UWG and wished them well in this next exciting stage of life. A delicious lunch was sponsored by ARFS and the University of West Georgia Foundation and catered by Sunset Hills. A special thanks to Anne Richards and Martha Ann Saunders for their diligent work to create the Tribute to Retirees booklet.

The reunion celebrated *the following 2016-2017 retirees:*

Steve Arrington	Debra L. Hytower	Don Rice
Ed Croy	Mills Lane	Sheila D. Rivera
Van Edwards	Shirley Oliver Lankford	H. Denise Robinson
Cynthia D. Epps	Tim J. McWhorter	Dennie Sears
E. Lorene Flanders	Thomas J. Mackel	Diane C. Shackelford
Kathy H. Gibbs	Charles K. (Charlie) Marlar	Elaine R. Shirey
Joey Hannaford	Sandra S. Nix	Wayne Walker
Donna M. Harkins	Dinuabhai C. Patel	Laurie Jowers Ware
Linda P. Harris	Patricia D. Pinkard	Bob Watkins
Deborah B. Holcombe*	Shelia Redwine	L. Dean Wilburn, Jr.

\* Honoring Posthumously

*(L-R back row) Denise Robinson, Diane Shackelford, Laurie Ware, Don Rice, Shelia Redwine, Patricia Pinkard, Sandra Nix, Tom Mackel, Tim McWhorter, (L-R front row) Wayne Walker, Debra Hytower, Linda Harris, Donna Harkins, Kathy Gibbs, Cynthia Epps, Van Edwards, Ed Croy, and Steve Arrington.*



## Enjoying the Free Membership at UWG Campus Center!

By Mitch Clifton

Early in October I signed up for my free membership to the Campus Center, a new benefit that the University of West Georgia is making available to UWG retirees this year. It was easy to do so. First, I visited the Wolves Card Office, on the top floor of the University Community Center where I had my picture taken, turned in my old UWG ID card, and was issued a new UWG Retired Faculty ID. Then, I went to the administration desk inside the main entrance of the Campus Center, and told them I wanted to get the retiree membership. The person who helped me knew about the free retiree membership, but had not registered a retiree yet, and had to make a few phone calls before he could complete the process, but in a few minutes I was signed up and my retiree ID allowed me access to the exercise area.

Since then, I have visited the exercise area a number of times. The only part I have used so far is the 1/8th mile track on the second floor. It was a pleasant place to walk and run during the hot, humid days in early October and the rainy days since. When I visited the Campus Center in the morning, the exercise area was lightly used; in the afternoons a lot more students were exercising. All of the staff working in the building were very friendly. See below for further details regarding membership:

### **Campus Center Access Guidelines for Association of Retired Faculty & Staff**

UWG retirees within the Association of Retired Faculty & Staff are eligible for Campus Center access that began August 5, 2017 and runs through July 2018. Following this inaugural year, the program will be reevaluated for any needed revisions.

Access to the facilities will begin upon completion of the registration process.

- Retirees must visit the Card Office located on the third floor of University Community Center (UCC) to turn in their prior UWG employee ID card to obtain a new UWG ID card that identifies them as “retiree.” This allows Campus Center staff to ensure retirees receive appropriate access. UWG Card Office is open Mon-Fri, 8 am – 5 pm.
- Retirees must then visit the UREC administration desk at the front of the Campus Center Mon-Fri, 8 am - 7:30 pm to complete UREC account setup and gain facility access.
- IF you no longer have your UWG ID card, a replacement card must be purchased for a \$20 fee at UCC Card Office. Retirees will be asked to comply with all Campus Center policies including the ID policy.

- In compliance with the University of West Georgia Student and Employee Handbooks, all students, faculty, and staff must have their UWG ID card to enter controlled access within the Campus Center. This includes both recreational and event space. The first two times that patrons forget their cards, they will receive a forgotten card warning linked to their account but will still be granted access. On the third violation, patrons will not be granted access.

Please be advised that the Campus Center is funded by student fees.

- Programs and offerings are student-centered (types of classes offered, music played in facility, building hours, etc.). Only UWG retirees are eligible for this access; spouses and dependents are not eligible.

Retirees will not have access to the MyRec portal to make online reservations for fitness classes.

- Any registrations for group fitness classes can be accommodated in person at the UREC administration desk or by phone at [678-839-5500](tel:678-839-5500).
- Although you may show up at class time and register at the door, there is limited space available for each class. So we encourage registering in advance when possible.
- The group fitness class schedule is attached and can also be accessed on the Campus Center website: <https://www.westga.edu/campus-life/urec/fitness-and-wellness.php>

Those seeking more information may stop by UREC administration desk at the front of the Campus Center for a facility tour and program brochures. If you have further questions, please contact Denice King ([dking@westga.edu](mailto:dking@westga.edu)) or Mitch Clifton ([mclifton@westga.edu](mailto:mclifton@westga.edu)). Thank you & enjoy!



Santa and Mrs. Claus are coming!

Join us December 5th for photos with Santa

UWG Alumni House 5:00—7:00 pm

Bring your own camera to capture pictures with Santa, and enjoy light refreshments and crafts for the children!

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## ARFS New “Travel” Program

The ARFS Coordinating Council is excited to offer a different kind of travel experience.

We are planning outings right here in Carrollton that will provide retirees opportunities for social gathering and tours of sites on the UWG campus. There are so many amazing things happening at UWG, and many of them are unknown even to the people who have worked on campus for many years.

For our first “Back to Campus” experience we will be touring the incredible **Visual Arts Building**. This behind-the-scenes tour promises to be quite interesting—you don’t want to miss this!

Please join us on **Monday, Dec 4th at 10:00 am** for the tour of the Visual Arts Building!

Parking is available in the lot across from Z6. We will be providing golf cart rides up to the Visual Arts building starting at 9:40 am. The group is invited to gather for lunch after the tour at the Z6 cafeteria. Many delicious options are available for only \$6.96 per person.

**Kindly RSVP to Denice King in the Alumni Relations Department at [dking@westga.edu](mailto:dking@westga.edu) or 678-839-6384**

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### *Photos from 2017 Annual Reunion*





## Steps to Retirement for Faculty & Staff Brochure



This year Anne Richards and the ARFS Coordinating Council, together with West Georgia's Human Resources Department, have been working on a one page brochure that would list important steps and decisions that future retirees need to make five years prior to retirement, four years prior to retirements, and so on, together with contact information that would be useful to future and current retirees. Recently this document, called "Steps to Retirement for Faculty/Staff," was finalized and a number of copies were printed by Human Resources.

At the annual UWG Benefits Fair, held on the first floor of Z6 on Oct. 17, five ARFS Coordinating Council members and officers staffed a table and talked with a number of UWG employees who are contemplating retirement. Many of them took a copy of our recently prepared Retirement brochure. The Steps to Retirement for Faculty & Staff brochures are available in the UWG Human Resources office on the first floor of Aycock Hall.

### *Photos from 2017 Reunion*



### **The Coordinating Council**

The next meeting of the ARFS Coordinating Council is scheduled for Friday, January 19, 2018 at 10:00 am in the Conference Room of the Alumni House. Please feel free to join us for this meeting.

## Dr. Bobby Powell Retirement Reception

Dr. Bobby Powell was honored with a reception held on Friday, November 3 in UWG's Campus Center Ballroom. Dr. Powell was celebrated as he retires at the end of Fall semester for his **50 years** of service to UWG as Physics Professor, Physics Department Chair, and Director of the Observatory.

ARFS past President, Dr. Glenn Novak, presented Dr. Powell with a beautiful "Golden Wolf" plaque on behalf of the Association of Retired Faculty and Staff to commemorate this special occasion.

The reception was well attended. In addition to Dr. Powell's wife and family being present, a large crowd of current and former faculty, staff, and alumni came to offer their good wishes. Many of them also delivered remarks as testimony to the impact Dr. Powell had on their lives.

Dr. Powell seemed very pleased with the many photos, hugs and re-connections he experienced at his retirement party. ARFS wishes Dr. Powell all the best in his upcoming retirement.



**ARFS Website:** For more information on the Association of Retired Faculty and Staff, check out our website at [www.westga.edu/arfs](http://www.westga.edu/arfs).

**To sign up for our listserv,** please email Debbie Novak at [dnovak@westga.edu](mailto:dnovak@westga.edu). Also, **remember that if you've changed your email address, you must notify us so we can update you on the ARFS listserv.** Our listserv address is [uwg-arfs-list@westga.edu](mailto:uwg-arfs-list@westga.edu).

## University System of Georgia Retiree Council (USGRC) Meeting (11-3-17)

Mitch Clifton and Anne Richards attended this meeting, held at Middle Georgia State University. USG HR office representatives present were Karin Elliott (Associate Vice Chancellor for Total Rewards) and Monica Fenton (Director of System Benefits).

The following representatives from Aon Retiree Health Exchange were present: Mark Chandler (Retiree Health Solutions), Jane Funk (General Manager, Retiree Division), Robert Gazzo (contact person for Karin Elliott and Monica Fenton), and Kristi Schneider (Carrier Engagement/Contracting).

Karin Elliott provided a review of the presentation made by the USG to the Board of Regents in August, 2017. She announced that, **for 2018, the USG recommended that the amount of the HRA for retirees will remain \$2,736** - the same as it was in 2016 and 2017. The USG is aware that, since 2016, supplemental premiums have increased about 4.5%. The USG is continuing to provide a **catastrophic HRA to help retirees with very expensive drug costs**. When retirees fall into this category, they will be notified by their insurance carriers. In turn, they will be required to notify Aon (through their Benefits Adviser) in order for the USG catastrophic HRA to be put in place.

Kristi Fuller and Bill Rencher from the Georgia Health Policy Center (GHPC) at Georgia State University provided a **Healthcare Policy Overview** to the group. The GHPC was established in 1995 in the Andrew Young School of Policy Studies at Georgia State University. Those associated with it study healthcare and provide evidence-based research program development and policy guidance locally, state-wide, and nationally.

Kristi explained that, between 1960 and 2013, healthcare costs have risen as a percentage of the Gross Domestic Product (GDP). In 1960, healthcare costs were 5% of the overall economy. Today, they represent 20% of the overall economy and are rising faster than inflation, wages, and GDP.

So far as Medicare-covered benefits are concerned, Costs for all of Medicare are up 4.3%. Total costs for Medicare Part A are up 3.2%. Those for B are up 4.6%, and those for D (prescription drugs) are up 5.8%.

In her presentation on behalf of the Aon Retiree Health Exchange, Kristi Schneider explained that, in accordance with the Medicare Access and Chip Reauthorization Act of 2015 (MACRA), **by January 1, 2020, Medicare plans C and F cannot be sold to newly-eligible retirees. They will be allowed instead to enroll in Plans D and G** (which do not cover the cost of Medicare Part B's deductible). These options are being removed as an attempt to "find ways to reduce Medicare spending" and "have retirees take more responsibility for the costs of their healthcare."

For more information on these and other issues, go to [www.gsu.edu/ghpc](http://www.gsu.edu/ghpc).

**Your service record:** ARFS is compiling a list of all of our retirees who are generously donating their time and energies to make UWG a better place. For example, serving on a committee or board. You are rightfully proud of your volunteer efforts. So, send a brief note listing them to Denice King, Assistant Director of Alumni Relations, [dking@westga.edu](mailto:dking@westga.edu), and we will pull it all together into an annual report.





# The Rejuvenator

Newsletter of the UWG Association of Retired Faculty & Staff No. 32 February 2018



## **BREAKING NEWS: Apply NOW for UWG Retiree Legacy Scholarship**

ARFS is pleased and proud to announce its ability to award the first ever UWG Retiree Legacy Scholarship. Thank you to all who have given so generously to the scholarship fund and helped us to raise \$25,000. The UWG Retiree Legacy Scholarship became endowed late in August 2017, after only three years of fund-raising. Kudos, retirees! The selected recipient will be awarded a scholarship of \$1,000 for the 2018/2019 academic year.

**The deadline for applying for all University Scholarships is March 1.** Therefore, time is of the essence for applicants to apply. So, retirees, if you know of family members who meet the criteria for this scholarship, have them apply ASAP!

Students need to go to the University of West Georgia scholarship portal and follow the instructions. Find the portal at <http://www.westga.edu/scholarships>. The portal allows students to apply for all UWG scholarships in the database. The computer matches and selects students who have applied with the criteria for all the various scholarships loaded into the database.

### Eligibility Criteria for the UWG Retiree Legacy Scholarship

- 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 a minimum cumulative GPA of 2.5, with preference given to applicants with higher GPA.
- Preference will be given to applicants with a demonstrated financial need as determined by the UWG Financial Aid Office.

**Important Note:** Students who have already applied for 2018/2019 Academic Year Scholarships prior to February 7, 2018, will need to update their application information in order to be considered for the UWG Retiree Legacy Scholarship.



## THE ASSOCIATION OF RETIRED FACULTY & STAFF

### REUNION

SATURDAY, AUGUST 11TH 2018

SUNSET HILLS COUNTRY CLUB

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## Tracking your AON Health Reimbursement Account (HRA)

Currently, the University System of Georgia annually gives all retirees \$2,736.00 towards their health insurance. This money is put into each retiree's AON account at the beginning of each calendar year. If your spouse is on your insurance account, an additional \$2,736.00 will be put into this same account. Any money not spent during a calendar year is not lost; it "rolls over" into your account as the next year comes along.

Retirees use this money to help defray the cost of monthly supplemental health insurance premiums and the Part D Drug Plan they have selected. Retirees may also use this money to pay for other healthcare expenses. View the list at the "Check Eligible Health Care Expenses" on your "Account Summary" page where your "Available Balance" is also found.

It is important for you to check your balance against AON's balance to be sure it is correct. It is suggested you check monthly or at least quarterly.

### STEPS to FIND YOUR AON HRA Available Balance:

Go to AON website: [retiree.aon.com/usg](http://retiree.aon.com/usg)

Login to AON Account

- Click on "My Account" (upper right side of page)
- Choose "Health Reimbursement Account (HRA)" (Last choice)
- Scroll down until you see in RED "Manage my HRA"
- Click on "Manage my HRA"
- Another window will pop up. On the Left, in GREEN you will see Account Summary and under that "Your Accounts"
- "Available Balance" gives you your balance (according to what AON has)

If you discover any problems with your account that are not resolved with an Aon representative or clarified to your satisfaction in a timely manner, please provide a summary of the problem(s) to Anne Richards ([arichard@westga.edu](mailto:arichard@westga.edu) or [770-834-8143](tel:770-834-8143)). Anne will seek assistance from the HR office at the University System of Georgia on your behalf.

To sign up for our listserv, please email Debbie Novak at [dnovak@westga.edu](mailto:dnovak@westga.edu). Also, remember that if you've changed your email address, you must notify us so we can update you on the ARFS listserv. Our listserv address is [uwg-arfs-list@westga.edu](mailto:uwg-arfs-list@westga.edu).



The poster features the University of West Georgia logo on the left, a central 'Schedule' section with icons for wine, basketball, and football, and a right-side section for the 'Evening with the Stars' awards celebration. The schedule lists events for Friday, March 2 (5:00-7:00 PM wine tasting at Alumni House, 7:00 PM Harlem Globetrotters event at University Coliseum) and Saturday, March 3 (10:00 AM UWG Football Scrimmage Game at University Stadium, 12:00-3:00 PM Family Fun Day Tailgate at University Stadium). The awards celebration on Saturday, March 3, includes cocktails and reception at 6:00 PM and dinner & awards at 6:30 PM in the Campus Center Ballroom, with a cost of \$20 per person.

## Alumni Weekend 2018

Retired Faculty & Staff - You're invited to come back to campus and "Reunite West" with Alumni Weekend 2018.

This year's celebration again combines the excitement and family fun of Alumni Weekend with the prestige and pageantry of the 42<sup>nd</sup> Annual Alumni Awards Celebration: An Evening with the Stars...plus some new surprises!

Reconnect with alumni and friends over a wine tasting at the Alumni House on Friday, March 2 from 5 to 7 p.m.

Afterwards, join us for the basketball wizardry of the Harlem Globetrotters as they take on arch-rivals the Washington Generals at the UWG Coliseum. Tickets available at: [harlemglobetrotters.com/tickets](http://harlemglobetrotters.com/tickets)

The excitement continues Saturday, March 3 with a football scrimmage from 10 a.m. to 12 p.m. at University Stadium, marking its first year as part of Alumni Weekend. Following the scrimmage, stick around for a Family Fun Day Tailgate from 12 to 3 p.m. where you will enjoy games, food, and fellowship with your favorite fellow wolves, family, and friends.

In the evening, be sure to change into your cocktail attire for the 42<sup>nd</sup> Annual Alumni Awards Celebration as we honor outstanding alumni, staff, faculty, and friends of UWG. Cocktails and reception begin at 6 p.m. followed by an awards dinner at 6:30 p.m.

Cost to attend the awards celebration is \$20 and reservations are highly encouraged.

Who gets to join in? All alumni, retired faculty & staff, their families, and friends of UWG! We invite you to see what is new on campus and reconnect with friends.

Ready to go?

Simply visit our Alumni Weekend < <http://www.alumni.westga.edu/s/1639/16/interior-2col.aspx?sid=1639&gid=2&pgid=513> > page for registration and all the details you need for an exciting Reunite West weekend. Come join the fun!

For further questions or comments, please contact Denice King at [dking@westga.edu](mailto:dking@westga.edu) or 678.839.6384.

*A special congratulations goes out to our current ARFS President, Mitch Clifton. He will be receiving the J. Owen Moore Faculty Award at the 42nd Alumni Awards Celebration on March 3rd. Congrats Mitch!*



### The Coordinating Council

The next meeting of the ARFS Coordinating Council is scheduled for Friday, March 23, 2018 at 10:00 am in the Conference Room of the Alumni House. Please feel free to join us for this meeting.

## ARFS New "Travel" Program

The ARFS Coordinating Council is excited to offer a different kind of travel experience.

We are planning outings right here in Carrollton that will provide retirees opportunities for social gathering and tours of sites on the UWG campus. There are so many amazing things happening at UWG, and many of them are unknown even to the people who have worked on campus for many years. For our next "Back to Campus" experience we will be attending a UWG School of the Arts event. **THE OTHER NIGHT SCHOOL SERIES PRESENTS:**

**ICON OR IDOL: Art and The Second Commandment** presentation by Dr. Nathan Rees, Assistant Professor of Art

From illustrated Bibles to artworks adorning churches, images are a common and generally uncontested part of contemporary Christianity. But that hasn't always been the case. From ancient Rabbinic writers to Byzantine iconoclasts and Protestant reformers, theologians have interpreted the second commandment in dramatically different ways. Join us to encounter the contentious history of graven images as we explore how mixing art and religion sparked the Bonfire of the Vanities, landed the painter Veronese before the Inquisition, and resulted in a masterpiece by Michelangelo being painted over.

### DATE AND TIME

Tue, March 27, 2018  
5:30 PM – 7:00 PM EDT

### LOCATION

The Hub at Hudson Mill (the reception is held in the Hub and the presentation is held in the Red Rock Room)  
202 Bradley Street #Suite E  
Carrollton, GA 30117

Please join us on **Tuesday, March 27 at 5:30 pm** for a reception before the presentation. It's a wonderful opportunity to gather and reconnect with other retirees and learn something interesting and new!

\*Please note the "Icon or Idol" event on March 27<sup>th</sup> can only accommodate 50 pre-registered attendees.

Register here:

[https://www.eventbrite.com/e/tons-making-zombies-the-art-of-cinematic-special-effects-tickets-42239888644?utm\\_source=eb\\_email&utm\\_medium=email&utm\\_campaign=reminder\\_attendees\\_48hour\\_email&utm\\_term=eventname](https://www.eventbrite.com/e/tons-making-zombies-the-art-of-cinematic-special-effects-tickets-42239888644?utm_source=eb_email&utm_medium=email&utm_campaign=reminder_attendees_48hour_email&utm_term=eventname)



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giving.westga.edu

# The Rejuvenator



Newsletter of the UWG Association of Retired Faculty & Staff No. 33 June 2018



## THE ASSOCIATION OF RETIRED FACULTY AND STAFF REUNION

Saturday, August 11<sup>th</sup> 2018  
Sunset Hills Country Club

The Annual Association of Retired Faculty and Staff (ARFS) Reunion will be held at 11:30 am on August 11, 2018 at Sunset Hills Country Club in Carrollton. Lunch will be sponsored by the Association of Retired Faculty and Staff and the University of West Georgia Foundation and catered by Sunset Hills. We will honor the new retirees and enjoy visiting with current and former colleagues, friends, and family.

Please join us at the reunion to celebrate the following 2017-2018 retirees:

CHRISTOPHER M. AANSTOOS, Ph.D.

DANNY JOHNSON

BOB POWELL, Ph.D.

MARGIE ALMON

JEFF JOHNSON, Ph.D.

HEMA RAMANATHAN, Ph.D.

JUNE BARRY

TINA JOHNSON

PRICELLA ANN REESE

LAURA M. BENNETT

KATHRYN McWHORTER

ERMA SHOOKS

MICHELLE BYRNE, Ph.D., RN

BILLY W. MORGAN

CONNIE S. SMITH

MEG COOPER, Ph.D.

SHEILA B. NORTON

FRANCESCA B. TAYLOR

EDDIE DUFFEY

KATHRYN OWENS

SHERRY M. BORDERS WALLS

BARRY C. HARWELL

SHELLY PARKER

DANIEL A. HELMINIAK, Ph.D.

BEVERLY PHILLIPS

.....  
**ARFS Give West!**  
Have you given your annual gift?  
Save the Date for A-Day:  
Thursday, October 18th  
A Day Celebration at Homecoming:  
Friday, October 19th  
.....  
[giving.westga.edu/givewest](http://giving.westga.edu/givewest)



# The Rejuvenator Scholarship

## Student Awarded the First UWG Retiree Legacy Scholarship

*Great news!* ARFS is pleased and proud to announce Jake Saunders has been chosen by the UWG Scholarship Committee to receive the first ever UWG Retiree Legacy Scholarship for the fall Semester 2018.

Hunter Jacob (Jake) Saunders, 22, is a UWG senior majoring in Physical Geography. Jake thoroughly enjoys the outdoors including hunting & fishing. He would like to pursue a career in Natural Resources or in Conservation. Jake is the grandson of Dr. Martha Ann Saunders, retired English professor from UWG.



Thank you again to all who have given so generously to the scholarship fund. Your gifts are making a difference in the lives of our students!

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### Jan Ruskell in Memoriam

By Debbie Novak

Jan Ruskell was a very familiar face at the Reference Desk where she served West Georgia's Ingram Library for 38 years from 1970-2008. She had a very inquisitive nature, an excellent memory and loved helping patrons find the information they needed. She was perfectly suited to her life's chosen endeavor to support people's informational needs.

When Jan retired, she immediately became involved with the ARFS group and delved right in. She was one of our longest serving Coordinating Council members. She organized and implemented the Third Thursday ARFS Travel Program which was held at Neva Lomason Library. Every month for 8 years those who attended the program traveled vicariously around the United States and the entire World. The programs, given primarily by retired UWG faculty and staff, were uniquely different and interesting. After the program, attendees and the speaker could partake in lunch at a local restaurant where there was an opportunity for more engagement and fellowship. The program was very successful and much loved.

Jan also served ARFS as our Vice-President for one two-year term. Her term would have ended this August. She was passionate about getting the ARFS Retiree Legacy Scholarship endowed. And, she got to see that happen!

We will all miss Jan for her helpfulness, ideas, and unique perspectives on situations.

Thank you, Jan, for all you did.

To sign up for our listserv, please email Debbie Novak at [dnovak@westga.edu](mailto:dnovak@westga.edu). Also, remember that if you've changed your email address, you must notify us so we can update you on the ARFS listserv. Our listserv address is [uwg-arfs-list@westga.edu](mailto:uwg-arfs-list@westga.edu).

## 2018 Football Preview

By Mitch Gray, UWG Sports Information Director

2018 FOOTBALL SCHEDULE	
9/1 • 2pm VS. CATAWBA	10/13 • TBD @ WEST FLORIDA
9/8 • 2pm VS. LIMESTONE	10/20 • 2pm VS. WEST ALABAMA HOMECOMING
9/15 • TBD @ ALBANY STATE	10/27 • TBD @ MISSISSIPPI COLLEGE
9/22 • 2pm VS. FLORIDA TECH	11/3 • 2pm VS. DELTA STATE SENIOR DAY
9/29 • TBD @ SHORTER	11/10 • TBD @ VALDOSTA STATE
10/6 • 2pm VS. NORTH GREENVILLE	

Dates/times subject to change

A Gulf South Conference title and a return to the NCAA Division II playoffs are among the goals for the 2018 West Georgia Wolves football team. Coach **David Dean** returns a solid nucleus from last season's 9-4 team that advanced into the second round of the playoffs.

Leading UWG's returnees is senior running back **Devontae Jackson**, the 2017 GSC Offensive Player of the Year. Jackson enters his senior season on the verge of becoming on the second West Georgia player to surpass 5,000 all-purpose yards for his career. Also returning on offense is junior quarterback **Willie Candler**, who had a record setting season in 2017.

Defensively, UWG also returns some top talent from a year ago. Senior safety **Montrell Pardue** is among the top returning tacklers in the GSC. Also, **Chad Price** (junior) and **Deondre Gardenhire** (sophomore) are back to form one of the nation's top defensive end duos.

UWG begins the new season September 1 when Catawba visits Carrollton. There are other notable home games this season. September 22 brings Florida Tech to Carrollton on Hall of Fame induction Saturday. Defending GSC champ West Alabama visits on October 20 as West Georgia celebrates homecoming. Finally, perennial power Delta State comes to University Stadium for the 2018 home finale on November 3.

For more information on all UWG Athletics, ticket sales, and game schedules visit <http://www.uwgsports.com>.

*It's going to be an exciting football season! Our UWG retirees are all invited to the Alumni & Friends tailgates at every home football game. Hope you can stop by our tent to enjoy free food and good company! Invitations to the tailgates, with more details, will be emailed to the ARFS listserv before every home game.*

### ARFS New "Back to Campus" Program a Success!

The ARFS Coordinating Council offered retirees a wonderful "back to campus" experience this spring, and everyone present enjoyed a lively evening of socializing and learning. Retirees attended one of the UWG School of the Arts **THE OTHER NIGHT SCHOOL** events on March 27th.

There was a nice reception with complimentary wine and hors d'oeuvres to start off the night. Retirees were able to reconnect with fellow retirees and also visit with current School of the Arts faculty and Carrollton community members. Following the reception, everyone heard a presentation by Dr. Nathan Rees, Assistant Professor of Art, titled **ICON OR IDOL: Art and The Second Commandment**. Dr. Rees offered a wealth of knowledge during this engaging presentation.

The event was held at the Hub at Hudson Mill on Bradley Street. The Hub is a 24/7 luxury co-working and office space. It offers a wide range of business services including open desks, private offices, conference and meeting areas. It was a great chance to visit this new enterprise and see a portion of the exciting business partnerships happening in our community.

We look forward to future opportunities to gather with other retirees and learn something interesting and new! Another ARFS "Back to Campus" experience will be scheduled in the fall, so look for event details in upcoming emails and the Rejuvenator newsletter!

### The Coordinating Council

The next meeting of the ARFS Coordinating Council is scheduled for Friday, August 24, 2018 at 10:00 am in the Conference Room of the Alumni House. Please feel free to join us for this meeting.



ARFS Candidate Slate to be presented at August 11, 2018 Annual Reunion

By Glenn Novak

The ARFS Nominating Committee is pleased to present to the membership our slate of candidates for officers and Coordinating Council for the coming year(s). We are grateful to our members who reached out by phone and email to recruit these fine retirees who will help guide our organization in the months and years ahead. And we appreciate all of our candidates for their willingness to have their names placed on this year's ballot. Terms begin at reunion date and end two years later at reunion date.

The ballot shown below is the document each retiree present at our August reunion event will vote on, and it includes persons continuing on for the rest of their terms as prescribed by ARFS By-Laws:

**Officers (also members of Coordinating Council)**

President: Kathryn Grams	(term 2018-2020)
Vice President: Linda Picklesimer	(term 2018-2020)
Past President: Mitch Clifton	(term 2018-2020)
Secretary: Bruce Lyon	(term 2018-2020)
Treasurer: Bob Reeves	(term 2018-2020)

**At-Large Members of Coordinating Council (minimum of six)**

Jimmy Drew	(term 2018-2020)
Dan Flinn	(term 2017-2019)
Swain Harris	(term 2017-2019)
Tom Mackel	(term 2018-2020)
Melanie McClellan	(term 2018-2020)
Debbie Novak (Scholarship Committee)	(term 2017-2019)
Gail Reid	(term 2017-2019)
Anne Richards (Co-Chair, Program/Events Committee)	(term 2017-2019)
Martha Ann Saunders (Co-Chair, Program/Events Committee)	(term 2017-2019)
Karen Smith (Scholarship Committee)	(term 2018-2020)



**Appendix D**  
**Retirement Brochure**

## IMPORTANT CONTACT INFORMATION

OneUSG Benefits Call Center	1-844-587-4236
USG Shared Services Center	855-214-2644
AON Retiree Health Exchange	1-866-212-5052
CVS/Caremark	1-866-601-6935
Social Security <a href="http://www.ssa.gov">www.ssa.gov</a>	1-800-772-1213
TIAA/CREF <a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	1-800-842-2888
VALIC <a href="http://www.valic.com">www.valic.com</a>	1-478-405-5005
Fidelity Investments <a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a>	1-800-343-0860
Minnesota Life (Free preparation of wills)	1-866-293-6047
Alumni Travel Program opportunities:	678-839-6384
UWG Athletics	678-839-6533

## ADDITIONAL RETIREE ORGANIZATIONS

USG Retiree Council

[http://www.usg.edu/academic\\_partnerships\\_accreditation/committees/view/usg\\_retiree\\_council](http://www.usg.edu/academic_partnerships_accreditation/committees/view/usg_retiree_council)

GA-HERO <http://ga-hero.org/>

Georgia State Retirees Association <http://www.mygsra.com>

The Association of Retired Faculty and Staff was established in 2004 and is a voluntary organization dedicated to maintaining social connections with university colleagues; fostering continuous involvement between UWG and its retired employees; supporting the well-being of our retirees; and encouraging meaningful contributions by our retirees to the future of the university and to the academic community.

Membership in ARFS is free and completely voluntary. To learn more about ARFS activities contact: Denise King-Perdue at 678-839-6384 or [dking@westga.edu](mailto:dking@westga.edu)

JOIN US EACH YEAR AS WE CO-HOST THE ANNUAL RETIRED FACULTY & STAFF LUNCHEON! MORE INFORMATION CAN BE FOUND AT:

[WWW.WESTGA.EDU/ARFS/](http://WWW.WESTGA.EDU/ARFS/)



## Steps to Retirement for Faculty/Staff

A Timeline and Step-by-Step Guide to Assist with your Transition into Retirement

It's never too early to begin planning!

This preparation guide lists matters you should consider as you approach retirement. It is not a substitute for individual retirement planning, nor does the University of West Georgia offer any specific legal, tax, or retirement planning advice.

University of West Georgia Human Resources  
1<sup>st</sup> Floor, Aycock Hall  
University of West Georgia  
Carrollton, GA 30118  
678-839-6403  
[www.westga.edu/hr/](http://www.westga.edu/hr/)

## ELIGIBILITY FOR RETIREMENT

Under Teachers Retirement System of Georgia (TRS) or Georgia Optional Retirement Program (ORP):

- completed 30 years of creditable service, regardless of age, of which the last 5 years of employment must have been continuous with the USG; or
- has completed 10 years of creditable service, and is age 60 or older; or
- has completed 25 years of creditable service, regardless of age, of which the last 5 years of employment must have been continuous with the USG.
- is deemed totally and permanently disabled as documented through the receipt of disability benefits from SSA following 9.5 years of creditable service to the USG in a regular, benefitted position.

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#### FIVE YEARS PRIOR TO RETIREMENT

- Attend annual Retirement Seminars hosted by the Association of Retired Faculty & Staff where valuable information is distributed and retirement and pre-retirement experiences of faculty and staff are shared. Call 678 - 839-6403 for information.
- Attend events on retirement issues and benefits offered through Human Resources.
- Request your Personal Earning and Benefit Estimate Statement from Social Security. Call 1-800-772-1213 or access [www.ssa.gov](http://www.ssa.gov).
- Develop a network of peers who are willing to discuss their experiences with choices they made in retirement planning and selection of advisors.
- Begin to think about post-retirement use of time, second careers, part-time work, possible re-location, long-term commitments other than work - such as family, friends, community, and health and fitness.
- Schedule an appointment with your Benefits Specialist at 678-839-6403 to review the benefits coverage available through the USG at retirement. Find out when you can make changes, add/delete dependents, or make payments.
- Review your retirement plan asset allocations, long- or short-term goals, and distribution options.

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#### FOUR YEARS PRIOR TO RETIREMENT

- Use of time; join an organization or group to try it out.
- Possible relocation by visiting a destination at various times of the year or planning an extended vacation.
- Part-time work, second careers, or consulting.
- Experiencing the flavor and lifestyle of retirement by building a network of persons and contacts who are already retired.
- Long-term commitments other than work, such as family, friends, health, fitness, and community.

#### SERVICES FOR RETIREES

Admission to Theatre Performances	678-839-4722
Campus Center Fitness Access:	678-839-5500
Continuing Education:	678-839-6611
Retiree Legacy Scholarship:	678-839-6582
Main Number, UWG:	678-839-5000
Ingram Library:	678-839-6350
Courtesy Parking Hang Tag:	678-839-6629
University Bookstore:	678-839-6523
University Communications & Marketing:	678-839-6464
Current Faculty/Staff Directory	678-839-6582

- Free courses for retirees age 62 or older (pending space availability)
- \$25,000 Basic Life insurance paid by the University.
- Supplemental Life can be continued into retirement and is dependent upon retiree's age at retirement and date of initial insurance.
- Upon the death of a retiree, his or her spouse/dependents shall remain eligible to continue in group health insurance. The spouse is eligible until he or she remarries. Dependents are eligible until age 26.
- Retiree Job Pool – A retiree who is rehired after retirement must have a minimum break of at least one (1) month between retirement date and reemployment.
- Benefits: Open enrollment information packets are mailed to retirees each fall. All enrollment material will also be available on the USG Benefits website at [www.usg.edu/hr/benefits](http://www.usg.edu/hr/benefits).
- Discounted movie tickets by showing your UWG ID.
- Various discounts at local retailers and restaurants when UWG ID is presented.



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#### SIX MONTHS PRIOR TO RETIREMENT

\_\_\_ Finalize decisions on insurance coverage. Schedule an appointment with your Benefits Specialist (678-839-6403) to get acquainted and begin retirement processing.

\_\_\_ Nine-month employees should consider receiving their summer paychecks in one lump sum in order to begin drawing Social Security.

---

#### THREE MONTHS PRIOR TO RETIREMENT

\_\_\_ Finalize your retirement plan distribution decisions.

\_\_\_ Request forms from TIAA-CREF, Fidelity, and/or Vanguard

\_\_\_ Apply for Social Security 3 months before you want benefits to start. 1-800-772-1213.

\_\_\_ Request information on Medicare Parts A and B three months before age 65.

\_\_\_ Contact the OneUSG Benefits Connect Call Center at 1-844-587-4236 to ensure your retirement date is notated in the system and get additional information for billing after retirement. If you are post-65, please contact the AON Retiree Health Exchange to enroll for Post-65 Retiree Healthcare Benefits. 1-866-212-5052

\_\_\_ Begin to inform appropriate organizations of address changes.

\_\_\_ Inform University of West Georgia clubs and organizations of your intended retirement if your retirement affects membership status.

\_\_\_ Contact the Association of Retired Faculty and Staff (ARFS) about being added to their listserv - 678-839-6384.

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#### ONE MONTH PRIOR TO RETIREMENT

\_\_\_ Review your paycheck stub and arrange to cancel any reductions or deductions no longer applicable. Call appropriate offices for this.

\_\_\_ Schedule an appointment with your Benefits Specialist (678-839-6403) to continue healthcare, other insurance, and to review other retiree benefits.

\_\_\_ Complete applicable TRS retirement paperwork if this has not been completed to date.

\_\_\_ Contact the ITS Help Desk for information on retaining your work (westga.edu) email account. 678-839-6587.

\_\_\_ Attend the annual Retirement Seminar and share thoughts with your colleagues. Call 678-839-6403 for information.

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#### TWO YEARS PRIOR TO RETIREMENT

\_\_\_ Make preliminary decisions about your post-retirement use of time. Discuss with your department head/dean/director ideas for continuing research, teaching activities, or part-time work. Gather information on phased options for retirement.

\_\_\_ Attend the Retirement Seminar to obtain updated information on retirement processing and share experiences with fellow employees. Call 678-839-6403 for information.

\_\_\_ Before age 65, contact Medicare for healthcare coverage information. Call 1-800-772-1213.

\_\_\_ Request illustrations of your retirement distribution options from TIAA-CREF, Fidelity, and/or Vanguard.

\_\_\_ Give more serious thought to relocation, family and community commitments.

\_\_\_ Take time to review healthcare and projected costs for medication. Talk with family members, peers, associates.

\_\_\_ Decide if you need to change health plans during UWG's annual open enrollment period.

\_\_\_ Attend health-education seminars offered at your local hospital.

---

#### ONE YEAR PRIOR TO RETIREMENT

\_\_\_ Locate your birth certificate, SS# and, if applicable, marriage certificate (or divorce decree) and most recent W-2 to present when you apply for Medicare and Social Security. Access Medicare at 1-800-722-1213, [www.medicare.gov](http://www.medicare.gov).

\_\_\_ Inform department head/dean/director of intended retirement date.

\_\_\_ Finalize plans for phased retirement and/or post-retirement teaching, research, or part-time work.

\_\_\_ Don't forget to attend the Retirement Seminar one last time! Call 678-839-6403.

**Appendix E**  
**Relationship of ARFS to the USGRC, GA-HERO, and AROHE**  
**Anne Richards**

**University System of Georgia Retiree Council (USGRC)**

The USGRC was founded in 2015 by then-Chancellor Hank Huckaby and representatives from institutions of higher education in the University System of Georgia. Its purpose is "to promote and foster the welfare of System retirees and of the University System of Georgia through the combined creativity and expertise of retiree representatives from System institutions." The President of ARFS is a voting member on the USGRC. Provision is also made for someone to serve as an "alternate" member, in the event the official voting member is unable to attend a given meeting. Anne Richards has served as an alternate member of this council since its inception in order to provide detailed notes of its meetings for ARFS members.

Two meetings of this retiree council were held during the period covered by this annual report, both at Middle Georgia State University. Mitch Clifton and Anne Richards attended both of these meetings.

Agendas and Anne's notes for these meetings are contained in Appendix F.

**Association of Retiree Organizations in Higher Education (AROHE)**

AROHE is a nonprofit association that champions transformative practices to support all stages of faculty and staff retirement, and their mutually beneficial engagement and continuing contributions to their academic institutions. By sharing research, innovative ideas and successful practices, AROHE emphasizes the development and enhancement of campus-based retiree organizations and programs which support this continuing engagement in higher education.

The University of West Georgia became a member of this organization many years ago. Membership entitles 8 members of ARFS to have access to the AROHE website and receive emails from this organization regarding matters of concern to retirees in higher education.

**Georgia Association of Higher Education Retiree Organizations (GA-HERO)**

Because of its membership in AROHE, ARFS is a voting member of GA-HERO. GA-HERO is a network of college- and university-based retiree organizations in Georgia. It fosters the development and sharing of ideas, information, current research, advocacy, and best practices among its member. Additionally, GA-HERO endeavors to create awareness that campus-based retiree organizations are beneficial to both retirees and the campuses on which they are based.

During the time period covered by this report, GA-HERO held two meetings. Mitch Clifton and Anne Richards attended both of these meetings with Anne (who is Secretary for GA-HERO) taking minutes.

Agendas and Anne's minutes for these meetings are contained in Appendix G.

**Appendix F**  
**University System of Georgia Retiree Council (USGRC)**  
**Meeting Agendas and Notes**

1.	Agenda for November, 3, 2017 USGRC Meeting	47
2.	Notes for November, 3, 2017 USGRC Meeting	48
3.	Agenda for April, 6, 2018 USGRC Meeting	76
4.	Notes for April, 6, 2018 USGRC Meeting	78

USG Retiree Council Meeting Agenda  
 November 3, 2017  
 Middle Georgia State University  
 Professional Sciences Building, Board Room  
 10:00 AM – 2:00 PM

Time	Item	Presenter
10:00	Welcome	Missy Cody
10:05	Introductions and Roll Call	Ray Chambers
10:30	Review of August Board Presentation and HRA Subsidy Discussion	Karin Elliott
11:00	Healthcare Policy Overview	TBD
11:30	Aon Retiree Health Exchange (Carrier Contracting, Premiums)	Kris Schneider, Carrier Contracting, Aon Retiree Health Exchange
12:00	Break and Buffet Service	
12:15	Roundtable – Q/A Session	Aon Representatives Monica Fenton
1:00	Update on OneUSG	Karin Elliott
1:15	Committee Reports and Updates <ul style="list-style-type: none"> <li>• USG–RC Communications Committee</li> <li>• Reports from USG Faculty and Staff Councils</li> <li>• USG Retirement Guide and Webinars</li> </ul>	<ul style="list-style-type: none"> <li>• Dennis Marks</li> <li>• Representatives</li> <li>• Missy Cody</li> </ul>
1:45	New Business <ul style="list-style-type: none"> <li>• Building a Retiree Registry Discussion</li> </ul>	Ron Bohlander
1:55	Closing and Announcement of Spring Meeting Details	Missy Cody

**University System of Georgia Retiree Council (USGRC) Meeting**  
**November 3, 2017**  
**Middle Georgia State University**  
**Professional Sciences Building (Room 212)**  
**10:00 am - 2:00 pm**

**Attendance:**

**Presiding:** Missy Cody (Georgia State University, USGRC Chair)

**USGRC Unit Representatives Present:** Tom Abney (Augusta University, non-voting alternate), Richard Baringer (Georgia Southwestern State University), Toni Barnett (University of North Georgia, via phone), Ron Bohlander (Georgia Institute of Technology), Jim Braun (Clayton State University), Ray Chambers (Bainbridge State College), Mitch Clifton (University of West Georgia), Jim Cottingham (South Georgia State College), John Derden (East Georgia State College), Mark Eason (University of Georgia), Mary Mitchell Jones (College of Coastal Georgia, via phone), Margaret Hunter (Savannah State University), John Hutcheson (Dalton State College), Victoria Johnson (Georgia Gwinnett College), Bob Kelly (Middle Georgia State University), Tom Landrum (University of Georgia, non-voting alternate), David Lapp (Augusta University), Judy Malachowski (Georgia College & State University), Dennis Marks (Valdosta State University), Bob McDonough (Perimeter College of Georgia State University) Gene Murkison (Georgia Southern University), Barbara Morgan (Atlanta Metropolitan State College), Anne Richards (University of West Georgia, non-voting alternate), Dutchie Riggsby (Columbus State University non-voting alternate), Ron Swofford (Perimeter College of Georgia State University, non-voting alternate), Kathy Tomajko, Georgia Institute of Technology, former non-voting alternate), Martha Wicker (Clayton State University, non-voting alternate), Dorothy Zinsmeister (Kennesaw State University).

**USG System office Representatives Present:** Karin Elliott (Associate Vice Chancellor for Total Rewards, HR), Monica Fenton (Director of System Benefits, HR)

**USG Staff Council (USGSC) Representative Present:** Ashlyn Reece, Secretary

**Aon Representatives Present:** Mark Chandler (Retiree Health Solutions), Jane Funk (General Manager, Retiree Division), Robert Gazzo (contact person for Karin Elliott and Monica Fenton), Kristi Schneider (Carrier Engagement/Contracting).

**Georgia Health Policy Center Representatives present:** Kristi Fuller, Bill Rencher.

**No Representative Appointed:** Albany State University, Armstrong State University.

**AGENDA:**



1. Missy Cody, USGRC Chair, **called the meeting to order** at 10:00 am and welcomed those attending in person and those calling in to today's meeting. She also asked those present to check in with Dorothy Zinsmeister at some point during the meeting to verify with her any changes in representatives and non-voting alternates for their institutions.

2. **Roll Call/Introductions.** Ray Chambers called the roll. USGRC representatives responding are noted as present (above).

3. **Review of August Board Presentation and HRA Subsidy Discussion.**

Karin Elliott provided a review of the 2018 Healthcare Plan presented to the Board of Regents, USG in August, 2017. She mentioned that Marion Fedrick (Vice Chancellor for Human Resources, USG) made this presentation to the Board and would normally provide it to us, but she is currently leading a transition team at Albany State University as the president there retires. Marti Venn (Deputy Chancellor, Academic Affairs, USG) is also there. Both send their regards to all and express their regrets for not being in attendance today.

Karin displayed a list of the current membership of the Total Rewards Steering Committee, which advises the USG on all benefit plans. She reported that President Max Burns chairs this group currently, but is retiring at the end of December. The new chair (to be announced at the next Board of Regents Meeting on November 15, 2017) will be President Don Green of Georgia Highlands College. Karin called attention to the diversity of the institutions represented on the Total Rewards Steering Committee, and the diversity of expertise represented as well, e.g., finance, public health policy, etc.

Explaining that the USG healthcare plan for active employees is a self-insured plan, Karin stated that the HR office prepares a report to the Board of Regents (BOR) each year to let them know how the plan is working. The USG takes all of the risk for this plan and works with actuaries who project the claims that are expected to come in. This year, she reported, actual expenditures came in a little below the numbers projected earlier due to better than expected claims experience. But projections for the coming year indicate that increases are expected (7% for medical costs and 12% for pharmacy costs). At the same time, the expenditures for 2016 came in slightly under budget and those for 2017 are expected to do the same.

For Active Employees, Pre-age 65, funds have been budgeted as follows:

2016 - \$500 million

2017 - \$525 million

2018 - \$541 million

Dorothy Zinsmeister: Say in the 2016 budget, rather than the results coming in slightly under budget, there is an increase that requires you to spend \$510 million. Where would the additional funds come from to pay for that?

Karin Elliott: We keep a reserve of funds (a rainy-day type fund) for just such a case. Without it, the USG would have to make a change in the cost of premiums for USG employees.

Dorothy Zinsmeister: What would be the size of such a reserve? As much as ten million dollars?

Karin Elliott: More than 10 million dollars. We've been building this over the last several years and it is now a healthy reserve. We are now required to list this on our financial statements. Beginning this year, we will start funding retiree liability. Changes in accounting rules have brought about the need to report these funds. We've always had a pay-as-you-go system for funding retirees. Going forward we have to start building up a reserve to provide tangible evidence of our capacity to cover our future liability. When we first went through the transition to Aon, our liability was 4 billion dollars. This includes all existing retirees and the projection of those who will retire in the future. Currently, that liability has grown to 5 billion dollars.

Dorothy Zinsmeister: So that 5 million dollars in the 2016 budget is related to this? That's our "ask" of the BOR?

Ron Bohlander: Was that millions with an m or billions with a b?

Karin Elliott: It's billions with a b. So it's something the BOR and the state legislature is looking at.

#### Comprehensive Care Plan

Pharmacy out-of-pocket maximum is increasing by \$150/member

Employee medical in-network, out-of-pocket maximum is increasing by \$250/member

Family medical in-network, out-of-pocket maximum is increasing by \$500. The premium is not going up, but the above are extra costs associated with healthcare.

#### Blue Choice HMO

Pharmacy out-of-pocket maximum is increasing by \$150/member

In part, these increases came about due to Senate Bill 206, which requires that all plans add a hearing aid benefit for children up to age 18. All plans also have to add pharmacy programs that involve the prescribing of generic prescriptions. "We are encouraging generics for all our population," Karin stated. Currently 89% of employees are using them. Some employees are not and cannot because the drug they need is not available in generic form. The USG is looking for savings from some members (through the use of generics) in order to keep on giving additional funds to those who really need expensive drugs.

The **projected increase in health care costs for 2018** due to Trend, Plan Enrollment, and Administrative Costs is \$19,300,000 million. The plan design changes for Comprehensive Care Plan and Blue Choice HMO adding the Pharmacy program change. Savings = \$2,300,000 million. \$52,100,00. Adding the well-being program will cost \$1 million. \$15.900 million is

the total increase in cost. We are taking a little less than this to the state legislature. Some of our employees are funded by grants so our request for the year will be more like \$11 million.

Dorothy Zinsmeister: At Kennesaw State University (KSU) our retiree association invites retirees to participate in the well-being program there. Do you believe you could include funding for their participation? It doesn't really cost that much. Our retirees have been receiving information about the well-being programs that are funded by the \$1 million.

Karin Elliott: Some programs focus on employees and their spouses. Others include students also. All institutions in the USG will be assessed on student health and we're now looking at entire campus communities, including part-time faculty, although some campuses will be focused on full-time employees.

BOR monthly cost for coverage tiers (regardless of the healthcare plan chosen by employees):

	2017	2018
Employee only:	\$413	\$426
Employee + child:	\$729	\$749
Employee + spouse:	\$850	\$874
Family:	\$1174	\$1206

There are several plans - Consumer Choice HSA, Comprehensive Care, BlueChoice HMO (all with Blue Cross/Blue Shield of Georgia), and Kaiser/HMO.

For 2018, the Board has a vision of fostering a system-wide culture and environment of well-being. Their mission is to create a comprehensive approach to achieving well-being that engages and empowers the entire USG community. This is the right thing to do. The expectation and one of the main goals is it will result in healthier and more productive employees.

2014-2017, the following initiatives were related to this mission:

- Tobacco, and Smoke-Free policy
- Flu shots and tobacco cessation programs.
- Diabetes prevention pilot program.
- Financial well-being webinars.
- Physical activity and nutrition challenges.

In 2018, well-being incentives (amounting to a gift of up to \$100 per person) will be provided for each employee and/or spouse enrolled in the USG health care plans who completes particular well-being activities (such as exercising, eating well, engaging in social interaction, engaging in volunteer service).

Dorothy Zinsmeister: Can persons qualify for a portion of the \$100 if they only engage in some but not all of the above activities?

Karin Elliott: Some say that doing this partial amount will help individuals become more motivated to do more. They will experience some success by simply beginning a well-being program. But we have an advisory committee that will determine how this program will actually work.

Dorothy Zinsmeister: And retirees can't get that.

Karin Elliott: No, but I want to announce that for 2018 we have recommended that the amount of the HRA for retirees will remain \$2,736 - the same as it was in 2016 and 2017.

We are aware that since 2016, supplemental medical premiums have increased about 4.5%. The USG is continuing to provide a catastrophic HRA to help retirees with very expensive drug costs. Why are we keeping the HRA the same? How do we determine this amount? We have conducted an analysis of data with Aon with regard to what our account balance is at the end of the year. We look at whether retirees are utilizing all of their HRA. We look at the premiums and expected increase in the marketplace. We work with consultants and experts regarding our internal budget in relationship to the total budget and how much the state will approve, and we work with the Total Rewards Steering Committee. And there will be more information provided about plans in which retirees are enrolled.

Bob McDonough: Regarding tobacco use and premiums, how long does it take for a smoker to become a non-smoker?

Aon Representative: You have to be smoke free for 12-18 months.

Someone asked: We have had a discussion among our retirees around what the thinking is regarding keeping the amount of our HRA the same. We wonder if it's "Well, we'll let the retirees go until they exceed \$2,736 and then they're on their own." We are concerned about whether the amount received will keep up with the increases in healthcare costs.

Karin Elliott: We have a concern about the perception retirees have in this regard. We anticipate that at some point we'll see a need to increase the amount provided because the premiums are increasing. This is part of the reason we are looking at our account balance. When we transitioned retirees to the exchange, we wanted to be very generous and wanted retirees to be well-supported. We thought \$2,736 would provide a good benefit and continue to think this is true for 2018. Every year we will consider that and look at the data each and every year. We did go out generous at the front end.

Martha Wicker: Do you recall how much retirees used to pay for a monthly premium [before the move to Aon]? A lot seem to forget that they paid this.

Karin Elliott: I think in 2015 a single employee paid about \$119-120 a month. Now that might be as high as \$150.

Dorothy Zinsmeister: Do you have any idea how many retirees fell into the Catastrophic HRA last year?

Robert Gazzo: 32 individuals out of 17,000.

Karin Elliott: It was 82 in 2016 and the cost for them was \$120,000. We want to make sure retirees know these dollars are available. We budget for this for those who need it. And when retirees fall into this category, the Aon Retiree Exchange won't necessarily know this. A retiree has to call in to let Aon know this.

Missy Cody: This is a critical point. A lot of retirees really don't know how to determine whether they are eligible. It's important to let them know they have to start checking once they get a letter.

Kristi Schneider: Insurance carriers will give them periodic notices.

Missy Cody: It's on the notice on the Medicare statement, too, but many retirees toss it without looking at it for accuracy and where they are.

Mark Chandler: I worry more about persons who, in the middle of the year, have a drastic change in their healthcare situation.

Monica Fenton: We try to explore ways to talk to, alert retirees throughout the year from the USG, through postcards, etc.

Ron Bohlander: Some retirees are in the midst of the catastrophic situation when they are in the donut hole. We should take this into account.

Dennis Marks: Monica, it would help if notices can be pushed out through the USGRC so we can get them to our campuses.

Monica: This was my recommendation, including outreach by Aon.

Karin Elliott: There will be a change in the donut hole coming up.

Toni Barnett: How does someone even know about the Catastrophic coverage? This is the first time I've heard about it. Who do you call when this happens? What do you do? We are in the donut hole as of the first month because my husband is on a very expensive drug.

Karin Elliott: This is in the information distributed to retirees when they first enroll with Aon. Maybe it is necessary to do a follow-up on it.

Toni Barnett: Should we call Aon? The University System?

Mark Chandler: Call your Benefits Advisor.

Karin Elliott: Toni is talking about a person not even being aware that this catastrophic coverage exists. Maybe we should follow up a couple months after enrollment to inform retirees of this.

Missy Cody: We appreciate the fact that Karin Elliott is always receptive to our questions. There may be a few opinions related to all this when our next speakers (Kristi Fuller and Bill Rencher) arrive from Atlanta.

#### **4. Report from the USG Staff Council (USGSC)**

Ashlyn Reece, secretary of the USG Staff Council represented the USGSC. She is on staff at Augusta University. She said she appreciated being in attendance today and was inspired to remind persons on that Council that they will be retired one day. She herself "just hit the 10 year mark and now only has 20 years more to go." She reported on the annual Staff Council meeting. There were a number of break-out sessions, including ones on healthcare and communication. One issue talked about was how to implement the "wellness-in-the-workplace" program to get people more active in the workplace. Among ideas presented: not to sit at your computer constantly but to take breaks for getting up and moving around.

The Staff Council Executive Committee has taken on a PR campaign related to each university in the system. They plan to visit each active Staff Council to see what they do at their institution and see if the USG Staff Council needs to assist them in some way(s). They are promoting this beginning November 16th with visits to Georgia Southern University and Savannah State University. At least 2-3 members of the USG Staff Council Executive Committee will make each visit. If persons have any questions, she provided the following contact numbers: (706-721-7784; work cell phone: 706-513-2583.

Missy Cody: Would you talk about your dues structure?

Ashlyn Reece: As of August 1st, our dues increased from \$25 to \$50 for each institution in order for us to have a pool of money to work with.

Someone asked who other officers of the USGSC Executive Committee were.

Ashlyn Reece: Our current chair is Kendria Lee (Georgia Southern University); chair-elect is Ashley Ballard (Fort Valley State University), past chair is Alberta Cook (Kennesaw State University - Marietta campus) and our treasurer is Erin Brannon (University of West Georgia).

Dennis Marks: And what is your meeting schedule?

Ashlyn Reece: We meet quarterly, usually in Macon. But it looks like we will be moving to the Fort Valley State University campus, which is 20 minutes from Macon. This is Ashley Ballard's

location and it will be free of charge for us. Our annual meeting, open to all staff, was held at Abraham Baldwin Agricultural College (ABAC).

In closing, Ashlyn said she greatly appreciated the group having her here today.

## 5. Healthcare Policy Overview

Missy then introduced Bill Rencher and Kristi Fuller from the Georgia Health Policy Center at Georgia State University.

Kristi explained that the Georgia Health Policy Center was established in 1995 in the Andrew Young School of Policy Studies at Georgia State University. Those associated with it study healthcare and provide evidence-based research program development and policy guidance locally, state-wide, and nationally. They were in communication with 1200 other groups in the past year. Her focus is on the elderly and Bill's focus is on Medicare. Bill then provided information about "Recent [2017] Health Care Reform Efforts in the US"

He reminded the group that the ACA was passed in March of 2010 and the new administration in Washington, DC came in on January 20, 2017 promising to repeal and replace it. Since that time, the new administration and the congressional leadership has taken a three-pronged approach:

- Reconciliation - budget maneuvers.

- Regulation/Administrative Action

- Regular order - legislation regarding the process, including a bi-partisan effort on the part of Senators Alexander and Murray.

For the most part, the ACA didn't make major changes to Medicare, although it did help with the donut hole, primarily for those without Medicare or Medicaid coverage. Most of the talk regarding it was about the private insurance exchanges.

We have an interdisciplinary work group that talks about proposed changes in legislation and regulation. So far, nothing has been proposed to affect Medicare. I think most politicians are "pretty smart and don't want to touch that."

Between 1960 and 2013, healthcare costs have risen "rapidly and exponentially" as a percentage of the Gross Domestic Product (GDP). In 1960, healthcare costs were 5% of the overall economy. Today, they represent 20% of the overall economy and are going up. They are rising faster than inflation, wages, and GDP. They are growing faster in regard to private versus public coverage. They go up unevenly. Medicare and Medicaid are better at keeping the percentage costs lower.

### Why is our healthcare so expensive?

1. **Intensity of treatment.** There have been technological advances, such as biologics. This is the number one type of services per patient that has raised costs. As advances happen, patients

want to take advantage of them. One example is a drug now available for treating Hepatitis C. The cost is \$84,000 for a 12-week course of treatment.

2. **Demographics** - the aging of the population. The Baby Boomers are retiring. In general, the older people are, they are more expensive to cover than younger people. I'm in my 40's now and, in general, am beginning to see more and more that goes wrong.

3. **Insurance Coverage issues.** When insurance covers something, it usually makes things more expensive. For example, chiropractic treatment is now covered, which means more people will seek it out, and insurance will be paying for it. Also, some doctors increase their fees when billing insurance companies, and patients might not even know this is happening.

4. **Instability of the individual market.**

Costs vary by region. In a 2014-2017 study, it was found that Southwest Georgia is the most expensive area in the US so far as ACA costs are concerned.

Between 2014 and 2017, healthcare costs increased in the following counties as indicated below:

Dougherty - \$482-\$517

Fulton - \$251-\$286

Hall - \$245-\$440

Bibb - \$300-\$369

Colquitt - \$422-509

Medicare and Medicaid became law in 1965 as an amendment to the Social Security Act (Titles XVIII and XIX, respectively). This covered persons 65 and older. In 1972, those who were under age 65 but disabled or had end-stage renal failure were added to Medicare rolls. In 2006, Medicare Part D (Prescription Drug benefit) was added. As of 2009, Medicare covered 45 million people, 7 million of whom were under age 65 and disabled. And these individuals are covered regardless of income or medical history.

Medicare doesn't pay for everything - it covers up to 80%, which is why people have supplemental policies. Most sign up for A (Hospital Coverage), which is paid for through payroll taxes. Part B (doctor visits) is paid by premiums subsidized by the Federal government. Individuals are then free to choose a Part D plan for prescription drugs and a supplemental (Medigap) program to cover the 20% Medicare doesn't cover. There is also the option for a Medicare Advantage Plan that wraps everything into one (A,B, & D). And there are also seven other option combinations.

Half of the Medicare population has an income below \$22,000/year. 40% of those covered by Medicare have 3 or more chronic conditions, e.g., diabetes, high blood pressure.

Medicare Part A benefits are paid for by current workers through a 2.9% payroll tax and a supplemental tax on high earners. Parts B & D are paid for by enrollees and taxpayers.



Most people who earn under \$10,000/year have Medicaid as their supplemental Medigap program. As a person's income is higher, more have the supplemental paid for by their employer, as is the case in the University System of Georgia.

Kristi Fuller: Displayed a chart of Medicare spending costs. It showed that, in 2010, the actual cost of Medicare spending per person was \$446. The projection for 2027 is that it will be \$1,159. There is no expectation that this trend will change. Medicare spending also varies by state.

Dorothy Zinsmeister: How are the colors for each bar determined?

Kristi Fuller: By dollar amounts.

Dorothy Zinsmeister: And how are these dollar amounts determined?

Bill Rencher: By the amount spent and the usage per person. In Florida, for example, there are more retirees and more doctors who charge more for their care. California is an expensive place to live, so costs are higher there.

Dorothy Zinsmeister: So these are costs to the Medicare program rather than premiums?

Response: They represent Medicare spending per enrollee by state from 1991 to 2014. There is variation in states, but the trend upward is the same. The aging of the population and rising healthcare costs are contributing to the growth in Medicare spending over time. Between 2010 and 2050, the greatest growth in population are those aged 80-90+. This takes costs from around \$40.3 million to \$83 million in that same time period.

Spending on Part D is projected to grow faster than on other Medicare-covered benefits. Costs for all of Medicare are up 4.3%. Total costs for Medicare Part A are up 3.2%. Those for B are up 4.6%, and those for D are up 5.8%.

The Medicare Benefit Out-of-Pocket costs in 2010 varied by age. Under age 65, people paid \$3,023/year. For those over 85 the costs were \$8,276/year.

Copays and services increase more for older adults.

### Addressing Costs

- \* Diagnosis Related Groups (Since the 1980's, this is an attempt to standardize costs for the same type of problems.)
- \* Other Value-Based Purchasing
  - Includes Accountable Care Organizations, Bundled Payments, 30-day readmission restrictions (that include some penalties for hospitals that too-often readmit), and penalties for hospital-acquired infections.
- \* Evidence-based Medicine.

It's important to recognize that there is amazing advancement in medicine, but Medicare does not have the ability to cover it all. National coverage determinations are made through a process that includes public input. And if Medicare won't pay for something there is a local appeal process for this.

For some of those going on the ACA there are also efforts to incentivize preventive care. Often Medicare is a testing ground to decrease costs and improve care.

#### Other Reform Ideas

- \* Convert Medicare to a premium-support program.
- \* Raise the qualifying age for Medicare benefits.
- \* Make more use of managed care and Medicare Advantage
- \* Limit what Medigap plans can cover
- \* Raise payroll taxes

For more information on the above, you can go to [www.gsu.edu/ghpc](http://www.gsu.edu/ghpc) or [ghpc@gsu.edu](mailto:ghpc@gsu.edu)

## **6. Presentation by Aon Retiree Health Exchange**

Kristi Schneider, Carrier Contracting and Aon Health Solutions Group Manager made this presentation.

2018 Medicare Market updates. Kristi asked if attendees had received any notice yet about what Medicare will cost in 2018. No one had.

With over 30 years experience in this field, Kristi said that she has noticed that when the government changes administrations and a general election takes place, that day or the next day we are likely to learn what Medicare will cost. This number is important for those of us who have a Medicare Supplement plan, because the supplement plan will automatically adjust premiums and benefits in turn. The standard cost for Medicare Part B is \$134 monthly. Most who get Social Security benefits pay less than this, on average \$108 monthly. The timing of premium notification is governed by the state and can be anywhere between 30 to 90 days in advance of any change.

On October 1st, the Federal government releases insurance information. For 2018, there was good news for Medicare Advantage and Part D. This gave people more choices and more options. On average, the cost of a Medicare Advantage plan will decrease by \$1.91 (6%) from an average of \$31.91.

There is a growing trend among Medicare beneficiaries to enroll in a Medicare Advantage Plan. Enrollment is projected to increase to 20.4 million people in 2018. More than 1/3 of all

Medicare enrollees (34%) are projected to be in a Medicare Advantage Plan in 2018. This helps sustain Medicare benefits.

Medicare Part D access. 100% of people have access to a prescription drug plan. So far as closing the donut hole is concerned, up to 2020 the amount of the coverage period in the donut hole level will continue to decrease, but the cost of Catastrophic coverage will increase.

2015. Medicare Access and Chip Reauthorization Act (MACRA)

**By January 1, 2020, Medicare plans C and F cannot be sold to newly-eligible retirees. They will be allowed instead to enroll in Plans D and G.** The latter plans will not cover the cost of Medicare Part B's deductible. We want retirees to understand how this will affect their premium.

Martha Wicker: Why are these options being removed?

Kristi Schneider: As an attempt to find ways to reduce Medicare spending. The intention is to have retirees take more responsibility for the costs of their healthcare. Today, Plan F provides the most comprehensive coverage. Moving to Plans D or G only affects the cost of Part B coverage.

I'd offer you this tip for those of you who have chosen Plan F - Plans G and N will provide the same coverage, except the cost of Medicare Part B. And you'll be saving more money on either Plan G or N beyond the \$183 it would cost you to pay for Medicare Part B.

Ron Bohlander: The problem retirees face is that many have pre-existing or chronic conditions and as a result face barriers to entry into Plan G. So a switch to G may not be practical.

Kristi Schneider: It's true that you can only qualify for guaranteed coverage in given plans at specific times. However, Aon is working with carriers. We have entered into relationships with them that provide retirees of employers who provide their coverage with opportunities to move into these plans without underwriting or the necessity of providing medical information. Anthem (Blue Cross/Blue Shield) does not offer this, but other plans do. Out of pocket costs may go up because of co-pays, but the premium goes down. We're keeping our eye on the charges.

In looking at the mix of enrollment types in the University System of Georgia, we noted a high concentration of faculty/staff have selected a Medicare Supplement plan and a smaller concentration have opted for the Medicare Advantage plans. It's more like 50:50 in all other groups Aon supports. Across the industry about 15% of people sign up for a Medicare Supplement plan. In the USG, 86% of retirees chose Plan F. 70% [of active employees?] have Medicare Advantage plans who are in PPO's.

Someone asked: Are individual carriers aware of the relationship that USG retirees have with AON and what our HRA is?

Kristi Schneider: Yes and no. We communicate with representatives of given carriers who have responsibility for sales of enrollment plans.

Someone asked: You mentioned that 86% of our retirees are signing up for Plan F and yet premiums are going up. It seems to me that, with this many involved, we should have some leverage on keeping costs lower. Why can't we have more leverage to negotiate lower costs?

Kristi Schneider: Health insurers provide individual market products. So if you're not a retiree of the Board of Regents you could buy these market products outside of the Exchange. The leverage for them is the number of people enrolled in their service area. The individual has power in this regard. There are 500,000 retirees with Aon. This allows us to have guarantees for issuing plans and coverage. But any plan we offer has to be made available to the market as well as the Exchange.

Kathy Tomajko: Why is enrollment in Medicare Advantage plans increasing?

Kristi Schneider: Younger retirees are finding value in this plan.

Dennis Marks: How much of the increase in Medicare Advantage plan enrollment do you think is the result of ad-driven campaigns? I see a lot of them on TV.

Kristi Schneider: Good point. The fact that the premiums for the Medicare Advantage plans are subsidized by the Federal Government is more known now. The carrier is fully insured and responsible for that.

Dorothy Zinsmeister: It's what AARP recommends.

Martha Wicker: Why, if the trend in the nation is to go to Medicare Advantage plans, has this been different for USG retirees?

Kristi Schneider: The first thing retirees want to know is: What kind of plan is the same as the one I had - or closest to it? Plan F is the most similar to what they had. Still, this concentration seems unusual to me.

Comment from an attendee: It might have something to do with the month in 2015 when we signed up. If you already have Medicare Part B, you might consider something besides Plan F to save money.

Dorothy Zinsmeister: Retirees said to me that they chose Plan F because it had the maximum coverage, although the cost was greater. Also, they were frightened about the fact that if they chose a different plan and later wanted to go to a Plan F because its coverage was needed in the future, it might be difficult or impossible later to get into it.

Kristi Schneider: This is why it's so important that we have guaranteed coverage. What you just expressed is the heart and soul of what every retiree is concerned about. If you look at the graphs (on display on the screen in the room), you will see that Plan G won't cover the deductible for Part B of Medicare. It has more out-of-pocket costs, but the premium for it is lower, which can save you money.

Plan types base their premiums on your age. Plan N does not include a deductible for Part B of Medicare. Its premium over time is a little more stable, which results in savings over time. Plan G is like a new Plan F.

Medicare Advantage plans are chosen by younger persons who have experience with an HMO or PPO. They choose this plan about 55-56% of the times. Some have zero premiums at age 90, but more out-of-pocket costs.

#### 2018 Carrier Product and Guaranteed Issue

- Strategic Relationships

- First to market coverage

- Client and Carrier Summit

As they give guaranteed coverage, they will raise their premiums. Gives the retiree flexibility, though.

#### 2018 Costs are up.

- Anthem - Blue Cross/Blue Shield - Plan F is up 4.5%

- Plans A, N and G have had no increase

- United Healthcare Plan F is up 5.7%

  - Plan N is up 5.8%

  - Plan G is new this year.

- Humana has a historical low to moderate increase of under 5%

- Aetna is the same.

- Mutual of Omaha, plans A and F are up 8.5% and plan G is up 3%.

Humana's Medicare Advantage Plan is the most popular. It has a zero premium. Plans available that are adding hospital systems have the highest Medicare enrollment in Georgia. Medicare doesn't pay dental, vision or hearing, but these can be added. Also Silver Sneakers. A lot ask about this in making their choice of coverage.

Blue Cross/Blue Shield (Anthem) is expanding its coverage area into more counties. It will be in a total of 41 soon. They have offered a premium reduction. They are traditionally more known in Georgia. And they have improved benefits, e.g., hearing aid, personal emergency response system, post-discharge meals, live health on-line consults, Silver Sneakers coverage.

United Health care - premium increase monthly has gone from \$36 to \$37.

Jane Funk (General Manager for the Aon Exchange): I left a 30-year career in the AARP [with United Healthcare] to work with Aon. You asked why people are going to the Medicare Advantage plans vs. the Supplement plans. The amount of additional benefit and clinical care benefit is primarily why. Certain companies have a zero premium.

#### Catastrophic HRA

1. The plan is available when a USG eligible retiree/spouse reaches the catastrophic phase of Part D coverage.
2. Retirees with an extremely high usage of prescription drugs may reach the Medicare Part D catastrophic coverage limit.
3. To help these retirees, the USG has created a special program called the Catastrophic Health Reimbursement Account (CHRA).
4. USG funds the CHRA to cover the out-of-pocket prescription drug costs that the retiree/spouse is responsible for.
5. Retiree/spouse does not need to exhaust their base HRA prior to Catastrophic HRA reimbursing them for any high prescription drug expenses.

#### LUNCH

#### **7. QUESTION/ANSWER ROUNDTABLE.**

**[Including Kristi Schneider, Monica Fenton, Bill Rencher and Kristi Fuller]**

The following list of questions was submitted in advance of today's meeting by USGRC representatives and was used as the initial basis of discussion. Missy pointed out that some had already been answered by the discussions summarized above.

Information in the news talks about health insurers pulling out of exchanges. Does this affect USG policies (active and retiree)?

Have all retirees entered their information into OneUSG? Is there anything the Council needs to do related to OneUSG?

Has the number of retirees covered by the HRA changed from 2015 to 2018?

Do you have data showing how much retirees are spending for their healthcare and drug premiums by age?

Has the Board of Regents Human Resources office considered redistributing the HRA using a sliding scale based on age, since older retirees face higher insurance premiums?

If a retiree participates in Aon for Medigap coverage so she gets the HRA, but not Medicare Part D coverage (i.e., she goes outside Aon for her drug coverage), is she still eligible for the Catastrophic HRA?

How do we improve communication between Aon (and USG) and retirees?

How do we improve communication between those who've been retired for some time and those who've only just retired?

Given that the cost of our health insurance continues to go up each year, is there discussion to increase our HRA allotment?

When does the insurance company have to notify us of changes in our policy?

Does the insurance company notify us directly or through Aon?

Are insurance policy changes posted on the Aon website?

Monica Fenton: With regard to the question: "Has the number of retirees covered by the HRA changed from 2015 to 2018?" The answer is that in 2016 it was 16,900 and it is now about 100 over that = 17,000.

Robert Gazzo: About 80 new retirees come into the Aon exchange each month. To reconcile these numbers with what Monica just told you, keep in mind that some are leaving the program as new people come into it, probably because they have died.

Karin Elliott: People are retiring younger, before they are Medicare-eligible. Many are now reaching their Medicare birthday.

Kristi Schneider: With regard to the question: "Do you have data showing how much retirees are spending for their healthcare and drug premiums by age?" Aon only has information about premiums, not about claims data that indicates how they are using their healthcare and costs for this.

Karin Elliott: Can you tell me what you are trying to understand?

Martha Wicker: We have a group of older retirees. They are concerned because they chose an age-of-issue type healthcare policy. This means they are paying a higher premium for the rest of their lives after age 70. We have a chart and collected data from our own retirees. Their concerns were focused on their premiums. When we were counseled initially to choose a plan, they didn't understand that some were issued based on their age at the time. So now they feel stuck in that plan. Some are paying over \$1000 or more because they were older when they

converted to Aon. [Editorial note: This matter also came up at a previous USGRC meeting on 3-4-16.]

Kristi Schneider: These retirees should know that they can make a change at this time of year during open enrollment (between October 15th and November 7th). They can move from another supplement plan to a Plan G, but remember that not all carriers have guaranteed enrollment.

Jim Braun: In our retiree group an 81-year-old is paying \$2100 more than a 65-year-old. They want the USG to take a closer look at who during that first year came in at higher ages. They are looking for some relief or to be grandfathered in to a better plan.

Karin Elliott: Maybe it's best to evaluate whether they need to be in the plan they're in. It may be they wanted to stay with a specific carrier and chose to pay the higher premium to stay with that carrier? There may be other, more economic options.

Martha Wicker: Half our group chose to remain on Blue Cross/Blue Shield but also others are on United Health Care's plan. Plan G doesn't cover the Medicare Part B deductible. Plan N doesn't cover the Medicare Part B deductible or excess charges if your doctor doesn't accept Medicare patients.

Jim Braun: Can we go back to our retiree group and say that the USG will take a look at this?

Karin Elliott: There are so many different factors regarding what a retiree is paying out of pocket. It may have to do with their income. There are so many variables, I think we would not consider this.

Martha Wicker: But this is just the premiums. They are not balanced. We have been asked to represent their concerns. They paid the same as a 65-year-old would for their healthcare before the change to Aon. They were forced to convert to Aon when they were 80-85 years old. And they have suffered a higher premium since.

Karin Elliott: If they are in Plan F, this is a richer plan than what they formerly had with the USG. Some chose this richer benefit. Part of this is age-rated and you pay higher premiums as you age.

Jim Braun: Are you saying that the best thing for them to do is look at other options for their healthcare?

Karin Elliott: I think that education about options might work for them. The BOR will not change.



Jim Braun: One person in our group had a question about difficulties getting to talk to an Aon adviser. He made an appointment to talk to his Benefits Adviser. But at the time it was scheduled the person didn't call him. So he called back. He was told the advisor had looked at his record, saw that he had signed up for coverage and cancelled the appointment, although it was not initial-sign-up related and he wasn't informed of the cancellation.

Mark Chandler: I'll give you my personal cell phone number so the person can call me. This is not acceptable to us.

Someone asked: If an individual has a Medigap plan and wishes to change to a Medicare Advantage Plan, do they still get to change between different plans?

Kristi Schneider: If you are in a Medicare Supplement plan and interested in Medicare Advantage, you can only make a change between October 17th and November 7th. There are multiple PPO, HMO, and HMO plans with point of service options. To look at other Medicare Supplement plans, you can do this any time of the year. Some will require medical underwriting. Some will not.

Someone asked: If you make a change to a Medicare Advantage Plan and then want to go back to the Medicare Supplement plan, can you do this?

Kristi Schneider: You can only do this between October and November. There could be guaranteed issue or not, depending on the carrier. Mutual of Omaha does make this guarantee.

Someone asked: Why is Kaiser not mentioned?

Kristi Schneider: It doesn't have a high concentration of enrollment in our area.

Toni Barnett: Once you choose a Medicare Advantage plan, I thought you couldn't go back to another type.

Kristi Schneider: The retiree has to understand whether any carrier they might wish to switch to has a guaranteed issue or needs underwriting (i.e., medical history).

Someone in the group explained: A friend called Aon regarding her HRA. The first person on the phone didn't seem knowledgeable. She said, "May I speak to someone who knows more." The second person she spoke with explained that this HRA insurance is like a "savings account." Suppose we don't get the money back at the end of the year, and suppose we were suddenly killed together in an auto accident. How would our heirs get that money?

Karin Elliott: The HRA amount put into your account is for your usage. It's not like an HSA. If you pass away, the money would not go to your heirs. The funding would stay in your account for six months if you die. Your heirs could use it to pay your bills.

Person who raised this issue: So the second person at AON was wrong about the HRA being like a "savings account."

Dennis Marks: "Use it or lose it" is a phrase that comes to mind.

Someone asked: If a person didn't get insurance with Aon when we went to Aon, can that person get it now?

Karin Elliott: A retiree could get the insurance with Aon if the person continuously had insurance through the USG prior to the point of the transition. But if a person chose not to continue with Aon at the time it was offered, we considered the person dropped. And once a person is dropped, he or she would no longer be eligible for the benefit.

Person raising the question: This person was mentally incompetent at the time.

Karin Elliott: There's always an appeal to our office.

Question: "If a retiree participates in Aon for Medigap coverage so she gets the HRA, but not Medicare Part D coverage (i.e., she goes outside Aon for her drug coverage), is she still eligible for the Catastrophic HRA?"

Monica Fenton: The answer is YES. So long as a person is enrolled in one plan in the Exchange, that person is still eligible for Catastrophic HRA coverage.

Question: "Are insurance policy changes posted on the Aon website?"

Kristi Schneider: They are. Changes are available on October 1st. Changes to the supplement plans are updated as carriers know about them. Remember, Tuesday is an election day and changes may come after that.

Richard Baringer: I have a request. I'd like more information on my HRA. I got a dollar amount in the Spring. But I want to know what was deducted from my Medigap plan and my Prescription drug plan. I want to know how much I have left so I know what I'm going to be paying.

Robert Gazzo: The Spending Account group can get you this information. It's on the website actually, where you can access it any time.

Richard Baringer: I teach ancient history [and don't use a computer].

Robert Gazzo: Our Benefit Advisor can walk you through this and give you this information.

Missy Cody: I'd encourage you, before our next meeting, to send in any questions you have or any of your retirees have. The answers to the questions we received before today's meeting will be in the minutes of this meeting.

Someone asked: Several of us have tried to get Delta Dental to give us information about the amount we paid last year. We know how much was taken out per month, but want to get something in writing from the USG but haven't been able to.

Karin Elliott: You want to submit your premium payment to the YSA?  
For any retiree who retired under ADP, we used to get one page from Aon that provided this information. Since we moved to One USG we can explore how to do this.

Question: Why do you say the deadline for changing plans is November 7th, since December is supposed to be the open enrollment deadline?

Dennis Marks: The deadline for dealing with the University System through OneUSG Connect, for open enrollment for benefits covering life insurance, dental, and vision, is November 10th. The Aon deadline is December 7th, for decisions related to healthcare coverage.

## **8. Update on OneUSG.**

Karin Elliott reported that she had no slides she wanted to share about this issue, but she hoped the group could help the University System of Georgia with the transition regarding such benefits as Life Insurance, Dental and Vision benefits, and beneficiary information. Hopefully, she said, all retirees present logged into the OneUSG system or called in to make this transition. But the USG has about 688 retirees who have not paid any premium to the USG since the transition. They may not know about the change. The USG has sent letters and bills and is getting ready to send a letter out saying that payment is required or the benefits will be terminated. Institutions will try to call retirees. We may ask retirees, though, to help us locate them and to find out what is going on. We really don't want to cancel their coverage, especially healthcare coverage for those under age 65.

Dennis Marks: Would you please send us the whole list of all those 688 retirees in the USG, sorted by institution. In some cases we may know who has moved.

Missy Cody: Or we may know individuals through our discipline-related connections, whether or not they were employed at our institution.

Ron Bohlander: Another thing. Some of the missing in action may be deceased and we may know that because our organization flags obituaries of retirees.

Someone in the group: When Dennis said to send the whole list to "us" he means to us on the Retiree Council. HR offices already have the lists and are supposed to be making calls to

retirees. But our HR office said they can't share the USG lists sent to HR with our retiree association.

Karin Elliott: That didn't specifically come from our office. We can share names, however, but not personal information (such as addresses, etc.).

Missy Cody: In 2015 we learned that the children of some retirees were receiving communications about the transition to Aon and just threw this material away. They thought the institution was asking for a contribution. When we saw the names of people, we knew how to contact an individual's children/caretakers.

Ron Bohlander: In recent communications we received, it said that news would be coming from Aon in the year ahead about vital benefits information. Also, at the bottom of the communication it said "this is an advertisement." At this time of year, AARP members will get about 30 letters a week about benefits information. The next time something like this is sent out from the USG, be sure to stipulate that it has to do with our Aon benefits.

Dorothy Zinsmeister: Since you're working with the HR offices, this suggests we need to be talking with the HR offices ourselves - so retirees don't get multiple phone calls about the same matter.

Karin Elliott: We'll let the HR offices know they should coordinate with you. We may have only one number on file for a given retiree, but there may be another, better number.

Martha Wicker: I have an additional question about healthcare coverage. Are all of the Medicare Supplement plans with Aon age-of-issue or attainment policies?

Kristi Schneider: As you age, the policy will change.

## **9. Committee Reports and Updates**

- a. The report from the University System of Georgia Staff Council was already made by Ashlyn Reece - see item #4, p. 6 above.
- b. No report was given from the University System of Georgia Faculty Council because no representative was present to provide this.
- c. Dennis Marks presented a report from the USGRC Communications Committee. He distributed a copy of the recommendations of this committee which were voted on and approved at the March 4, 2016 meeting of the USGRC. He expressed appreciation and thanks to Karin Elliott for her wonderful handling of communications with the USGRC. And, in turn, Karin gave thanks to all of the officers of the USGRC and acknowledged that she was able to do what she does because she has a great team, including Monica Fenton.

In discussing the Communications Committee motion, Dennis reminded the group that a fundamental charge of the USGRC was that we became the focal point for getting concerns

from retirees to the System office. We are the conduit for their information. If you take a look at this report, you will see that the USG has moved to implement most of what we hoped would be put in place.

Some things we need to do on our individual campuses:

- (1) Make sure we have an active retiree organization on our campus. Some institutions we never hear from. We need to focus on taking a look at the roster for today's meeting. Who are representatives and who are alternates and who are not here? We have to reach out to those who are not here. We need to look to see if a neighboring institution is one we can reach out to on that list. We want good, thriving, retiree organizations.
- (2) We have questions about how we communicate with HR offices. I think it's very important that we have good working relationships with our HR offices. We can do things HR can't and vice versa. What we can do well is reach out to retirees. We know each other and can get timely and good information out to them. Also, as people come to retirement, before they retire we have to reach out to them at the time they indicate they are thinking of retiring. At Valdosta State University we give them free membership in our retiree organization for the first year. We maintain a listserv of retirees that is more up-to-date than HR has. We have to get hold of retirees before they retire. We have monthly meetings and an annual luncheon to keep them engaged and informed. We can be the conduit of information for them and the USG HR.

Dorothy Zinsmeister: I want to add something to that. If your campus holds a Benefits Fair for employees, this is a wonderful way to engage with people about retirement and to let them know about your organization.

Dennis Marks: We do this at Valdosta.

Bob McDonough: Many mergers have resulted in a single HR department, but two retiree associations. We have a problem getting information now. Things are confusing. It's a big problem. I would love to build a big retiree organization, but Georgia State has an emeritus retiree organization and ours is not constituted in that way.

Gene Murkison: Georgia Southern and Armstrong are in the middle of this. We are working to put two retiree organizations together and the process is currently underway. Maybe by next year this time I can report on how successful this was.

Toni Barnett: At the University of North Georgia we merged with Gainesville State College. I'm having the same issue. I can't get a list of retirees. How do you even start this?

Gene Murkison: We are working on this and will bring all retirees into one group.

Dennis Marks: With mergers, it behooves groups to do what they can. Retirees get orphaned if a retiree organization no longer exists. If we can get help with this, that would be good.

Dorothy Zinsmeister: Armstrong never had a retiree organization.

Gene Murkison: They have an identified, loose-knit organization. But it's a whole different organization. The representative for Armstrong was always here until the merger was announced.

Ron Bohlander: I commend you for the work represented by this motion regarding communication. One thing that would be helpful is to let us know what progress has been made along these lines. Not only with regard to changes from mergers, but the creation of the Aon Exchange and OneUSG has created a climate of change for all institutions. We have a sense of what retirees want to know so we get high marks from what we send out through communications from other sources.

As OneUSG has come along, our HR office has been less confident about what they can do for us. When we ask some questions, they often say, "We don't handle this any more." They refer us to OneUSG or Aon. Communications with our retiree organization have gone down drastically. And the rate of enrollment in our retiree organization has gone down as well. Yet we need to be able to draw on this group.

Dennis Marks: To start a retiree organization or get information about how to sustain one, two weeks from today there will be a meeting of GA-HERO - the Georgia Higher Education Retiree Organizations group. Their meeting will be held right here at Middle Georgia State University on November 17th. This organization is helpful in assisting retiree organizations getting started and maintaining themselves. It's important to keep in touch with retirees and stay in email contact with them. You have to start a process of communication between retirees and those just about to retire. And it's important to start this process as much as five years before people retire. It's never too early. At one of the GA-HERO meetings, Valdosta got a "Steps to Retirement" brochure from Emory University. And we took that to our HR office at Valdosta and were able to develop our own brochure. And I was thrilled as this meeting began to get one from Clayton State University and one from the University of West Georgia. If your institution does not have this, you need it. Go to the Benefits Fair. Host an annual retiree luncheon and when email addresses are still public (because they are on campus websites), gather them so you can get to faculty before they retire. Communicate with them before they retire. The more we communicate up and down, the better.

Anne Richards: In order to keep in touch with retirees and get their email addresses, it helps to connect with your HR office. In collaboration with our HR office, we were able to develop a form that is handed to retirees at the time they complete their retirement paperwork with HR. It asks them if they would like to be contacted by someone from the retiree association on our campus, and it encourages them to do so. It provides us with a phone number, email address, and mailing address that we can use to make contact with them.

In addition, this year our retiree organization participated in the Benefits Fair HR organized on our campus. We had a table covered with a tablecloth we ordered that has the name of our retiree

organization on it. We had copies of our pre-retirement brochures (additional copies of which are available at the front of this meeting room). This turned out to be a very successful way of meeting people who were considering retirement and getting information out to them before they reach that point.

For your information, we also conducted an online survey of our retirees with regard to the sign up with OneUSG. We have not yet received responses from a number of retirees, but a copy of the preliminary summary of responses received thus far is also available at the front of this meeting room.

#### **d. USG Retirement Guide and Webinars**

Missy Cody and Dorothy Zinsmeister gave a progress report on efforts to have a retirement guide produced by the USG HR office. Missy reported that she and Dorothy have had a preliminary meeting with the USG HR office about it. Hopefully, before our next meeting, she said, they will be able to send the group a draft copy.

In addition to printing a brochure, it was also suggested that webinars might be helpful. When we transferred to Aon, we had large-group meetings and considerable information was provided about how to make the transition. People retiring now don't have the same benefit we did to learn how to make this transition. Hopefully, we can have sufficient interactions with them to assist them. And we already know that any brochure we create will have to be updated on an annual basis.

Dorothy Zinsmeister: As Missy said, we have talked with the System office about the USG retirement guide. Missy and I volunteered our services in drafting this guide. They very quickly invited us to participate. We are working with someone retiring in March and hope to have something ready to disseminate by that March deadline, or earlier. We are using what Emory, Clayton State and West Georgia came up with. We want to develop something people can use without having it be 15 pages long. That's where we are.

Monica Fenton: We'll have some inserts regarding the retiree transition to the Aon exchange. We're in the process of compiling these for the guide.

If any of you have ideas about the webinars, do let us know.

Ron Bohlander: I commend the thought of doing this. Many of us are in an era of being retired before Aon came along. This transition to Aon got a lot of retirees in one place. What we hear from retirees since then is they don't feel at all comfortable with the process and don't know what questions to ask when they sign up for coverage. To tell them to make an appointment with a Benefits Adviser doesn't turn out well. They don't know what to ask or what to push back on. And people retire all the time throughout the year. Some retire pre-65 and then have another major milestone to deal with later. We think it's important these webinars get out there. I think we need to engage with the System office.

Missy Cody: It's important to remember that whatever is created, it always has to be reviewed and updated.

Ron Bohlander: It would be helpful to have webinars in modular form - so people can get their minds around all that is required of them in pieces.

Dorothy Zinsmeister: For information about the difference between various plans in Medicare, there is a very nice write-up in the latest AARP Bulletin. I'd encourage you to look at this. Also, you can find information on TV about enrolling in Medicare and what you want to know before doing this. I'd encourage you to look at this also.

Someone mentioned: There's no substitute for face time with HR.

Missy Cody: One note of caution. HR personnel don't spend a lot of time on Medicare and Supplement plans. So they aren't necessarily the lead on some of these things.

Dorothy Zinsmeister: Depending on their size, they probably don't know much about Aon at all, unless someone has sat down and shared this information with them. They need to be able to help counsel retirees, but I know the System and Aon don't want them to do this because they feel Aon representatives are more knowledgeable about the plans they work with.

Karin Elliott: I want to make sure you understand that we don't want our HR people to sit back when it comes to retirees. We're trying to take away some of the manual processing of information from the institutions with initiatives like OneUSG so HR personnel have more face-time with retirees. We want them to continue to engage with employees and former employees. There really is a place for that counseling session to take place. We have trainings, but I recognize people turn over. We want HR personnel to be able to explain to retirees what the process is and the timing of it. When you get to Medicare eligibility and have to pick a supplemental plan, we will refer you to Aon. I would want to make sure they speak to a knowledgeable expert in that area.

Someone asked: Can Aon representatives attend Benefits Fairs?

Karin Elliott: Robert Gazzo is in the Atlanta area and said this is something he would be able to do.

Question from attendee: Do you know if all plans under Aon have a wellness program?

Missy Cody: You can tell your Benefits Adviser this is something you're interested in. Medical pieces of supplement plans are the same by law. So I'd ask your Aon representative. Mammograms now are authorized by Medicare only every other year, unless you're at "high risk." Check with your Aon representatives. They should be able to sort out information on this. Some things are not covered every year.



## 10. New Business -

### a. Request for Information from Libraries in the USG.

Ron Bohlander explained that at Georgia Tech the retiree organization is trying to improve retiree contact with libraries. He introduced Kathy Tomajko, a retired Associate Dean of the GA Tech Library.

Kathy explained that the licenses GA Tech has require that, if they grant access to library services, they have to know that the individual being granted this access is a bonafide retiree. At GA Tech, electronic access is *not* easily available to retirees. As a result, the retiree association there is trying to get a general sense of what the situation is on other campuses. Kathy distributed a survey form and asked if USGRC members would summarize their situation on it, or find someone knowledgeable enough to complete the form and send it back.

Someone asked if the access problem included Galileo and Gil?

Kathy Tomajko: No. The problems we are experiencing are outside of Galileo and GIL. They have more to do with what each university is licensing. In our case, retirees have to come into the actual library to access this material.

Martha Wicker: At Clayton State University, our retirees have to have a designated change on their ID cards that indicate they are a retiree to access things.

Ron Bohlander: At Georgia Tech, you are required to turn in your ID card when you retire.

### b. Responsibilities and Functions of the USGRC

Ron Bohlander: In Article III.3 of the Bylaws of the USGRC, a passage on "The Scope and Responsibilities of the USGRC" indicates that it shall include such functions as "Promoting leadership for developing, with designated Board of Regents (BOR) staff, a registry of retirees who have the appropriate experience and skills to serve in interim faculty/staff and administrative roles as needed across the USG..."

Some steps are necessary to doing this. Before we get to such a thing, we need to have better access to communication with retirees across the USG. Where is this information centralized and who in the USG has the best list of retirees and how to contact them?

Karin Elliott: Right now each institution maintains data in their institution. If a retiree changes an address or phone number, they can do this through OneUSG. After July 1, 2017, retirees could make changes on line, or call the OneUSG number to make these changes. So if each of us wants to know how to acquire a best list, after July 1st it will be in OneUSG and that information will go back to each Payroll Office at each institution.

Dennis Marks: But retirees are not on payroll any longer.

Karin Elliott: You don't receive a paycheck but you're still listed in that Payroll system because of your benefits. And each institution is still financially liable for the benefits.

Dennis Marks: How can we work with you to update retiree information changes? We're likely to get information before the System does.

Karin Elliott: You may need to get a small working group together. If you submit any change to me, I can't change it in the OneUSG system. Retirees have to authorize the change or call to say they want it.

Dennis Marks: We need to work on communication to retirees about how to keep their information up to date.

Ron Bohlander: This is vital. There are gaps in communication that have been heightened by the absence of information. I suggest this be an action item.

What about a registry of retirees who may have skills that would be of benefit to the University System as a whole? It's important for retirees to be seen as productive members of the larger USG. We're not just "has beens." There are things we do that benefit the USG and would like distribution of this information to be facilitated by a registry. We can send out a call to retirees saying "If you think you have skills to share, let us know what this might be."

Missy Cody: We can set up a task force on this matter. If you are interested in being a part of this or would be willing to chair a committee regarding it, we could use some volunteers. If you've had administrative experience in hiring someone for a short time that would be helpful.

Anne Richards: On our campus (UWG), Melanie McClellan, a former Dean of Students, has taken on this task, in part as a service to our Community. She has initiated a request to retirees (as well as to those currently employed) to let her know what skills people have and to match these with requests she gets across campus and in the community.

Missy Cody: Don't forget that the GA-HERO meeting will take place here in two weeks. Please encourage attendance at this meeting. There will be a segment on best practices in retiree organizations.

Dorothy Zinsmeister: Missy, can you send out an email that gives individuals the information about how to register for this meeting?

Missy: Yes. I know this is close to this meeting and to Thanksgiving, but it will be a good meeting. I also want to announce that the AROHE meeting, which occurs bi-annually, will be held in Atlanta October 7-8, 2018. Emory is the primary sponsor, but GA-HERO is a secondary sponsor. You can find plenty of information about it at the AROHE website. We will be asking for volunteers a little later. The best job is the Monday dine-around. We're asking people to host those who want to eat out together and enjoy each other's company.

I also want to thank both Karin and Monica. It's nice to see you at these meetings. I've never worked with people who do a better job of follow-up on issues raised at our meetings and during our conversations.

Toni Barnett: Will the powerpoints shown at this meeting go out later?

Missy: Yes, they will go out with the minutes.

**11. Announcement of Spring Meeting Details.**

Missy reported that information about this would be provided at a later date.

Respectfully submitted,

Anne C. Richards

USG Retiree Council Meeting Agenda

April 6, 2018

Middle Georgia State University, Professional Sciences Building, Board Room  
(227)

10:00 AM - 2:00 PM

Time	Item	Presenter
10:00	Welcome	Missy Cody
10:05	Introductions and Roll Call	Ray Chambers
10:15	Tornadoes and MGSU	Jim Cottingham
10:20	Health Plan Data	Mark Chandler, Aon
10:40	USG Retirement Brochure [See Draft of USG brochure on Planning for Retirement]	Monica Fenton/Karin Elliott
11:00	Roundtable on brochure and distribution/enhancements	Unit representatives
11:30	USG-RC Subcommittee Representation on the Total Rewards Committee	Karin Elliott
11:40	USG Retiree Organizations Survey	Dennis Marks and Ron Bohlander
11:50	Update on OneUSG and delinquent retirees	Dennis Marks/Karin Elliott
12:00	Break and Lunch	
12:30	Library use and other campus engagement opportunities [See Library Use Survey from Tomajko.]	Ron Bohlander for Kathy Tomajko/Marti Venn
1:00	Committee Reports and Updates <ul style="list-style-type: none"> <li>• USG-RC Communications Committee</li> <li>• Reports from USG Faculty and Staff Councils</li> <li>• Report on Registry</li> </ul>	<ul style="list-style-type: none"> <li>• Dennis Marks</li> <li>• Representatives</li> <li>• Ron Bohlander</li> </ul>

1:30	Election of Officers (7/1/18 - 6/30/19) A. Chair Ron Bohlander B. Chair Elect C. Secretary	Missy Cody
1:40	New Business	Missy Cody
1:50	Old Business	Missy Cody
1:55	Closing	Missy Cody

**University System of Georgia Retiree Council (USGRC) Meeting**  
**April 6, 2018**  
**Middle Georgia State University**  
**Professional Sciences Building (Room 212)**  
**10:00 am - 2:00 pm**

**Attendance:**

**Presiding:** Missy Cody (Georgia State University, USGRC Chair)

**USGRC Unit Representatives Present:** Tom Abney (Augusta University, non-voting alternate), John Balsam (Georgia Institute of Technology, non-voting alternate), Curtis Bailey (Atlanta Metropolitan State College, voting alternate), Ron Bohlander (Georgia Institute of Technology), Jim Braun (Clayton State University), Ray Chambers (Bainbridge State College), Mitch Clifton (University of West Georgia), Jim Cottingham (South Georgia State College), Robert DeLong (Valdosta State University, non-voting alternate), John Derden (East Georgia State College), Mark Eason (University of Georgia, voting alternate), Dan Hagan (Georgia Southern, non-voting alternate), John Hutcheson (Dalton State College), Mary Mitchell Jones (College of Coastal Georgia), Bob Kelly (Middle Georgia State University), David Lapp (Augusta University), Judy Malachowski (Georgia College & State University), Dennis Marks (Valdosta State University), Gene Murkison (Georgia Southern University), Roger Ozaki (Georgia Gwinnett College, voting alternate), Julia Perkins (Kennesaw State University, non-voting alternate), Gwendolyn Reeves (Fort Valley State University), Anne Richards (University of West Georgia, non-voting alternate), Dutchie Riggsby (Columbus State University non-voting alternate), George Stanton (Columbus State University), Ted Wadley (Perimeter College of Georgia State University), Ken Weatherman (Georgia Highlands College), Dorothy Zinsmeister (Kennesaw State University).

**USG System office Representatives Present:** Karin Elliott (Associate Vice Chancellor for Total Rewards, HR), Marti Venn (Deputy Vice Chancellor, USG; Provost, Middle Georgia State College)

**USG Staff Council (USGSC) Representative Present:** Kendria Lee (Chair, from Georgia Southern University)

**Aon Representative Present:** Mark Chandler (Retiree Health Solutions, Aon Retiree Healthcare Exchange).

**Representation Absent:** Georgia Southwestern State University

**No Representative Appointed:** Albany State University, Armstrong State University, Savannah State University, University of North Georgia.

1. Chair Missy Cody **welcomed the group and called the meeting to order at 10:00 a.m.**
2. Secretary Ray Chambers requested that **all those attending today's meeting sign in on** the sheets provided at the front desk.
3. Jim Cottingham introduced **David Sims, the Assistant Vice President of Facilities at Middle Georgia State University.** David explained that MGSU has five campuses, and the campus at Macon is the site of the Waddell Barnes Botanical Gardens. The entirety of the campus is a garden, established to demonstrate what grows well in this region. It was founded around 1998 by Waddell Barnes, M.D., a horticulturnist and friend of MGSU. It became an official garden of the USG in 2003 and has been recognized in many ways, including a feature story in *Southern Living* in 2008. On May 11, 2008 (Mother's Day), the campus was hit by a devastating tornado in the early morning hours, resulting in the loss of 3,900 trees. It occurred on a Sunday morning when no students, faculty, or staff were on campus. But the damage to the campus and its facilities was considerable and "completely changed the campus." Sims showed before and after pictures, including those revealing broken glass damage to portions of buildings, roof damage, and water-logged interior spaces in buildings.

Explaining lessons learned from this event, Sims stated that the campus had planned for disasters with the local sheriff and coroner and had preselected a disaster recovery firm. Despite the extensive damage to the campus, only a day or classes was missed. The campus set up a generator for the kitchen since there was no electricity in the nearby area. Once the assessment of damage to buildings was complete, colleges and universities in the USG sent equipment and personnel to assist in the cleanup. MGSU also held a very successful capital campaign and thousands of trees were re-planted. As a result, the campus looks better today than it did ten years ago and those in leadership roles on the campus are extremely grateful for this. Sims concluded by inviting all those in attendance at today's meeting to enjoy the gardens while they were on campus.

Ron Bohlander: What is one thing you could tell us from your experience about how to be better prepared for a disaster that might occur on our own campus?

David Sims: I'd recommend you have a good relationship with personnel in your disaster recovery firm. Know who they are. Have them on speed dial. When a disaster like this hits your region, a disaster recovery firm may have numerous clients to support. It thus helps if you know people more personally when you have requests to make for assistance.

4. **Mark Chandler** (Retiree Health Solutions, **Aon Retiree Healthcare Exchange**).

Mark said he planned to address questions that came up at the end of the meeting held in November of 2017, and also those that have been submitted since to Missy. He commented on how much he appreciated the warm weather in Georgia after being in Minneapolis this week and heading next for Chicago (both of which had a lot of snow recently).

He stated that at the meeting held 11-3-17, there was a "good discussion about Medicare Advantage plans" and he wanted to follow-up on that in today's presentation since there had been a lot of "analytics" reviewed at Aon since that meeting regarding Medicare Advantage plans. He also said he would answer questions about plans for veterans and HRA statements.

As Chandler explained, in January/February Aon looks at plans and seeks to provide retirees with "choice optimization" from about 100 plans. They've been going through a process to review plans that may not exist in the future and have begun to think about Medicare Advantage plans differently, especially with regard to how they can help folks. Medigap plans continue to be offered, especially for those with chronic illnesses. He said he was "not here to convince anyone of anything, but . . ." there is a strategy where early in your retirement, if you can feel comfortable with a Medicare Advantage plan and stay healthy all the time, you pay less out of pocket early on. In looking at the range of individuals in a given retiree pool, Aon personnel now label them on a spectrum ranging from healthy, to chronically unhealthy, to chronically unhealthy in a multiplicity of ways. "We took the 'age' thing off there. That's old-school thinking" Chandler stated. [Editorial note: I understood this to mean that they don't talk any more about people getting unhealthier as they age; they simply describe persons (whatever their age) as either healthy, having some sort of chronic ailment, or a multiplicity of chronic ailments. In light of this structure, persons are now encouraged by their benefits advisors to assess where they are on this spectrum.

Thinking about their research, Chandler said he wanted to share Aon's findings, realizing that persons can't enroll in a Medicare Advantage plan until the open enrollment period occurs next Fall.

Chandler then presented profiles of Adam, Betty, Carl, Daisy and Edward who ranged from healthy to chronically ill in multiple ways [See Appendix A]. Taking into account their visits to a primary care physician, to specialists, and to emergency rooms, as well as the times they were admitted to hospitals for inpatient surgery or outpatient surgery, Aon is "putting more analytics around the process" [of selection of a healthcare plan] and has determined that some would experience potential savings by enrolling in a Medicare Advantage plan. 80% of individuals in a given area where a Medicare Advantage Plan exists would find significant savings if they enrolled in this plan. He also noted that it takes a particular "comfort level" for some individuals to participate in a PPO or HMO. If you travel a lot, you would be better off in a Medicare supplement plan.

As Aon looks at the coverage available in given areas, it has found that some areas do not have a lot of Medicare Advantage coverage available. In highly-populated areas, 30% of people select these plans. In non-metropolitan areas, the figure is 15%. Thus decision-making regarding this type of plan is dependent on plan-availability and network availability (i.e., whether doctors an individual prefers are in the network).

In four counties in Georgia there are 10 different Medicare Advantage plans with 5-8 carriers providing them. They offer low, medium, and high premiums. "We continue to dive in to the USG" and see "plenty of options for Medicare Advantage Plans." "We're continuing our



analytics, trying to determine how best to decide who to move to Medicare Advantage Plans." We will hold webinars in September to educate retirees as they go into the upcoming open enrollment period. "I'd like you to promote this research among your various schools," he added. Look at how many doctors visits you make and who is in the network. Maybe your specialist or other doctors are in the Medicare Advantage Plan. Whether you will find the Medicare Advantage Plan appealing or not can depend on how close you are to your doctor. You might consider, "is that relationship important enough that maybe I could take a pass on the savings" [that would come from moving to a Medicare Advantage Plan and *its* network of doctors]. You should update and regularly maintain your medicine cabinet. The formulary involved in individual prescription drug plans should be reviewed. Look at your HRA utilization. Are you rolling over money or not? You can also review Medicare Advantage plan costs. You'll find that premiums for such plans have remained flat and, in some cases they have been reduced. Some have gone up, but by tens of dollars and not hundreds of dollars.

Question: We were told when the arrangement with Aon first went into effect that the first time you go into this system and choose a plan is the only time you will be accepted without providing a medical history. So if you decide to move to a Medicare Advantage plan and then want to go back, many other plans won't take you back. Is this still true?

Mark Chandler: You can move back to some plans, but not all. The request for a medical history is referred to as "underwriting."

Ron Bohlander: This is a critical thing. On the spectrum of health and chronic illness you displayed, I know where I am today. But I'm never sure about tomorrow. Anything, no matter what, might happen. And when it does, it will be even harder to make a switch to another plan. That is the issue that has to be addressed.

Mark Chandler: That's why it's called insurance. It's one approach. How much risk do I want to take on. If you're in a slow decline toward a serious illness, you can switch. If an illness suddenly overtakes you, you can't. But if you've been paying less premiums, saving HRA money until a crisis hits, you can use those savings at that time.

Question: Can Aon show prominently on its website which plans require underwriting? This is an issue for many. And can you explain what happens if you select a plan that requires underwriting and then may be denied coverage in it?

Mark Chandler: The short answer is Aon can't do this because of its relationship with carriers. If we did this, there would be an issue of "adverse selection" for some carriers. The guarantee issue is displayed prominently without a process of explanation. Our carriers and their underwriters want to have other conversations with retirees. So, due to restrictions with our carrier providers, we can't do that.

Comment from a participant: Someone who came with you last time we met told us that there was only guaranteed issue with United Healthcare, Mutual of Omaha, and Humana. So if you go to a Medicare Advantage plan you would still be allowed by these carriers to switch back without underwriting.

Mark Chandler: Those who are not in the business world or who don't follow the news may not have learned that we've submitted to Centers for Medicare and Medicaid Services (CMS) or government agencies, to be able to ask more information and more questions of retirees as we discuss what plans might be best for them. We want to be able to ask such questions as, "How many times do you go to a primary care physician?" CMS sees the value in our asking additional questions. They are allowing for more questions/assessments so people can consider these matters on their own.

Missy Cody: CMS has also allowed home delivery of medically-needed meals under Medicare Advantage plans. So some chronically ill may be well-served under the Medicare Advantage plan because it allows those labeled in Aon's spectrum as Edward to be kept at home instead of moved to a nursing home.

Question: With regard to plans that do have underwriting, is their decision yes or no, we will cover you or not, or does it have to do with plan cost?

Mark Chandler: It's yea or nay.

Karin Elliott: I need guidance from you. As retirees enroll, say they are in a Medicare Advantage plan and they try to get into a Medicare supplement plan and get denied, can they then stay in the Medicare Advantage plan? If they want to try another plan, but get denied, can they stay in what they have?

Mark Chandler: You can always apply for a new plan while you are in another plan.

Question: Is there any data on what you would have to pay out-of-pocket in a Medicare Advantage plan?

Mark Chandler: Aon can model that for you.

Question: If you're looking for clarification for action that needs to be taken, who do we call first? Our Aon representative? A new carrier? And there is the issue that, if a change is made, it can take a long time for the HRA to be adjusted.

Mark Chandler: Call us first. It does take time to adjust the HRA, but new premiums should be being reimbursed by February.

Anne Richards: This is the second meeting I have attended where representatives from Aon have been promoting Medicare Advantage plans. Is this occurring because you foresee a point at which Aon will require that new retirees start out in a Medicare Advantage plan?

Mark Chandler: "No. Our brand is about choices. We've raised issues about the availability of Medicare Advantage plans. No - we would not be a sustainable company if we said here are the only plans we'll offer."

Question: Am I correct in saying that, years ago, when we were employed and under Blue Cross/Blue Shield, we all paid the same premium, and it didn't matter what our age, gender, or condition was.

Mark Chandler: When carriers agree to contracts with the USG, they take into account all these factors in setting the premium.

Question: One of our retirees called Aon with a question and was told there was a deadline to file for an HRA reimbursement. Another retiree who called Aon was told there is no deadline for persons in the USG. The second person was lucky in learning there is no deadline. Maybe there are a lot of new hires at Aon, some of whom are knowledgeable and some who are not. I wish each of us could be sure we are getting correct information from an Aon representative. We've asked about health conditions that might be relevant if one wants to make a change. At one time an Aon representative said that, if you had a health condition, Cigna, Humana, and Mutual of Omaha would take you any time with no underwriting.

Mark Chandler: I would need to know where you live before I could answer that. Group plans are rated at the county level.

Ron Bohlander: Two things Aon should be aware of at the beginning of each enrollment year

- (a) With their best bedside manner, they should encourage retirees to be patient with YSA information. It does work out. I'm not sure they trust Aon, frankly, but other retirees can reassure them it will work out.
- (b) When a person selects a plan, Aon representatives are not as up-to-date as a carrier's representative is. Some Aon benefits advisers are inconsistent, spotty, and not helpful.

Mark Chandler: Is that around plan benefits?

Ron Bohlander: It's around such questions as, "Am I really enrolled?" A new carrier knows this with certainty. An Aon representative may not be sure. Retirees with healthcare challenges worry about this.

Mark Chandler: We've been asked the question, "Can I get an end-of-the-year statement on my HRA?" The answer is "No, we don't generate this. But if you ask for a Health Policy and Administration (HPAA) Detailed Coverage Notice, they can send all the claims submitted and

how they were handled." You can get reminders and you can get weekly, monthly, quarterly updates. They can generate a full year's coverage notice.

Question: We have autopay to Medicare and automatic reimbursement. With the new cards soon to be distributed by Medicare [that don't contain our social security numbers], we expect there are likely to be problems with this. How should we handle this?

Mark Chandler: Aon will get the new information from Medicare. So there's no need for you to do anything. 68% of retirees now have an automated deposit rate. When we started, that number was less, but it's moving up. That makes the process of reimbursement faster.

Dennis Marks: What about the utilization of the YSA? To what extent are people using their assets or not using them at all?

Karin Elliott: We can follow up on this. I'll check with Marion [Fedrick].

Question: I am still using paper for my deposits. Should I be concerned?

Response: You should probably contact Aon to be sure your contact information is right.

Mark Chandler: This is like the Y-2-K process.

Missy Cody: We sent in some complex questions to Karin and they were handled that day. If you've gone through steps to contact Aon and haven't gotten your issues resolved, send information on to Karin with names of persons involved. Aon can handle things that way. They need specific information, however, to handle things individually.

Question: When can we get the information just provided by Mark Chandler?

Missy Cody: These slides will go out with the minutes. We will try to get them out expeditiously. I would say, hopefully, by May.

Question: Can we get this presentation sooner?

Missy Cody: As soon as Karin sends it out to me, I'll send it to you.

Karin Elliott: Some of what Aon presents is proprietary and confidential, and cannot be put on websites.

Mark Chandler: I chose these slides specifically for educational purposes and I'm comfortable with sharing these.

Mark Eason: I don't trust myself to accurately convey information I learn here to others. If it comes directly from the source, it's much better.

Question: Because an Aon representative named three providers in the past who don't require underwriting, are there any plans you can tell us about that don't look at gender, age, and health conditions for establishing their premiums?

Mark Chandler: No.

Question: Are there any others you serve where these three factors are not used as guidance?

Mark Chandler: It's CMS rules that set the guidance. The 140 clients we support have the same enrollment requirements.

Question: Because this plan is a group plan, would that make a difference?

Mark Chandler: Carriers set the amount with group analyses in mind. That's why all pay the same.

Missy Cody: (question addressed to Karin Elliott). We received a question from a retiree group that was told their HR office cannot share information with them about retirees. Is this standard across the USG?

Karin Elliott: Yes. When an employee fills out their retirement paperwork with HR, however, they can give authorization for information to be shared. That's the best way to access that information.

Question: We're just getting our retiree organization started. Based on your answer, someone from HR would have to contact prior retirees to let them know this is happening.

Karin Elliott: HR can send them an email if you're interested in contacting retirees.

Question: The YSA amount is holding at a flat level. What will be the standards by which an increase will be determined? What is the process for determining this?

Karin Elliott: Every year there is a lot of discussion about this. We do analyses every year and work with the Total Rewards Steering Committee (TRSC) and gather information from Aon. We look at HR balances. We look at the average premiums for plans retirees are enrolled in. We look at the average increases and overall increases expected in healthcare costs. We use this in assessing. As we do this, there is a sense that retirees are still getting a pretty good deal through the Aon exchange - especially in relation to what active employees experience as increases. We try to balance all of that. We appreciate your feedback and continue to do our analyses every year. Our recommendations will go to the Board of Regents at their August meeting. The matter is not settled as yet. We're just starting that process.

Question: Some of our retirees have been concerned that older retirees have to pay higher premiums than other, younger, retirees. This has been true since the beginning with Aon. On behalf of retirees with these concerns at my institution, I am obligated to bring this up. Hopefully, the Board of Regents will look at this.

Karin Elliott: We look at the highest and the lowest premiums and take these into account.

Missy Cody: The USG is covering the extra cost for active employees going to Piedmont. Will retirees get extra coverage also?

Karin Elliott: Some of you are aware of this, some may not be. The Governor and the Chancellor announced that, for the month of April, the USG will make employees and retirees whole by absorbing the out-of-network cost for persons with BlueCross/Blue Shield GA who are served by Piedmont Healthcare. We heard concerns about employees being seen for serious medical conditions who have been caught up in this unresolved contractual dispute. For Medicare Advantage and Medicare Supplement plans, retirees are not affected. It's only an issue for active employees and retirees under age 65. Hopefully, a deal will be reached in April. We're working with them every day on this. Negotiations are ongoing. It doesn't impact the Medicare population, however. [Editorial note: If an agreement is not reached by the end of April, by May 1, 2018 persons with BCBSGa plans who are served by Piedmont Healthcare will have to pay out-of-network costs for service from this provider. For updates go to BCBSGaProvider Networks or call the BCBSGa member services number on your BCBSGaID card (1-800-424-8950).]

Ron Bohlander: At Georgia Tech, too many are banking their HRA monies and not using it, although we recommend they not do this.

Karin Elliott: I would echo that message. Utilize these funds. They can be used for Medicare Part B, dental, or vision expenses.

Missy Cody: Remember it covers some things you might not have had covered as an active employee. Some may not realize this.

Comment: We just heard you tell us that you can save us money if we enroll in a Medicare Advantage plan. But if you're in an Advantage plan, you don't have these big out-of-pocket expenses. So some may not spend their HRA monies.

Dorothy Zinsmeister: Are we also looking at those who have expended all of their HRA funds and are now opening their wallets to pay their healthcare expenses?

Karin Elliott: It's important to keep in mind that there was a premium you paid as an active employee [and retiree], and this premium increased every year. And remember, for retirees who have really high drug costs, we also have the catastrophic HRA available.

Dennis Marks: We talked last time about those who never tapped their YSA. I thought we had talked about finding out how many were involved and making a specific effort to contact those who didn't use these funds.

Karin Elliott: A postcard is going out that Monica Fenton has put together. Hopefully, we can let you know the number involved by next week.

Question: How do you apply for a Catastrophic HRA?

Karin Elliott: Call Aon and get a letter from the drug provider that you can send to Aon.

Question: We've had a request from our retirees to have an Aon representative come to talk to faculty who are new to retirement. They came to meet with us when this process began. Persons who will retire soon would like them to come again to be there for them. As was said earlier, sometimes we don't feel comfortable taking all this information back on our own. It's better if it comes directly from an Aon representative.

Karin Elliott: Perhaps an Aon representative can attend your Benefits Fair. I will take that back. Because all Benefits Fairs tend to be held in one month, however, it can be hard for someone from Aon to get to all of them. But it's a great idea to get the word out more.

Ron Bohlander: We've got a mutual interest in getting good information out about YSA accounts, but have to work with your office, Karin, in putting together an authoritative document about this that originates in your office. We're a little reluctant to talk about insurance and fear not getting it right on our own.

Also, people retiree all year long. So it's best to set up some type of webinar. The notion that we can hold a meeting that will serve all prospective retirees is not likely to be a good one. And once we get the first edition of a webinar out, it may benefit from revision.

Karin Elliott: Mark said Aon would put together a webinar. I think that's a great idea.

Question: I have a neighbor and friends who have Medicare Advantage plans. They don't have a premium or it's low. But someone has to pay for that. Is it paid out of your Social Security benefit? Who pays for it?

Anne Richards: When enrolled in these plans, my understanding is you are paying co-pays that help cover the costs of services provided.

Karin Elliott: I have a limited understanding on this.

Missy Cody: The carrier contracts with Medicare to provide healthcare. The carrier receives the money you pay for Medicare. I'm in Kaiser. My social security check is debited for Medicare. Medicare sends that to Kaiser. Then there are co-pays. In my case, to see a physician it costs me \$10/visit. I pay zero for one prescription I am taking. The carrier covers everything Medicare approves.

Comment: There are people who need this information now. You don't know what you need this year, never mind down the road.

Missy Cody: Some Medicare Advantage plans cover Medicare, parts A, B & D. Some don't. You have to be mindful and examine this. You need to be sure you're not double-paying for some coverage or missing something. It's not simple.

5. **USG Retirement Brochure** (draft of which was sent on line in advance of today's meeting - see Appendix B).

a. Karin Elliott: Monica Fenton is at a conference this week. You got a draft copy of the brochure being developed. Lydia Lanier is working on this. Valerie Hepburn has brought her expertise to this as well. From our standpoint, we were **focused on addressing questions we get in our office.**

Many times retirees will make a decision that will impact them [adversely] down the line. And then they come to us to add coverage back or add a dependent back. So it's important that we document for retirees all the things they need to think about and what the rules are BEFORE they retire. We want to get this in front of employees before they retire because some have a really big impact. Once we get the content, we'll make the final product colorful and put pictures in it, have a glossy brochure or pamphlet. For now, we'll just be sharing the content we're considering including.

Missy Cody: What might we want to do to enhance this? Perhaps a Webinar?

Dennis Marks, Jim Braun, and Mitch Clifton all have active retiree organizations and all have worked with their colleagues on these various areas and have created brochures of their own to assist persons with making retirement decisions. We'd like to know any of your concerns. Please turn in your draft copies with issues noted in the margins. If you think about something on your way home, let us know afterwards.

b. **Roundtable on brochure and distribution/enhancements.**

Dennis Marks: To give you some history on how our brochure developed, we were introduced at a meeting of GA-HERO to a brochure on steps to retirement compiled by the Emeritus College at Emory University. We took this back to Valdosta State University, came up with additional information, and someone in HR put together a brochure. It starts 5 years out from retirement and has checklists for things to do, along with a panel on contact information of significance to



retirees and one on our retiree organization. We try to get this in the hands of pre-retirees as soon as possible, at least five years prior to their retiring. The other two campuses represented here have done similarly. We want to do this system-wide so retirees can make the decisions they face as effectively as possible. The decision-making process is as much psychological as financial, however.

Mitch Clifton: At the University of West Georgia, we developed a one page brochure (tri-folded). It contains contact information for the TRS, Social Security, etc. Some of what is included in it is similar to what is on p. 5 of the draft we were provided from the System office. The information in the System draft is more thorough than ours. We had a few hundred of our brochures printed up. HR agreed to pay for these and we gave them out at the Benefits Fair during the open enrollment period. We got positive feedback from HR and retirees about this. I welcome the opportunity to have a longer document available for pre-retirees.

Jim Braun: A small committee at Clayton State University put together our brochure. We took everything we could from our HR office. We also had a one page format, but it's a four-fold document. It's similar in structure to others, but also has information about what to do the last day or two of your employment. We've pretty much stolen the best information from a variety of sources, including University of Nebraska at Lincoln, University of Southern California, Rutgers University, Emory University, Valdosta State University.

Dennis Marks: The draft document we're looking at is focused on the finances for retirees. It should be rearranged. The very last sentence should be up at the front. It reads: "The University System of Georgia appreciates your service and wishes you a happy and fulfilling retirement." A statement from the Chancellor should be up front also - acknowledging what retirees have done to assist institutions to grow and flourish. Next I'd recommend moving into eligibility for retirement, Emeritus Status, differences between the TRS/ERS/ORP and the sick leave benefit for those in the TRS. THEN I'd get into healthcare benefits and other benefits.

Also, as we refine this document, there is a good TRS checklist that can apply to those in other retirement systems.

The financial piece is a small one for many retirees. People are worried about not having enough resources to retire or they have no clue what they will do after retirement. This is important for those developing webinars or conversation sessions with pre-retirees. They should be encouraged to consider such questions as: What are their passions? What would they like to do with their time? It's a form of "What would you like to do when you grow up?"

Conversations need to do most of that.

There is also a need in the University System of Georgia to have a more structured transition to retirement in place. Instead of a cliff, it would be helpful to have a ramp to transition to retirement. If the USG does this, it will save the USG money by encouraging some to retire who probably should be leaving. We don't want them to leave disgruntled and unhappy. In some cases, some will retire and remain in the community where they worked. They can participate in retiree organizations. The whole person needs to be the focus of the brochure. It may not need to be in as much detail as it now is in its present draft form. Maybe more detail could be

provided in a webinar or on a website. But people need access to people to talk with about these issues. The brochure is a gateway for pre-retirees, but we need contact information for them to engage them on a personal level.

Jim Braun: I'll second what Dennis said. People should consider whether they will be making travel plans, how retirement will affect their families, and think about what hobbies they might want to take up. We should be planting the seeds of what they do when they retire so it's not like they're moving into the "wilderness." We should assist them in considering ideas.

Ron Bohlander: I applaud what has been said, especially what Dennis mentioned. There's a link between the message at the front end that conveys what we consider the connection between retirees and the institutions where they previously worked. At GA-HERO we have had opportunities to hear talks on the psychology of retirement. Some at Georgia Tech don't retire because they are scared of what life would be like once they are retired. An emphasis would be helpful that focuses on how retirees can enliven the culture, make meaningful contributions. Some who retire could conceivably win a Nobel prize. And, if they did so, we'll not want to say "They used to be part of this institution." If we pay attention to this perspective, good for all will come out of it.

Jim Braun: Some retirees want to teach part-time in retirement. I was involved in outreach education in the community prior to my retirement and made sure I could have access to chemicals in retirement so I could continue these outreach efforts.

Dorothy Zinsmeister: Are these brochures that have been developed for both faculty and staff? And are these given out at the time of hiring?

Dennis Marks: They are always available at HR and we try to advertise their availability as widely as possible. One problem with our brochure is it's oversized, so it doesn't print off easily on a printer. I'd encourage those creating their brochures to make them 8 and 1/2" by 11 so they can be copied more conveniently. Also, it should be available at Benefits Fairs. The initial printing cost our VSU HR some money.

Jim Braun: Dennis also brought a mini-poster with him that lets people know the brochure is available. That was nixed on our campus due to all the regulations about how long you can put up a poster like this. It wasn't worth our putting them up as a result. Also, it's important to consider that most retirees make the decision that they want to retire in two weeks, rather than five years.

Missy Cody: I recommend putting these brochures at the Benefits Fair. Some don't want to say they are retiring because they fear they will lose opportunities of various kinds if their plans are known.

Question: Is there a budget for HR to use for retirees for this?

Missy Cody: It's helpful to make lots of friends with your HR personnel so you can discuss this.

I have some additional issues I think should be considered in developing the system-wide brochure. I'm not a big fan of jargon. Words that seem common to some are not to others. For example, I see ACH mentioned on the last page. Some may never have seen this or know it stands for Automated Clearing House and refers to a credit card. I'd also recommend we not look at this document solely from the point of view of faculty or upper-level staff, but consider how it would be understood by those serving in custodial roles or working in maintenance departments on our campuses.

I also think it's missing the word "survivor." When you're a retiree, you're not dead yet. We can describe in a box somewhere that survivors are also covered by these things and what they are eligible for.

This draft document covers the financial stuff well. We on campus can't keep this updated but we can update material on social, personal development or enhancements. Work on these issues should be divided up, and we should have information that points to them in the final draft.

Dennis Marks: But we need a system-wide document because not every campus has a retiree organization.

Missy Cody: Webinars can update some individuals. And it will be important to have a place in them to write in questions people have. Subsequent updates should be done fairly frequently to include these. Georgia State offerings are different from those at Valdosta State University. The biggest benefit I have as a retiree is that I can park free - in any lot that has an attendant. That was never true when I was employed. I think letting people know what's available is important. Right now we don't have uniformity across the system, but once you know what another campus is offering that your institution could potentially offer, you know what to ask for. This also applied to my children growing up. They would cite others who received certain perks when they wanted them for themselves.

Question: We talk about a five-year time frame. But not a lot of employees say they plan to remain working for another five years. The only persons with that perspective are faculty members in an institution where tenured faculty undergo post-tenure review every five years. So I'm not sure it makes sense to have a five-year plan in the brochure. Maybe we should think about something more flexible to accommodate other retirees. Maybe we need 2-3 different lanes or publications.

Many retirees will then be able to find one they should go by. This has to come together for us. Then we have this organization (USGRC) to coordinate this. Most likely it won't be the same across institutions.

Missy Cody: I think this will be the USG publication. The brochures will send you to this. It will probably be on line and we should ensure that everything printed there is dated.

Comment: Some employees experience very emotional departures, where they are rewarded for what they've achieved and an emphasis is placed on what they will be continuing to do with or for the institution.

One more thing. Our colleagues talk about getting hold of people to come back to campus. There's another group of retirees that doesn't want to hear about this until a year or more later. Some eventually find that playing golf or doing "nothing" is not as appealing as they thought it would be on a full-time basis. Dealing with this is not a role active HR departments can really handle.

Comment: There is a demand for this kind of material. My brother asked if something were available like a brochure. The brochure is a gateway incident. I don't know if it should be structured over a 5 year basis. In my case, I saw SACS looming in the distance and didn't want to go through that again. I think it's around 2 to 2 and 1/2 years out when most make their decisions about retirement.

Mitch Clifton: At our Benefits Fair, some young faculty picked up our brochure and appreciated the opportunity to consider what they might be dealing with later on.

Dennis Marks: First time hires have to think about retirement because they have to make a decision about which retirement plan they will choose. This is their first retirement discussion.

Anne Richards: A colleague of mine discovered that a new [faculty] hire is given 60 days in which to make a decision about whether to enroll in the TRS or the ORP. For individuals who wait until the end of that period and choose the TRS, credit toward retirement is given from the date of their first hire. For individuals who wait until the end of that period and choose the ORP, credit toward retirement is given from the date of their official choice. Thus it's important to have contact early with new hires to alert them to such matters.

Comment: The emotional side especially and fear as an element, comes in later.

Missy Cody: I want to remind you that we want these documents back, written on. We will continue working on this during the summer, so we can have it available as soon as possible. Send any comments about them you have to me.

## **6. USGRC Subcommittee Representation on the Total Rewards Steering Committee.**

Karin Elliott provided an update on some requests related to having a retiree on the Total Rewards Steering Committee (TRSC). This is the committee that makes recommendations to the Board of Regents about retirement benefits, health plans, and some part-time compensation components.

Karin said that the new president (Don Green) of the TRSC is energetic and very supportive of wellness. Additional structure was put around the committee under the former president Burns that outlined who would be a part of the committee and who would serve on subcommittees. Now subcommittees are focused on very specific areas and pull in representatives with relevant expertise, including those on the USGFC and the USGRC. Expertise on financial policy and health policy has been valued and persons affiliated with a nursing program are also on the committee. For its subcommittees, representatives from different advisory councils would be part of the recommendation process to look at a given issue and assess it. Then a matter would go on to the whole TRSC, which would make recommendations to HR. HR in turn makes recommendations to the Chancellor. From there recommendations go to the Board of Regents for final approval. Subcommittees in existence are as follows:

**a. Subcommittee on Retirement - related to the ORP, 403b, 457b plans.**

This subcommittee is getting ready for some big change, including the negotiating of new contracts. It plans to put in new investments to lower fees and will work on plan design, communication on campus, and new staff governance of the plan design. It includes consideration of how many loans employees can take out.

**b. Data Analytics Subcommittee** - works on health information data. Persons serving on this subcommittee run data with anonymous names to check on various impacts of particular decisions.

**c. Well-Being Subcommittee** - makes recommendations on the selection of well-being initiatives and how these are handled.

**d. Communications Subcommittee** - makes recommendations to HR about communications going to employees and retirees.

The University System would like representation from the USGRC and the USGFC on three of the above four subcommittees (a, c and d).

Comment: You didn't mention the TRS.

Karin Elliott: The TRS is run by a separate state agency. One member from the University System of Georgia serves on the TRS Board. The Board of Regents approves that person. Currently Marion Fedrick serves in this capacity and was recommended for the position last November. In the past (and currently), there have been representatives from retirees, retired faculty, and school teachers but, until recently, there hadn't been someone from the USG. I can check, but I think only one representative from the USG will be approved.

Comment: This makes me nervous because I've seen articles in the newspaper mentioning that the Governor has begun talking about addressing the expense of TRS benefits.

## LUNCH BREAK

### **7. Library Use and Other Campus Engagement Opportunities.** [See Appendix C for updated results of Library Use Survey distributed by Kathy Tomajko of Georgia Tech.]

Ron Bohlander said it was simple to summarize the results of this survey. Most campuses provide access to retirees they know are retirees to make use of facilities in the library. Most do not provide access to electronic journals. There are exceptions and special cases for those who work part-time.

Several individuals have talked to people in the process of retiring. Those still engaged in research are astonished to learn their access to electronic journals will be cut off. Many think that, upon retiring, they can research what they want to and don't have to focus on writing grants. Many who want to retain access have friends who download material for them. We'd like to work on this.

The other part, especially over the last few years, is that institutions in the USG have begun to have a more obscure picture of how retirees can engage in professional work in their retirement.

It's often not easy to find answers to questions about retiree perks. Our institution is committed to building a better picture of how retirees can engage with their campuses. A critical key is retiree identification, so we're working on that too.

In exploring this with our library, the library wants to know if you are a retiree. We are seeking to have a retiree version of the ID card. There is a need to have things like this. Absent that, the library has to call someone up to get that information and it's not clear how to find this out in an acceptable or speedy way.

As Chair of the USGRC next year, I'll work with others at the University System of Georgia to shore up an ID program for retirees. For library use it's a start, but a critical one. Libraries have changed. You used to just go to the stacks. Now much research is done in electronic form. There are 16,000-17,000 retirees. You can't dump them onto USG licensing contracts for retirees. But the number of retirees who want to continue active research efforts is likely about 10-20% of all retirees. So having an application process makes more sense. Retirees could then mark on the application if they would like to continue doing research. Our library has said it might be able to handle this. This is the picture that has emerged from the survey.

Dennis Marks [addressing attendees]: How many of you currently have retiree ID cards from your institution? [About half of those present in the room raised their hands.]

For those faculty who stay engaged in research, this is a factor of importance so they can continue their intellectual lives in retirement. We want to solve this. One of my colleagues discovered that the Dean of Libraries at VSU was a former student, and this made it easier to gain access to particular library resources. There is a significant number of persons who would like this kind of library access, however. Even if all 17,000 retirees wanted it, it would be a

small number compared to the hundreds of thousands of students who need access and yet may use it less than some retirees would.

Ron Bohlander: If a retiree from Georgia Tech won a Nobel prize, it would be embarrassing to deal with someone who says never mind saying congratulations to me when you wouldn't even give me library privileges.

Karin Elliott: I can share this with our HR leaders. We meet once a month. I can also share it with other leadership at the System office.

Marti Venn: I can share this at the Summer retreat with provosts. It might be good to encourage those on campuses who do have IDS and those who don't to drop me an email.

Dorothy Zinsmeister: Marti, at Provost meetings, has there ever been an agenda item addressing the importance of keeping in touch with retirees at that institution?

Marti Venn: Never.

Dorothy Zinsmeister: And it has never been done either with Presidents. As far as I know, my president has never spoken about retirees and what they can do for the institution and why it's important to keep them connected. I think it's important for the summer meeting to address this.

Marti Venn: I know of no time where this has been done, but it's a great suggestion. I'll talk with Tristan Denley [Executive Vice Chancellor for Academic Affairs] about it. Presidents have a two-day meeting in July.

Ron Bohlander?: There is also the matter of the Emeritus program. People experience it as a rather haphazard process. Some are aware of it enough to spur some action on their behalf to pursue it. Others experience it as synonymous with retirement and don't realize there is a process to go through to be approved with this status. Even when someone is officially designated as a Professor Emeritus, this information is not necessarily listed in the PeopleSoft database. There are times when we consider certain privileges for Emeritus status. It could be a good thing if institutions approached it in a systematic way. It might be helpful to consider an application for the Emeritus process.

Dorothy Zinsmeister: For persons who might not know this, if you have a retiree ID card, it can also be used to give you access to libraries in foreign countries.

## 8. Committee Reports

**a. USGRC Registry Report.** Ron Bohlander reported that the creation of a registry of retirees is mentioned in the charter of the USGRC. Questions have arisen about this more recently, e.g.: What have people thought this might be like? Do people opt in to be a part of the registry? Do they opt in if they see things they are interested in doing? Would this be designed

for those looking for persons to fill interim roles? It's not clear at this point whether this is a good or a workable idea. Generally speaking, for interim appointments, individuals doing the hiring are likely to reach out to those they know. On the flip side, retirees are interested in being engaged, but on their own terms. They may not be willing to put themselves into a dating game like that. So this is something that will take a subcommittee to determine. Can we better define how retirees could use this?

**b. USGRC Communications Committee Report.** Ron Bohlander went on to say that another thing we have a joint interest in is getting better access to communications for retirees. The list of the membership of the Silver Jackets at Georgia Tech (its retiree organization) has about 600 persons on it. But this is only about 1/3 of the total number of retirees of Georgia Tech. Sometimes we want to reach out to all retirees. We have to do this carefully, with appropriate protocols. But any form of contact information gets stale and needs to be kept up with. We could use the protocols of HR so retirement organizations can have a mechanism to say to retirees: "Here we are if you need our help."

**c. USG Staff Council Report.** Kendria Lee, based at Georgia Southern University and Chair of the Staff Council, reported that, this past October, the annual conference for the Staff Council was held at Georgia Southern. 82 persons participated. Kendria and other staff council members presented updates.

Kendria explained that she wants to increase participation in the council by encouraging more institutional representatives to attend the USG Staff Council meetings. A lot of campuses have dormant staff councils. She would like to see these revived so staff would come together collectively to have more of a voice and make known to the USG what staff believe they need. She commented that she was impressed in today's meeting to see that people are bringing feedback from their retiree organizations to this meeting, and taking other information back. She also heard the persons who said they were not experts on some of the issues discussed, and she could appreciate their perspective. She has learned that Karin Elliott and others on the HR staff have answered some of the same questions for staff 50 times over.

Kendria mentioned that she currently serves on the USG Well-Being Committee. As a result of her involvement with this committee, for the most part she can now answer people's questions about wellness. She encourages staff to become involved in the well-being initiative, as they support this and want it. What she has learned, she stated, is that when people initially are hired into a job, they tend to put their heads down and just focus on learning the job. Once they have learned it, then they look up and begin to think long-term, i.e., What comes after this? Having listened to conversations this morning, she said she wants to be more proactive about retirement. Listening to people talk this morning, she realizes that people are not as prepared as they should be about the next phase for them.

The next quarterly meeting of the Staff Council will take place in May at Fort Valley State University in Macon.

Dorothy Zinsmeister: How do you get 80+ persons to come to your meetings?

Kendria Lee: Blood, sweat and tears. We invite people to come check out what we're doing. We go to each campus to meet with staff council personnel there. We have quarterly meetings. We



have a chair and a chair elect. We hold an annual conference that addresses people mapping [a way of testing personality characteristics for developing communication skills within a diverse group of people], wellness, changes coming from the System office, and the Tuition Assistance Program (TAP).

Karin Elliott: Funding for staff council operations varies by institution. Some don't have their staff organized in a council. This is something Marti and I need to address.

Missy Cody: Those of us on the USGRC are here on our own time. But staff are employed and need release time to get to meetings. The Staff Council on our campus typically meets 2 hours each week. This can be an issue on some campuses.

Kendria Lee: If anyone would like to contact me, my email is klee@gasouthern.edu

#### **d. Retiree Organization Survey Report.**

Dennis Marks mentioned that it is of vital importance for retirees to have a retiree ID card. This, he stated, should be the first thing USGRC representatives take back to their campuses Monday morning. From that flows everything else. A survey was completed of retiree organizations in Georgia. Results are on the USGRC website but they have not yet been updated to include the report by Judy Malachowski for Georgia College & State University. Reviewing this survey can enable you to see what other retirees have on their campus.

With regard to funding for retiree activities, the perks examined in our survey varied widely. As a retiree you cannot draw state funds; only employees can do that. So if you need financial resources you have to go to your institution's Foundation or the Director of Development. The Director of Development at VSU is the source of funding for retiree travel to these meetings, lunches, etc. It's important to persuade them that it is in their interest to invest resources in retirees. Millions of dollars come from retirees to institutions. At VSU, the Director of Development has supported retiree travel to the USGRC, GA-HERO, and AROHE, and it also supports VSU's retiree luncheon. Dennis concluded with a plea to USGRC members to take that person to lunch on their campus who might be able to provide retirees with funding.

#### **e. Communications Committee Report.**

Dennis Marks reminded the group that in 2016, a Communications Committee provided a report on the subject to the USGRC. The key thing in it was a proposition for a mechanism for communicating with retirees. We keep hearing from institutions that "we're not allowed to" give retirees information to contact other retirees. [Addressing Karen Elliott] "Karen, we need some help from the System Office on this. We need to be able to work with HR to get the word out that there's a group of retirees on campus and we have to have a way to reach them." A good example of the way the USG can assist us occurred with retirees who were delinquent in signing up for OneUSG. "I had hoped that OneUSG would be the means by which we could get in touch with retirees," Dennis stated. "But the delinquent report made it clear that there are retirees out there whom the USG has no way of communicating with." The USG has to be able to reach all retirees. We could get in touch with 11 of the 13 on the delinquent list, including one retiree. It

just took our getting the names. Some retirees are missing from institutional databases because they don't want to be contacted to give money. But we need to be able to get hold of retirees to give them information. They need to know that they will not be going into a nursing home never to be heard from again. We need the name of a family member who might have vital contact information. We simply need a way to contact retirees. When people are still on campus - before they retire, we have to contact all of them and find out what their preferred contact mode is, e.g., phone, mail. At VSU, we have a phone tree for those with no email.

Dorothy Zinsmeister: Do any of our institutions not allow retirees to keep their email address?

Ron Bohlander: At Georgia Tech there is email for life, but you have to enroll to keep it. And the business of curating contact information is important. 25-30% of email addresses for retirees affiliated with the Silver Jackets are now obsolete.

Anne Richards: At the University of West Georgia, employees who are retiring have to initiate contact with ITS to let them know if they want to keep their university email address. If they do this, they can keep it indefinitely. There's still the issue, however, of employees who had email addresses on the books while they were employed (say in dining services or custodial services) but these were essentially meaningless for communication purposes because the individuals who had them might not have been able to read or write. So their email was used only when staff persons had to go through a process of accessing online training modules (with the assistance of supervisors) using their assigned email login information.

Dorothy Zinsmeister: Even if you can only keep your email address for one year, that would be beneficial. It would also give retirees the opportunity to decide if they wanted to keep it.

Dennis Marks: In the past, IT at VSU did periodic purges of our email addresses and sometimes caught faculty up in the process (who protested, of course).

Dorothy Zinsmeister: We would have to do an Ethics program about use of email if people keep it.

Karen Elliott: The University System of Georgia does not allow those who leave the System office to keep their email addresses.

Dennis Marks: Retirees consider having this email address as a means of keeping their institutional identity.

Karin Elliott: The communication process involves a partnership between the USG and the retiree. Retirees have to understand the value of informing us when they move. Sometimes important information has to go out to them but they don't tell us when they have moved.

Comment: Last August, I wanted a list from the TRS of everyone getting a TRS check. I had to send the TRS the zip codes for all the towns where retirees might be living before I got the names.

Dorothy Zinsmeister: What if I didn't want my name on that list?

Comment: Currently, more retirees are going with ORP than TRS. In 1977 and 1983, Congress made changes that led to all technical system employees becoming state employees and all public school system employees becoming county employees. Each year, the Georgia Retired Educators Association (GREA) can get the names of all retirees for that given year, but not their addresses.

Anne Richards: Why did you want the information about persons who got TRS checks?

Response: To find out who hadn't joined GREA.

#### 9. Election of Officers (7-1-18 to 6-30-19)

Dennis Marks, Chair of the Nominating Committee, reported that the USGRC has benefitted from wonderful leadership. Ron Bohlander has served as Chair-elect this year, and will be Chair next year. George Stanton (Columbus State University) has agreed to become Chair-elect. He served as the Dean of Sciences at Columbus State University and was active in the Georgia Academy of Sciences. He also served on advisory committees. Mark Eason (UGA) has agreed to be nominated as secretary. Dennis further explained that you have to be a voting representative from your institution *this* year to be nominated for an office next year.

Dennis then moved that the above-mentioned slate of nominations be put to the group for a vote. Motion (Chambers/several others seconded simultaneously) for nominations to be closed. Passed on a voice vote. The original motion was then voted on. The election was unanimous, there being no nay votes and no abstentions. Nominations and elections for the leadership of the USGRC organization are based on the USG fiscal year and change July 1.

#### 10. New Business

a. Dorothy Zinsmeister announced that, early in October (2018) at Emory University, the **biennial meeting of the Association of Retired Organizations in Higher Education (AROHE) will be hosted by Emory**. AROHE has solicited participants to come and offer programs. The group is also introducing AROHE innovation awards this year in a concerted effort to encourage recognition, advancement and growth of retirement organizations in higher education. Three awards will be given for retirement organizations that create recognition at the campus, community, national and international level; contribute to the body of knowledge about higher education retirement organizations; and demonstrate effective practices of higher education retiree organizations. Anne Richards noted this in their brochure and recommended the USGRC consider sending in a nomination. Dorothy wanted members of the USGRC to know that the leadership of the USGRC subsequently wrote up an application to be submitted for this award. Each applicant is only allowed 1000 words in its nomination letter. Our application

focuses on the USGRC as a new and innovative approach to working with retirees in partnership with the USG. We hope to know by the end of the month if we've been selected for an award. If we are chosen, we get one free membership to the AROHE meeting and an opportunity to be present when the award is given. Dorothy expressed the hope that she'll see many representatives from the USGRC at the AROHE meeting and recommended that retirees consider bringing their Presidents and Provosts along as well.

Dennis Marks: I endorse what Dorothy Zinsmeister said about the AROHE meeting. It will take place October 7-9, 2018 at Emory University's Conference Center. The Emory University Emeritus College is a host/sponsor. AROHE is a national organization that meets every other year. The last meeting was in Seattle. This one will be in our back yard. It's an opportunity for retirees to hear what retiree organizations all over the country are doing. Every one of us ought to be there and volunteering to help with it. Please plan to attend. Share information about it with colleagues, presidents and provosts. Since it is happening in our area, we should have a strong presence.

Anne Richards: Our institution (UWG) is a member of AROHE and when we first got the information about registering for the upcoming conference, we assumed that any retirees from our institution would qualify for the "member discount" for the registration fee. It turns out, however, that AROHE only allows 8 retirees from a given member retiree organization to qualify for discounted registration fees - and those have to be persons whose names are listed on a form your institution sends to AROHE. As a result, if any of you are hoping to attend at the discounted rate, please be sure to get your name on your institution's official list. In our case, when our retiree organization first became a member of AROHE, only three persons affiliated with our organization were on the list to receive communications from AROHE. One has since left the campus, another doesn't plan to attend the meeting, and, until we send in the changes to AROHE on behalf of others from UWG who would like to attend, I'm the only remaining person who is currently officially qualified for a discounted conference rate.

Dorothy Zinsmeister: I believe the number of retirees allowed to qualify for a discounted registration fee at the annual conference is dependent on the size of your institution.

Missy Cody: I'll add that when you do sign up for the conference, plan to stay in Atlanta. Parts of the program take place early in the morning and some extend to later in the evening. Monday night is a "Dine Around" event. Someone from this area will take a group of conference attendees out to a local restaurant to share a meal. You pay for your meal and are not reimbursed for parking, the meal, etc. But it is a great experience. Anyone interested in volunteering to serve as the driver of the group should be sure to sign up on a clip board I'll leave up at the front of the room.

Wednesday, May 2, 2018 **GA-HERO** will hold a meeting at Kennesaw State University. Information about how to register is on line, or you can register on site or write Dave Ewert at [dewert@gsu.edu](mailto:dewert@gsu.edu). It costs \$15 to register (which covers your lunch). There will be two meetings

at this meeting. One has done research on the topic of "Happiness." The other will talk about healthcare trends in regard to healthcare insurance. This individual is a current member of the TRSC. Missy expressed the hope that at least half of those present today would attend the meeting of GA-HERO.

Dorothy Zinsmeister: I want to put in another plug for this meeting. Parking is free. The room is large enough to accommodate a crowd. The person speaking on Happiness is the Interim President of Kennesaw who does research in this area and is known to give an interesting, uplifting, and exciting talk.

Missy Cody thanked Dennis for his assistance and support during the time she has chaired the USGRC and expressed appreciation as well to Ron Bohlander for being a "good sounding board." She described Dorothy Zinsmeister as "kind of the mother" of this group and thanked her for all of her contributions to its success. She said there was no way we could have functioned without Karin, Marti, and Marion at the USG level, Ray Chambers (who took on the job of secretary) as well as Anne Richards (because of the nature of the detailed notes she takes at meetings). And she also extended thanks to all the representatives who have been willing to serve their institutions and the group as a whole.

Missy then gave the gavel to Ron Bohlander (who officially becomes the Chair of the USGRC on July 1) and asked him to adjourn the meeting.

Ron Bohlander described the council as "blessed" with the involvement of outstanding leadership as well as representation on the part of those attending on behalf of their institutions and thanked everyone in attendance for their participation.

**ADJOURNMENT:** Ron adjourned the meeting at 1:40 pm.

PS: Dorothy reminded those in the group to be sure to sign up on the attendance sheets at the front of the room, and the sheet for those willing to serve as volunteers for the AROHE Dine-Around. In addition, she called the group's attention to the official roster located on the USGRC website. The names on this official roster determine who receives communication via the USGRC listserv. Some people who have rotated off the position of representative are irritated when they continue to receive communications that should be going to other persons. So if people currently receiving communications are no longer official representatives of a given institution, those who are the institutional official voting member and the non-voting alternate representative should email Dorothy to let her know this. Nominations and elections for the leadership of this organization are based on the USG fiscal year and change July 1.

Respectfully submitted,

Anne C. Richards

**Appendix G**  
**Georgia Association of Higher Education Retiree Organizations (GA-HERO)**  
**Meeting Agendas and Minutes**

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# GA-HERO

Georgia Association of Higher Education  
Retiree Organizations

## **AGING WELL**

Friday, November 17, 2017

Sign-In 9:30 and Meeting 10:00 am — 2:00 pm  
Middle Georgia State University

### ***Food and Fitness After 50***

Christine (Chris) Rosenbloom, Professor Emerita of Nutrition,  
Georgia State University

### ***AROHE 2018 Meeting at Emory: Update***

John Bugge, Professor Emeritus of English, Emory

### ***USG Retiree Council Report***

Missy Cody, Professor Emerita of Nutrition, Georgia State

Many retiree organizations find that one of their most meaningful and helpful functions is to counsel, advise and bring together their colleagues who are approaching retirement or have retired.

Lunch and Meeting Fee \$15

To **register** for this conference, go to [ga-hero.org](http://ga-hero.org) and click on the "Conference Registration" link or reply to [dewert@gsu.edu](mailto:dewert@gsu.edu).



Directions: From Atlanta: Take I-75 South to I-475 South. Continue on I-475 to Exit 3, Hwy. 80. Turn right on Hwy. 80. Go 1/2 miles to Middle Georgia State University entrance on the right. Turn in to the campus, then turn left on University Parkway and go to the big parking lot. The [Mathematics Building #5 on map](#).

From the south: Take I-75 North to I-475 North. Continue to Exit 3, Hwy 80. Follow directions above.

**GA-HERO**  
**Meeting at Middle Georgia State University**  
**Room 237**  
**Macon, GA**  
**November 17, 2017**

**NOTES**

**ATTENDEES:**

**Retirees and active employees):** John Balsam (Georgia Institute of Technology), Ron Bohlander (Georgia Institute of Technology), David Boyd (Valdosta State University), Carol Braun (Clayton State University), Jim Braun (Clayton State University), Helen Brown (Clayton State University), Lynne Bryan (Middle Georgia State University), John Bugge (Emory University), Mitch Clifton (University of West Georgia), Missy Cody (Georgia State University), Harry Dangel (Georgia State University), Bob DeLong (Valdosta State University), Carolyn Derden (East Georgia College), John Derden (East Georgia College), Dave Ewert (Georgia State University), Daniel Hagan (Georgia Southern University), Dennis Marks (Valdosta State University), Bob McDonough (Perimeter College of Georgia State University), Betty Molloy (Perimeter College of Georgia State University), Carol Pope (Kennesaw State University), Anne Richards (University of West Georgia), Dutchie Riggsby (Columbus State University), Gretchen Schulz (Emory University), Laurie Shaw (Middle Georgia State University), George Stanton (Columbus State University), Joyce Swofford (Clayton State University), Ron Swofford (Perimeter College of Georgia State University), Kathy Tomajko (Georgia Institute of Technology), Ted Wadley (Perimeter College of Georgia State University), Fred Ware (Valdosta State University), Martha Wicker (Clayton State University), Dorothy Zinsmeister (Kennesaw State University).

**Presenter:** Chris Rosenbloom (Nutrition Professor Emerita, Georgia State University)

1. **Dave Ewert welcomed the group** at 10:00 am and summarized the agenda for today's meeting:

Presentation by Chris Rosenbloom on "Food and Fitness After 50"

Update by John Bugge on the AROHE 2018 Meeting at Emory

Report by Missy Cody about the USG Retiree Council (USGRC)

Presentations (moderated by Dorothy Zinsmeister) on "Best Practices" in retiree organizations

Dave also explained that GA-HERO is a Georgia network or association of college- and university-based retiree organizations that seeks to foster the development and sharing of ideas, information, current research, advocacy, and best practices among its members. Additionally, GA-HERO endeavors to create awareness that campus-based retiree organizations are beneficial to both retirees and the campuses on which they are based. Dave mentioned also that there are a number of persons in this group who can serve as mentors for campuses that are in formative stages of developing a retiree organization. Current officers of GA-HERO are as follows:



President - Dave Ewert (Georgia State University); Vice-President/Treasurer - John Bugge (Emory University); Secretary - Anne Richards (University of West Georgia); Webmaster - Carol Pope (Kennesaw State University).

## **2. Introduction of Attendees**

Attendees present (see list on p. 1) introduced themselves to one another, providing their name, discipline or area of employment focus, and campus affiliation.

## **3. PRESENTATION by Chris Rosenbloom on "Food and Fitness after 50."**

Missy Cody introduced Chris, a person she has known for over 30 years. While recommending that attendees go on line to find a more detailed bio about Chris, Missy highlighted aspects of Chris' background. She said Chris had been an Associate Dean at a time when Georgia State was going through a lot of changes. She has also been a consultant to Georgia Tech sports teams, and a consultant and supporter to other teams, including those involved in the Olympics. Chris has a Ph.D. in Sociology and a certificate in Gerontology from Georgia State University. She is interested in mature, senior athletes and those who need to be well to live high quality lives. She has excellent research skills along with the ability to translate research findings in down-to-earth and meaningful ways. Missy added that those who have spent their lives doing research and always wanted someone to do something practical with it will find Chris to be an excellent communicator.

Chris said she was happy to be here today to talk about "Food and Fitness after 50" with this group. As we get older, she mentioned, it's important to think about our own health during the aging process. Some say to her, "I'm 65, and darn-done." But she tells them they'll likely have 20 more years of life and "We want to be the best and the healthiest we can be at any age."

She, herself, has two goals at this point: to be able to lift her own suitcase into an overhead bin on a plane, and to be able to buy the 50 lb. bag of dog food at the store and lift it into her car. "I want to be functionally fit," she said, not someone who might be featured on the cover of a magazine because of how they look. When others who are aging complain about what their arms look like and want to do something about it, Chris tells them: "That's why God made sleeves."

She mentioned that she has a website: [chrisrosenbloom.com](http://chrisrosenbloom.com). She also has a blog that includes feature stories about people who inspire her. She announced that, after today's meeting, she would send an invitation to all attendees present to connect with the blog and they could determine whether or not they wanted to do so. She also said she had a pad of paper and a pen handy so she could write down questions she might not have the answer to today and promised to email responses to those in the room who provided email contact information when they registered for today's meeting. She tells her students that it's ok to say you don't know something (when you don't) rather than to make up answers on the spot.

She has just come out with a new book, co-authored with Bob Murray, entitled *Food & Fitness after 50. Eat Well, Move Well, Be Well.*

At one point, while Chris was teaching at Georgia State University, a friend at Georgia Tech (Mindy Millard-Stafford, in Biology) who was testing some football players for high blood pressure, hypertension, and high cholesterol, invited her to become a consultant on the project. In the course of this work, she was able to provide an internship for a student and a full-time sports dietician was eventually hired at Georgia Tech. One day, Charles ("Lefty") Driesell then a basketball coach at Georgia State University, called to say he had heard what she was doing at Georgia Tech and invited her to talk to the athletes at Georgia State.

"We won't talk about high-level research today," Chris said. "I didn't want to do 'death by Power Point,' so there will only be a few slides." Companies don't want to support products for people our age, Chris stated, despite the fact that we have money, resources, and time. For years she has been telling the Gatorade company that they need to have a "Later Gaters" beverage that is not as sweet and has less salt in it. Their focus is on reaching millennials at this point, however.

Her co-author on the book, Dr. Bob Murray, contributed a "fitness chapter" to the book. This is the first book written for consumers. Chris said she found it a lot easier to handle than the tough process of editing a book (where you have to wait on authors to complete chapters that should have been completed much sooner). Because she considers herself a "good task master for myself," the development of the book proceeded nicely. The hard part was determining which content would go in it and which would not. She found herself wanting to put everything in some kind of scientific light in the book, but the editor they were working with cautioned against this.

## EATING WELL

Chris mentioned that the "Eat Well" section was her piece. "You are what you eat" is a phrase many of us have heard. It is believed to stem from a comment made by a French physician in 1820s - "Tell me what you eat and I will tell you what you are." In today's world, for example, if you always eat at fast food restaurants, one might ask: "Are you fast, cheap, and easy?"

There is a lot of misguided nutrition advice out there. This is the "best of times" in that everyone is interested in nutrition. But all who claim to have expertise in this area may not have it. One person once explained that if your doctor tells you don't eat gluten, you should pay attention. But if your neighbor tells you don't eat gluten, you should ignore the suggestion. At a baby shower, Chris was once told by a participant: "A nutritionist told me to never, never ever eat carbs!" But she had to tell her, there is no such regulation in the field of nutrition. And, of course, persons need carbs because this is what our brains and muscles run on. Protein, meanwhile, is "the most important thing that we should eat."

Some have heard of a special Keto diet that calls for eating a high amount of fat in order to oxidize fat. They believe that might be best for them. But athletic performance may suffer if a person eats a very limited amount of carbs or no carbs (as this diet recommends).

Someone told Chris that "I can't eat fruit; it has too much sugar and sugar is poison." On the other hand, Chris explained, fruit also has vitamins and minerals in it.

Some athletes say, "I'm paleo" - while eating a sub sandwich.

There are many myths around food. Some believe they can't lose weight after menopause. "It is more difficult," Chris stated, but not impossible. Having low estrogen can lead one to acquire more belly fat. She asks women: "What is your goal with weight?" Some say they want to lose 5 pounds. She tells them: Instead of focusing on losing a set number of pounds, consider instead: "Just don't gain any more weight."

Some believe their problems with weight or disease are all related to genetics and there is nothing they can do about their health. According to Chris, however, most chronic diseases have a genetic component, but it takes environmental conditions to bring it out. Sometimes this belief in the significance of genetics is used as an excuse. In a study Chris mentioned, even those with highest risk for heart disease, had a 46% lower rate of getting it if they quit smoking, and had a program of healthy exercise and eating.

Some say: "It's too late for me to start to eat right and move more." Or, "It would take a gym membership I can't afford for me to get fit." This is not so, Chris said. One senior explained how he worked on balance issues by standing on one foot for a time and then changing to the other while he flosses his teeth. There are other ways to engage in fitness stretching exercises using the weight of your own body or implementing a workout using soup cans.

Some ask her: "What is the best diet for aging well?" Chris responds: There is no best diet, but lots of good ones. It's also the case that, typically in January, "a million diet books come out."

A good diet includes the following factors:

- (1) Inclusion of all energy-containing nutrients (carbs, protein, fat)
- (2) A focus on nutrient-rich foods
- (3) A concern for disease risk and management of this
- (4) Enjoyment of eating and meal-time.

Many of us have chronic diseases and have to pay attention to what we eat as a result. Some say they are on a statin drug and therefore can eat what they want. Chris maintains, however, that medications of any kind still have side effects, including costs. As one pharmacist said: "Medications are poisons with desirable side effects." If physicians would be a little more assertive with their patients and recommend they see a dietician, that would be a help. Some individuals focus on (4) above, and not on other items. And some new houses are being built these days without dining rooms - since communal meals with family don't happen as much as they did in years past.

Lefty Driesell asked Chris to provide a program for his ball players on how to use a knife, fork, and napkin. They tended to eat like cavemen and he thought they needed some "class" in case they went out on a date or had an opportunity to interview somewhere.

Several eating plans are discussed in the book, e.g., Mediterranean diet, Dash diet (to stop hypertension), and the Mind diet - purported to improve cognitive functioning (interesting, but it's not clear if it really works) - and the Flexitarian diet (primarily plant-based/vegetarian, but meat is eaten occasionally). Chris mentioned that a more plant-based diet is better for older folks.

Strength is a function of skeletal muscle mass. And we lose 10-15% of our muscle mass beginning at age 40. Sarcopenia is a "wasting of the flesh."

- a. The greater strength/muscle mass you have you are at a reduced risk for death.
- b. As we age we need to practice strategies to retain muscle strength - engaging in physical activity combined with high-quality proteins. She showed a slide of a thigh of a younger person next to a slide of a thigh of an older person. The older person's thigh had more fat around it - and it had more fat marbled in the muscle.

Recommendation from an international group: As we age we need more protein than the recommended dietary allowance at every meal. And we need it spread throughout the day. Some have less than 50% of the protein needed daily in early parts of the day and over 70% of what is needed at dinner. You want to have protein spaced out evenly throughout the day for optimal muscle protein synthesis. Muscle protein breaks down during the day as well. With strength training, you'll see muscle protein synthesis occur - through resistance exercises. There is anabolic resistance to muscle protein in aging. As we get older, our muscles aren't as receptive to taking up protein. We can build muscle, but need more protein to make that happen. The amino acid LEUCINE is an essential amino acid. This triggers muscle protein synthesis. Research (done at McMaster University in Canada and in the Netherlands) has shown that a high quality protein is needed after exercising.

What has protein?

Raw eggs (4.6 of them = 32 calories) - each has 6 grams

Greek yogurt, (5 oz, nonfat) - 13 grams

Chicken breast (grilled, 3 oz) - 26 grams

Top round beef (broiled), 3 oz) - 26 grams

Skim milk (8 oz) - 8 grams

Soy Protein isolate

Whey Protein powder - one scoop = 92 calories, 17 grams

Cottage cheese - 1/2 cup = 14 grams protein

Quinoa - 1/2 cup - 4 grams

Peanut butter (creamy) - (2 Tablespoons) = 9 grams protein

You should aim for 25-30 grams of protein per meal and do this spread throughout the day. If you are a vegetarian, you can get high quality protein from soy or quinoa. More isn't better.

You'll just oxidize it if you have more. And then you need more water and also have to do strength training.

## MOVING WELL

When Chris is asked "What is the best exercise to do after age 50?" she replies: "The one you'll do." And when asked, "What's the best time to do it?" she replies: "Whenever you'll do it." She, herself, likes to do her exercise in the morning so she doesn't have excuses to skip it. 150 minutes of moderate intensity aerobic exercise ever week is good. It should cause you to breathe hard and get your heart rate up. Muscle strength exercises should work all the major muscle groups.

Only 21% or 1 in 5 (across all age groups) meet the minimum guidelines for muscle strength. As retirees, you have time to exercise. And with Silver Sneakers, you have other opportunities. Are you taking advantage of this through your Medicare Supplement program? If not, look at this during an open enrollment period.

Endurance is cardio-respiratory fitness. Strength exercises should be done 2 times per week. And there should be progressive resistance. Rather than lift a 3 lb. weight forever, you should progress with heavier weights over time. Give yourself an experience of "going to failure" (i.e., where you can't actually do something you attempt). Gaining strength is not just a matter of going for a stroll with your dog. "No challenge, no change" is an apt phrase.

Balance, agility, flexibility goes pretty quickly as one ages. You discover you can't bend over easily to tie your shoe. You feel wobbly. Most important is to prevent falls. A fall can start you into a downward spiral to serious problems.

My husband was an athlete, Chris said, but now he says "I'm just so slow. I feel if I fall, I can't stop myself." Yoga, Tai Chi, Martial Arts exercises can be helpful for this. Chris herself takes Yoga twice a week and finds it works on lots of things. It even helped her husband improve his golf swing.

## BE WELL

What does it take to Be Well?

Sleep (which gets harder as we get older)

Less Stress

Social Support

For better sleep, it can help to sleep in a cooler room that is dark. Put your phone away. You don't want bright screen signals sent to your brain at night - this tells the brain to wake up.

You can find ways to cope with and manage stress. Exercise is the best way. It helps you put things in perspective. It helps you become more mellow and calm. It can also be helpful to mitigate stress through spiritual, religious, meditative practice. Some have used only one way in the past - going to the bar.

Social Support, especially for men, is particularly important for health and longevity. Many men have a wife who makes all the plans about going out for breakfast, getting involved in a civic organization, coming to a GA-HERO meeting, etc.

Something to keep in mind . . . it's never too late to eat well, move well, and be well. There is a woman known as the "Iron Nun" who was the oldest person to finish a marathon under three hours. And she's 77. Someone named Julie Hurricane Hawkins is 100 years old. She broke the 80+ years record for the 100 yard dash. She's the oldest female to complete the 100 yard dash in 40.2 seconds. Usain Bolt does it in 9.58 seconds, but he's much younger. Someone else broke the Penn State Relay record at age 80. She began running at age 67.

Chris explained that her book (*Food & Fitness after 50*) came out last week and was featured on the marquee in Times-Square. She brought extra copies to today's meeting for those interested in purchasing one, and said she was willing to sign them for attendees.

QUESTION/ANSWER period:

Helen Brown: I have a big problem with soreness the day after exercise. I have to do a little exercising and then see how it goes.

Chris: To deal with delayed onset muscle soreness, it helps to "cross-train." Do something different the next day.

Helen Brown: Is there any supplement I can take for this besides Advil.

Chris: Some athletes use tart cherry juice.

Question: Did you supervise the preparation of today's lunch?

Chris: I did not.

John Bugge: My son is 25 and on a body-building kick. He takes a protein supplement. Is there any difference in them? Are some better than others?

Chris: Whey protein is good. But look for a brand that has third-party verification. Is it NSF certified, for example? This lets you know it has been tested and has been found to have no

banned substances in it. Products certified by Informed Choice or NSF are good. For athletes, having some protein before sleep can help. So whey, casein, and milk can come in handy.

Dorothy Zinsmeister: If you haven't had a chance to look at Chris' book, I recommend you do this. I'm going to get copies to give as Christmas presents. She talks about many myths that people believe but shouldn't.

John Balsam: I do pretty well on aerobics, but don't go to the point of "failure." Is that enough?

Chris: Some people can do this while gardening. You can also use elastic therabands. If you're around the house, you can use hand grippers or weights. Some use handgrippers for arthritis. You can lift weights.

Someone mentioned: I like to use the elliptical weight machine where there is a TV present.

Chris: Exercise equipment is so boring, but I go to classes at the Y. People who are more like me are there. Younger people don't tend to appreciate warm-up or cool down phases.

John Balsam: I tend to not do this.

Betty Molloy: What else for arthritis do you suggest for those whose joints are becoming increasingly problematic?

Chris: Berries - colorful fruits and vegetables with antioxidants and anti-inflammatory properties. Some cases are fickle, they come and go. Some use glucosamine-chondroitin, but research is a little disappointing on it. You can try it for six months - during which time you take it every day - to see if it might help. I had hip replacement six years ago. Tried everything to avoid it but eventually my hip began "pissing off my back."

Anne Richards: What about the use of a product known as "barley green" for arthritis? My husband's mother used to say it helped her.

Chris: I've never heard about it.

Missy Cody: I haven't heard about it either, but maybe it has some fiber content that was of value.

Kathy Tomajko: What about repetition of exercises. Can you do too much?

Chris: You only need about 10-12 reps and then take a break. And do three sets of that, especially if you move from machine to machine, unless your goal is to be a body builder. Doing more can lead to injury. And it can take longer for you to come back after an injury.

Mitch: You mentioned that you should distribute your protein intake throughout the day. How many items might you have to eat to get 25-30 grams of protein at each meal?

Chris: It's advisable to get about 1/3 of the overall amount of protein needed at each meal. You can do this at breakfast with eggs, cereal and milk, toast and peanut butter. Or you can eat 7 grams of protein per ounce of meat with 4 oz of cheese.

Mitch: I notice you're wearing something on your wrist. Do you find it useful?

Chris: It's my Fitbit. I used to go 10,000 steps/day, walking 5 miles per day. You can set it to give you notice every hour if you've been sitting. I can exercise early and then sit in front of my computer all day. It reminds me not to do this. At a national meeting a couple of weeks ago in the Netherlands, it was mentioned that people who were aging were selling multi-story houses to move to homes all on one level. That is not a good idea. Stair-climbing is good exercise.

John Bugge: What about turmeric? What do you think of it?

Chris: It has a lot of promise. You have to eat a lot of it, though. There's a chart in the back of my book about popular dietary supplements - which have promise and which don't. There is a lot of garbage out there.

John Balsam: Should we take COQ10?

Chris: This would be good if you're taking a statin drug. It is not necessary if you're not. I myself don't like fatty fish - such as salmon or herring. So I don't get enough Omega 3. As a result, I take a 1200 mg fatty oil pill that's distributed between EPA and DHA. Flaxseed oil has ALA amino acid, but only a small amount of it converts to EPA and DHA.

Carol Braun: There's fish oil and krill oil. The latter is more expensive. Do you have a recommendation about which might be better?

Chris: You can take either one. Perhaps you can get a senior discount?

Joyce Swofford: What about Juice Plus?

Chris: I'm not a big fan. They make claims about this but I've not seen compelling research to support them. One ad mentioned that in 1 scoop you get 50 fruits and vegetables. I don't believe you're getting all the other things that are lost when you process things into powder form.

Carol Pope: Is your book available in Kindle or e-book form?

Chris: Currently it's only available through the Eat Right press bookstore in a downloadable form. It is available through Amazon now. Commercials for it will run next week.



Missy Cody: More information is available on Chris' free blog or on her website:  
chrisrosenbloom.com

Carol Pope: The USG has a Health Trails Challenge program now. Are you familiar with it?  
[See more on this on p.11 below]

Chris: No.

Dave Ewert: I understand that falling is about as risky as a heart attack for some folks as they get older.

[Editorial note: I missed some transition statements here.]

Chris: There are some free apps for meditation, such as Head Space. This is guided meditation and it is advertised through AARP. For me, when I do yoga, this is the only time my mind is not racing about chores or tasks I have yet to do. Yoga is good for balance, but there are other exercises you can do, such as standing on one foot with your eyes closed and see how long you can do this without falling. See also the National Institute on Aging for exercises that can be done using a chair to improve balance and prevent falls.

Dorothy Zinsmeister: Say something about aerobic exercising in the water.

Chris: A lot of people like this. I've never done it.

Dorothy Zinsmeister: I do. It's fabulous. It's hard work doing these things in the water.

Daniel Hagan: It should be water anaerobics. Might help with muscle soreness.

Ron Bohlander: A lot of people with arthritis focus on water aerobics.

Dorothy Zinsmeister: When you do balance exercises in the water, when you fall you don't break things.

Chris: Some do balance exercises on a board in the water.

Joyce Swofford: Say you do aerobics and strength exercises. Is there a preferred order?

Chris: It doesn't really matter. If I go to boot camp for a high intensity yoga program, it's nice after that to do something more relaxing.

Betty Molloy: What about cholesterol? I'm told not to eat too many foods with high cholesterol in the morning.

Chris: I think cholesterol in food has less importance than fatty foods. There is cholesterol in an egg. But half of its protein is in the yolk, where all the good stuff is.

Helen Brown: Some people have to reduce food intake to avoid acid reflux. Do you recommend any protein for someone in that fix?

Chris: I don't know. Missy - do you?

Missy Cody: No.

Dorothy Zinsmeister: Cider vinegar has been around a long time. There are all kinds of claims for cures it can bring about. I know of no empirical evidence myself. What's so amazing about it?

Chris: Claims for it come and go.

John Balsam: What about coconut oil?

Chris: Why would you put this in your coffee every morning? Those who are part of the Heart Association say people should get off it because it's a saturated fat.

Joyce Swofford: What about drinking water?

Chris: It's the best beverage we can have.

Joyce Swofford: How much is good?

Chris: It depends on the amount of exercise you do. Most get water in coffee, tea, foods. A quick test is whether you urinate throughout the day. And if it's a light color that's good. If it's a darker color, you're somewhat dehydrated. You should be drinking water throughout the day.

Joyce Swofford: A friend who has had cancer was told to drink a lot to flush toxins from her system that were associated with chemotherapy. Wouldn't that bring about a negative effect by flushing the chemo from her system?

Chris: I don't know. But when you're on medications, you need to have plenty of fluid to flush out the by-products of the medications.

Carolyn Derden: Does your book address anything about memory and aging?

Chris: Just a little bit.

Carol Pope: The University System of Georgia is very intentional about promoting wellness. They have instituted a Health Trails program. You can find more information about it under Human Resources at the USG website. It encourages teams to form on each campus and compete against other colleges and universities across Georgia. You have to sign up to participate. It is designed to track steps walked, water consumption, sleeping well, and kindness. This semester it has added a focus on financial knowledge. Each semester it changes. They don't intentionally put retirees in the system, but you can get in if you want to. Our retirement association created a team of 7 individuals - and we did not come in last. It's another way to maintain health.

Dorothy Zinsmeister: Every campus has a wellness center but it is designed for active employees. But if you go to ask about how retirees can be included, you can be invited. I suggest this.

Helen Brown: It's also good to participate in Senior Centers.

Mitch Clifton: At UWG we were able to convince our administration to grant free membership for use of our university's gym facilities to retirees. We sent a letter requesting this and after a couple of months they came through and let us do it.

4. **Next Meeting for GA-HERO.** Dave Ewert mentioned that GA-HERO typically meets 2-3 weeks after the USG Retiree Council meeting takes place. The organization has enjoyed the welcome it gets on different campuses around the state. It has held meetings in 7 places thus far. Dave encouraged any campus interested in hosting one of its meetings to let him know.

LUNCH BREAK

## 5. **University System of Georgia Retiree Council (USGRC) Report**

Missy Cody, current chair of the USGRC, mentioned that minutes from the USGRC meeting held November 3, 2017 should be available about a week after Thanksgiving. They are currently going through an approval process.

Three major things were dealt with at the meeting held on November 3, 2017:

- a. **Healthcare.** Representatives from the Georgia Health Policy Center at Georgia State University provided a perspective on healthcare in a state-wide context. Representatives from Aon Retiree Health Exchange, a sales group, addressed insurance matters. And Karin Elliott and Monica Fenton who work with Aon and other types of compensation/benefits for faculty and staff (including retirees) also participated.

A roundtable was held to answer questions the Retiree Council had solicited over the previous month and during the meeting. Given the participation of so many in the discussion, what one person didn't know, another did.

- b. **Communications.**

For this topic the focus was on OneUSG, a system that is going to be the hub of the University System's payroll, grants recording system, and communication. It's especially important for retirees who have vision, dental, or life insurance through the USG. OneUSG is where they go to register and pay for these. It's also necessary for individuals to check in to be sure that accurate contact information for them and their beneficiaries is recorded there.

In the future, more communications will be coming from OneUSG and less from the HR offices on individual campuses. So it's important to be sure information in that system is correct. The HR office at the System level is trying to contact all retirees to insure that they register with OneUSG. A list will come out soon of those who have not yet made the transition, in the hopes that we can contact our former colleagues and friends and explain the importance of becoming a part of the OneUSG system.

Fred Ware: There are two kinds of insurance I've heard about: One is healthcare through Aon. Others have to do with vision and dental. But I got an email that makes it seem as though both come from Aon.

Missy Cody: OneUSG provides you with a link to Aon.

Anne Richards: What is especially confusing to many is that Aon handles retiree healthcare, but it also provides the administrative infrastructure for the OneUSG system. These are two separate entities in their company, however.

c. **Directory of Retiree Skills.** When the USGRC was established, the Board of Regents asked that it develop a directory of retirees in the state who might be called upon by various institutions in the USG (or the System office) on an as-needed basis. Missy explained that this is a project that is expected to take some time before it's completed.

Missy also reported that by April, she and Dorothy Zinsmeister hope to have assisted the USG HR office in the development of a **pre-retirement on-line brochure** that will be posted on the OneUSG website. Its existence is expected to make it easier for those who are making the transition to retirement.

Ron Bohlander: When is the next meeting of the USGRC?

Missy: We don't know yet because we are trying to find a time when the new Vice Chancellor for Academic Affairs (Tristan Denley) can attend and we are waiting to determine whether the meeting will be scheduled in Atlanta or elsewhere as a result.

Fred Ware: What about the future beyond next year? Is there any hope the USG will raise the amount of the HRA for retirees?

Missy Cody: The USG will review the situation every year to determine what it will do. Retirees should not save their HRA for a "rainy day," however. It does not operate like a savings account. Your family members will not inherit your HRA. They will have six months to pay your medical expenses out of whatever remains in the account, and then any balance goes back to the Board of Regents. A lot of retirees have spent nothing from their HRA. But when the Total Rewards Steering Committee and the Board of Regents look at the actual cost of medical care they have to support and where we are in various stages, it is not to our advantage to have large sums of money left in our accounts.

The second most expensive area for premium costs in Georgia is in the Albany area in southwest Georgia. In Atlanta, premiums cost half of what people in southwest Georgia pay because of all the hospitals and doctors in Atlanta. People who are older are paying more for their insurance. Some in their mid 60s are paying a lot. We don't expect there to be an increase in the amount of the HRA. Just as is the case for active employees, we will continue to figure that out every October when open enrollment comes around.

Fred Ware: I worry we'll be stuck with much higher costs for healthcare.

Missy Cody: Karin Elliott stressed at the last USGRC meeting that the USG made an effort to provide a "very generous" benefit for retirees when the first year transition to Aon occurred. And they have maintained it at that level since. They know premium costs are going up. There are no guarantees the HRA will go up and no reason to think it will go down. The matter is acted on at the August meeting of the Board of Regents. What can we do until then? Wait.

Dennis Marks: Decisions made by the Board at the August meeting are actually made earlier. So we should give input at the Spring meeting of the USGRC about matters of concern to us.

Missy Cody: They already know premium costs will go up in an uneven way across the state and across age groups. But that doesn't mean there will be a range of HRA's. Right now the amount is the same for everyone.

Betty Molloy: When I've gone into Aon, I've seen that the premiums will go up.

Ron Bohlander: Medicare sets those rates and then insurance carriers may do something new in response.

Missy Cody: You should get a notice in the mail about any changes in cost. If the policy you have has changed, your individual carrier is responsible for notifying you of the changes.

Someone asked: And this is also on the website for Aon?

Missy Cody: We have asked for this, but trying to get things updated on Aon is a moving target. We are not the only people eligible for the products it sells. If you don't find what you need on line or get an accurate response, call your Aon adviser.

Dennis Marks: Aon still has some 2017 rates on its website instead of those for 2018. You have 60 days from the time you sign up with a product to make any change. If you have questions of Aon and don't hear back from someone there, do not let them get away with not calling you back. Check again and ask someone else at the organization for assistance.

Betty Molloy: Can they change your premium after open enrollment?

Dorothy Zinsmeister: In mid-year there can be a change in premium. The formulary for your prescription drug plan might also change, and this might result in a change in your costs for prescription drugs.

Daniel Hagan: Learning that you shouldn't save your HRA money is a big wake-up call. If I were to take this information back to our retirees, what are the deadlines for turning in receipts? I couldn't excavate this from the website.

Missy Cody: Check with your Aon representative. I'm not sure you can be reimbursed now for expenses you accrued in 2015. You should also know that when flyers say that if you want to stay with your current plan, you don't have to do anything during the open enrollment period, this doesn't mean that your existing plan remains the same in the coming year. It isn't necessarily the "same" plan from year to year (with regard to premiums). If you aren't already doing this, you might look into having your premium paid automatically from your checking account.

Helen Brown: How long will the HRA last if it is rolled over and I don't spend what's in it?

Missy Cody: As long as you are alive plus six months. And say your HRA account is wiped out in November, any December bills you submit will come out of your 2018 HRA in January. It's important to keep this in mind. So if you go over your HRA in costs during the course of one year, it will be covered in the next year. But if you want to claim these expenses on your taxes in 2017, don't submit them to Aon. If you submit them to Aon, since you will be reimbursed in January of 2018 it's not legitimate to claim them as expenses in 2017.

Helen Brown: I was asked: Do you want to limit the amount you get per month from your HRA? I said yes.

Missy Cody: If persons enrolled in the supplement plan F or the hi-value supplement plan D, they will run out of HRA before the end of the year. They may choose then to have it come directly out of their personal checking account.

Helen Brown: If you are over 75, you will run out of your HRA before the end of the year.

Dorothy Zinsmeister: I want to say something about the issue of hoarding your HRA. The BOR gets back from Aon a whole slew of data about us. This includes who is running out of money,

what we are spending it on, etc. Currently we have some retirees who have \$5000 to \$6000 in their HRA. When members of the BOR see that, they believe the USG doesn't need to give retirees money for their healthcare - because they are not spending it. So it behooves us to use some of that money. Keep in mind that some think there's the potential for a serious issue that will come up later if the HRA money is not spent. It's not like a savings account, anyway. You get no interest on your HRA.

Your HRA money comes from an allocation from the Georgia Legislature through the budget ask from the BOR. The budget ask from the Legislature is for active employees and retirees. If legislators say no, they will not give the BOR more money, and the BOR will have to take money from the allocation it has to cover its various expenditures. And premiums will go up regardless of who you are. Aon covers retirees from all over the country.

Missy Cody: Part of what is covered in our insurance is the Catastrophic HRA. This is very important to some of our colleagues who come out of the donut hole and can have everything covered for the rest of the year. If colleagues have very expensive medications (such as for Hepatitis C or some forms of cancer), be sure they know to contact Aon. And they are informed of where they stand in this regard through quarterly Medicare forms. Once they see they are out of the donut hole they should immediately notify Aon. The paperwork is a bear, but you get full reimbursement when you complete it, so it's worth it.

Ron Bohlander: Keep in mind that the Catastrophic HRA is separate from the regular HRA.

Missy Cody: My email is [mcody@gsu.edu](mailto:mcody@gsu.edu) if you have additional questions. And I wish you all a Happy Thanksgiving.

## **6. UPDATE - Report on 2018 AROHE Conference in Atlanta, GA**

Dave Ewert introduced John Bugge as one of the founders of the Emeritus College at Emory, as well as one of the founders of GA-HERO.

John distributed copies of a preliminary draft of the brochure to be distributed for the 2018 AROHE Conference [See Appendix A]. He cautioned that those receiving this draft should understand that this is a draft in many different senses, including the fact that no payment has yet been made for inclusion of the photos now in it. The AROHE meeting will take place October 7-9, 2018 and it is the 9th biennial conference for that organization. John explained that the budget for the meeting is still being put together, so registration fees are not yet listed in the brochure. The planning committee is trying to keep costs down so as to attract as many attendees as possible. The meeting was previously held in the summer months, but it was decided that better weather is likely in Atlanta if it is scheduled in Fall. Along with Emory's Emeritus College and Emory University, GA-HERO is one of the co-sponsors of the meeting. John informed the group that he is also head of AROHE's Planning Committee for the conference. There are 18 members on this committee, including those from out of state and from AROHE's national headquarters. Missy Cody is Co-Chair with Dorothy Zinsmeister of the

"Monday evening Committee" and Dennis Marks is a member of the Program committee, co-chaired by Gretchen Schulz and Kathy Tomajko. Marilynne McKay (who was ill and could not join us today) is Chair of the Publicity and Engagement Committee. She is responsible for the layout of the brochure.

John explained that the first AROHE conference was held in 2002 at USC, where the organization originated. It was held in 2016 in Seattle. At another meeting, which took place at Wesleyan University in Connecticut, John met Dave Ewert. The last time the meeting was held in the Southeast, it was located in the Durham/Chapel Hill area. John said the Planning Committee has received commitments to attend the 2018 meeting from retiree organizations in Florida, Georgia, Tennessee, and the Carolinas. The Publicity and Engagement Committee will send letters to Provosts and Presidents, HR administrators and Development officers throughout the southeast and hopes they will send representatives to the conference. John expressed the belief that this will be a very exciting conference nationally.

He explained that the Monday evening event being co-chaired by Missy Cody and Dorothy Zinsmeister is an "Atlanta Dine Around." Groups of 4 or 8 or 12 will go to the same restaurant with a member of GA-HERO or Emory serving as the driver. Restaurants in Decatur, the Emory area and the Buckhead area will be chosen as destinations so visitors not from the Atlanta area will have the opportunity to get a taste of the Atlanta scene.

An Atlanta Arrangements Committee has scheduled an event for those coming into the city by Sunday morning. The signature event will be a visit to the Atlanta Civil Rights Museum followed by lunch at Mary Mac's Tea Room (known for its southern-style, down-home cooking).

The main business of the Conference will be the program - currently being planned by Gretchen, Kathy and Dennis. They have solicited input from retirees about what they would like to see covered at this meeting.

Sunday, there will be an Open House for those registering and arriving, to make them feel welcome. Sunday evening there will be a banquet on the Emory campus.

Plenary addresses will be given by

\*Steven Tipton, Emeritus Professor of the Candler School of Theology. With the help of a Guggenheim grant, he has been writing a book on retirement in America which is coming out in 2018.

\*Roger Baldwin, from Michigan State University. He is knowledgeable about academic retirement and has PhD's working for him who have compiled data on the subject in the US.

There are two Committee of the Whole sessions highlighting AROHE's role as an organization. There will be 9 breakout sessions with three concurrent sessions in each block.



Three will be held in the morning on Monday, and three in the afternoon on Monday. Two will be held on Tuesday. Keynote speakers, concurrent sessions, plenary panels and a Resource Exchange Fair will focus on three primary conference themes:

1. Opportunities to CONNECT: What Retirement Organizations do for their members.
2. Opportunities to SERVE: What Retirement Organizations and their members do for their institutions and those in the wider community.
3. Re-Creating RETIREMENT: What AROHE and regional consortiums do to help retirees Connect, Serve, and Celebrate.

Nine topic areas will go live on the website in early January. Once the website goes live, it will also provide opportunities for those who want to propose a presentation of their own. Sessions will be 75 minutes long, including three 20-minute presentations, with 15 minutes for dialogue and discussion. John explained that, as he sat here this morning listening to Chris Rosenbloom, he realized there should be a session on living well, moving well, and eating well.

John mentioned that the Emory Conference Hotel has been "wonderful" to work with on this project. A reduced fee for lodging was arranged through the Provost's Office at Emory University. And this rate holds three days before and three days after the Conference takes place. He requested that those attending today's meeting talk to those in their own retiree organizations and encourage their involvement in the Conference. He has found attendance at AROHE meetings "really exciting" and believes the one in Atlanta will be among the best. If persons are interested in what happens to academics after they retire, they can get practical ideas of what can be done to make individual retiree organizations better, more effective, and more useful to their members. Sessions will also address what universities can get from their retirees and share ways in which retirees give a lot back to their institutions. John encouraged individuals present at the meeting to bring their Provosts, Presidents, HR officers, and anyone else they believe could benefit from the meeting.

Fred Ware: Do spouses have to pay separately to attend?

John Bugge: All rooms are for double occupancy and the rate will be \$179/night. There will also be a fee for attending the Conference (likely about \$275) but spouses are not expected to pay for that. Details about cost will be known by January 1st.

Gretchen Schulz: For the Sunday event at the Civil Rights Museum, anyone can sign up and pay to participate in that. There will be lots of options for partners.

Fred Ware: It would be good if the brochure said bring your spouse.

John Bugge: We'll make sure it's on the website or the brochure.

Fred Ware: And what about a spouse who wants to go to the banquet?

John Bugge: There will be a separate fee for that. We're still working on the budget but we wanted you to have this information now so you could be thinking ahead and planning to attend.

Kathy Tomajko: And you want people to volunteer for the dine-around?

John: Yes. We'll have a place on the website for signing up for this.

Gretchen Schulz: There will also be volunteer opportunities for those willing to help with registration as well.

Dennis Marks: This is a wonderful opportunity to engage our retiree organizations in learning what other retiree organizations are doing. It gives us the opportunity to consider doing more on our campus. I'm glad GA-HERO is a co-sponsor.

Joyce Swofford: If you volunteer to assist in some way will part of your registration be waived?

John Bugge: We still don't know the answer to this question.

Betty Molloy: What was the registration fee in the past?

John Bugge: It was \$260 in Seattle. But the hotel there cost \$219/night.

Gretchen Schulz: Individuals should keep in mind that registration at the hotel will include taxes beyond the base rate of \$179/night.

John Bugge: I can attest to the fact that you will get a lot out of going to this conference.

Dave Ewert: I've been to three AROHE conferences and I never remember anyone saying it was not worthwhile.

## **7. Best Practices.**

Dorothy Zinsmeister invited those in attendance to share "best practices" their retiree organization has identified. [NOTE: Documents distributed at the meeting by Emory University's Emeritus College, Georgia Perimeter College and DeKalb College Retiree Association, the University of West Georgia, and Valdosta State University can be found in Appendix B].

**Clayton State University:** Jim Braun said he planned to share what the retiree organization at Clayton State University (CSU) does well. It holds three meetings a year. At the one in May, a special luncheon is held to honor new retirees. Efforts are made to pair retirees with a partner so they can attend the meeting. In the fall, a benefits meeting is held with the HR Director at CSU so retirees can get answers to questions they have about benefits. In February, a presentation is

arranged with a speaker who can both entertain and give the group great information. Retirees also share lunch at that time. One program was on the trek a faculty member made across the entire Appalachian Trail (in a couple of months). Another involved a "Second Wind Talk Show," focusing on what people could do after retirement, e.g., what hobbies, second jobs they had. The host of this program interviewed retirees about their activities. Some retirees at CSU are bike riders and they talked about the foibles of going to different places to bike. The retiree association at CSU also has a regular monthly breakfast club. The location for this varies and typically about 8-12 retirees attend. Once a month, their retiree organization organizes a Book Club. Retirees read a particular book and then meet to discuss it.

**Columbus State University:** Dutchie Riggsby reported that the Columbus State University retiree group is "just getting cranked up." Bylaws have been approved. They are collaborating with persons in the library on campus as several retirees once worked there. The issue of allocation of space has come up. They have an email directory with 200+ retirees in it. They will be working to build their email listserv through the university.

Dorothy Zinsmeister: A best practice is to get retirees to keep their campus email address.

Dutchie Riggsby: Many may need new addresses because they had to give up their campus email address when they retired.

**East Georgia College:** John Derden reported that this institution has only 20 retirees. It has just been open 45 years. The retiree organization has a list of retirees and has occasional meetings. He, himself, is the last original faculty member who worked on that campus. They talked about having a formal retiree organization a couple of years ago. At that point, however, there was no interest in this. Carolyn Derden added that since the change in insurance occurred for retirees, the administration has held meetings (where food is served) to provide information to retirees.

**Emory University:** Gretchen Schulz reported that a best practice and their "most thriving" program at Emory has been their Speaker Series/Luncheon Colloquium. (See Appendix B-1). Two are held each month at lunch time, except during the month of August. If they choose to do so, individuals can purchase lunch (which consists of sandwiches brought in from Publix with chips and cookies). Gretchen and a colleague handle the scheduling and primarily seek "active," i.e., currently employed faculty as speakers. Gretchen said she actually finds use of the word "active" in this sense offensive because so many are still quite active in retirement. Not all speakers come from Emory University. Some came from Spivey Hall, Mercer, etc. Those planning the series are open to a wide range of ideas. About 40-50 people attend. When the program began six years ago, they averaged 15-20 in attendance, but the popularity of the program has been building over time.

Gretchen explained that this type of program is easy to do. It involves two people (one doing the administrative work full-time, another half time). Otherwise, it involves volunteers from the Emeritus College. Speakers can be recruited via email. No money is paid to them. Those participating as presenters enjoy doing it for free because the group is so lively in terms of questions asked and comments made afterwards. Speakers appreciate the opportunity to engage

the group. So no money is needed to carry this type of program off. All that is necessary is a space to hold the program, preferably where parking is easy for attendees. And yet the "bang for the non-bucks" is enormous.

In addition, the Emory group has organized an interdisciplinary seminar in which 12-14 participate. The last one was organized around the book *Behave: Humans at Our Best and Worst* by Robert Sapolsky. This also, is easy to do, and a "terrific" experience, giving retirees the pleasure of being a student again, in an interdisciplinary context. Beyond this, to add to what Chris said about the importance of a social support group, these activities are building community. All who attend are happy to be there. They see their "friends" there. Sometimes they never met fellow-attendees associated with Emory when they were working, but can now engage in "wonderful conversations" with them.

**Valdosta State University:** Dennis Marks explained that his best practices story (see Appendix B-2) is actually a GA-HERO success story. A couple of years ago, at a GA-HERO meeting, representatives from Emory University shared a copy of a "Steps to Retirement" brochure the Emeritus College put together for prospective retirees. The VSU retiree organization took this back to their HR Department and asked if it might be willing to produce something like it. Their HR Department agreed to do so and printed them. Flyers were also printed and posted in offices informing faculty the brochures were available. Following this, Dennis took the VSU brochures to the USGRC meeting and inspired both Clayton State University and the University of West Georgia to create brochures of their own while Missy Cody and Dorothy Zinsmeister approached the University System HR office about working on a system-wide brochure. The latter will likely be available by March, 2018.

In light of the above, Dennis emphasized that GA-HERO is an important resource and a significant venue to spread the word about good ideas and he thought the AROHE meeting would be also. Dennis also stressed the importance of retiree organizations reaching out to pre-retirement faculty. To do this, retiree organizations have to get contact information on faculty and staff so when they do transition to retirement they can be informed that there's life on the other side and have a well-thought-out transition. On the VSU campus, the HR office conducts a pre-retirement seminar, and the VSU retiree organization is a participant in this.

**Georgia State University:** Harry Dangel said that he thought what Georgia State was doing might fall short of "best" practices, but he considered some to be pretty good. The group initially centered its programs around themselves, arranging informative sessions with faculty authors. More recently, it has expanded its focus and is looking at how to give back. It has supported a program for students in the Honors College, providing funds for 10-12 students to go to conferences, secure internships, and become part of professional organizations. Retirees did this for current students because, once upon a time, others had done things like this for them. They have had some good success in a request to have departments list Emeriti faculty on the departmental websites. Once some began doing this, others saw it and now almost 100% of departments do this.

Another way the group looks at reconnecting and giving back is making sure department chairs and faculty are aware of the existence of the Emeriti faculty in other ways. Some might help new faculty with their teaching, e.g., looking over their syllabus, providing feedback on their exams, observing their class, talking with students who might benefit from interaction with an older person, assisting with proposal writing and giving guidance on various other professional matters. They weren't sure what this means of becoming a more active part of current University operations. Doc in the Box, Cup of Joe, Drive by Schooling, were among proposed titles mentioned.

**Georgia Perimeter College of Georgia State University.** Bob McDonough reported that Ted Wadley will be replacing him as the President of this retiree organization. Their organization meets quarterly and has taken field trips as a group. They also hold one meeting a year focused on benefits, which attracts the largest amount of attention. The group sends out over 500 newsletters a year, and each one includes a plea for accurate and updated information about a person's email address. At this time in the merger of Perimeter and Georgia State, the Georgia Perimeter group is still having a lot of problems getting email addresses, but they are working on building their email list. No one retires from Perimeter College any longer. Georgia State's Emeriti faculty and Perimeter now have separate but equal organizations. Overall, however, the one at Perimeter College is thriving and doing well. [See Appendix B-3]

Betty Molloy added that the Emeriti faculty at Georgia State University warmly welcomed the Emeriti faculty from Perimeter College and invited them to become Board members. The problem now is figuring out how to allow some other retirees to join the GSU organization.

Dorothy Zinsmeister noted that mergers have created several problems for retiree groups.

**Georgia Tech:** Ron Bohlander reported that Georgia Tech has a combination of missions. There are some things they do and do well. But he thought that there are some things just starting that attract a small number of respondents now which may constitute a core group that will put together a prototype of a potentially great idea that could be shared with GA-HERO in the future. He also emphasized the importance of collecting email addresses. This enables the group to inform constituents about program ideas or to provide information about something important to them, as benefits. Persons active in the retiree association sometimes know more early on than is known at the HR office. Also, retirees can often express what is known more quickly and more clearly. This can help retirees understand why they should want to grow their organization. A lot who retire move to where their grandchildren are living, but they still want to stay in touch with their former institution.

Ron also mentioned that, if you have a few hundred persons in your email list, simply using the blind copy tool might result in those emails going into Spam. A free tool, known as MailChimp can help avoid this problem. He invited those who don't know how to arrange for use of this tool to let persons at Georgia Tech know and they will provide assistance.

The retiree group at Georgia Tech, known as the Silver Jackets, holds a colloquium once each month, focusing on the latest research in some area. They often invite speakers who have presented at the GA-HERO meeting for these colloquia. This is beneficial or worthwhile if only 40 out of 600 people attend. It is in this face-to-face contact that there is power in relationship.

This is where the Silver Jackets find their next set of leaders. They have a full line of succession present at today's meeting and feel blessed for this. People attending these meetings can see you are in a position to be an advocate for them and help represent what retirees are worried about.

One last tip Ron provided was to consider thinking about an interesting name. Most retiree organizations have names that are "a little blah" in comparison with Silver Jackets.

Kathy Tomajko added that the Silver Jackets met with their HR representatives and were invited to make presentations to them at their monthly meetings. They have also met with their Development personnel. A retiree dinner is given for retirees by the University, but there are ways the Silver Jackets can connect with more on campus for the benefit of retirees.

John Bugge: The change in medical insurance for retirees at Emory was "tortuous." In the midst of it all, one member of the Emeritus College, a medical doctor, wrote out a description of what the change meant in clear and simple English. This was sent out by the retiree group and "we were loved for it."

Carolyn Derden: In 2015 we went to meetings with Aon. Some retirees were very anxious about this transition. I thought Emory Hospital provided insurance for Emory retirees.

Anne Richards: My understanding is that Emory University hired a company similar to Aon for insuring its retirees with healthcare coverage.

**Kennesaw State University:** Carol Pope explained that the retiree group at Kennesaw is known as the Golden Owls. They have grown since the consolidation took place between Kennesaw State University and Southern Polytechnic State University. The group is affiliated officially with the Department of Development so one of their official functions is raising money. They have raised money for scholarships. About 2 and 1/2 years ago they formed an endowed scholarship, which was to be endowed at \$20,000 within 2-3 years. They raised that amount of money in 15 months but have not yet given out the scholarship. They are waiting until the amount it earns is a reasonable amount to provide to a student. They solicited funds from retirees, held various events, including benefit concerts. They have established a clear link with their HR office. The Golden Owls group is the best way to reach retirees and retirees call those affiliated with the organization because it is known such persons can often provide answers they can understand better than the ones they get from HR. They go to the campus Benefits Fair every year. They do most of the work to recognize retirees and provide an engraved brick for each retiree (which is placed on the campus). In collaboration with their HR office, they stay in touch via an email list of 600 retirees. Carol said that, after hearing Ron's remarks, she planned to look into the use of MailChimp. About 130 of their retirees have no email address and information has to be mailed to them via the postal service.

To keep retirees connected to each other and the university, they have instituted a "Passports and Pastimes" program. Every two months they feature someone who has visited another country or has something interesting to share. For one of these programs (held in December) two persons who went to Antarctica for different reasons made a joint presentation. They do a

wide variety of things to attract retiree interest, including workshops on computer security and a new campus email system. Every other year they hold a reunion, which is their "biggest event."

Dorothy Zinsmeister: Among the great ideas I learned at AROHE was establishing a faculty speaker series, a program where faculty talk about their research. We are now working with the Provost and Grants office, seeking funding to offer small grants to retirees who want to conduct research. This could turn into an AROHE presentation if we're successful. You learn a lot at these meetings. It can take a couple of years to get something funded, however. But it's important to recognize that everybody doesn't like to do the same thing in retirement.

**Georgia Southern University:** Dan Hagan reported that an annual recognition of Georgia Southern University faculty and staff retirees, known as the Retirees Recognition Ceremony, takes place as an outdoor event each spring at the Builders of the University Terrace on campus. The ceremony honors those who have either retired since the last ceremony or announced their retirement in the current year. Each retiree is recognized by the President of the University and is presented with a bronze plaque commemorating his or her years of service to the university. In 1990, the president of Georgia Southern had extra money and created a "Wall of Honor." Hagan said he believes it should have been named "Builders of the University," but . . . it goes across the 100 years since the university began. All who taught and retired at GSU, back to his wife's grandfather, are honored. The President presides at this event. Each Dean presents the retirees from his or her division of the university. Each retiree also gets a crystal keepsake. Shortly thereafter a no-cost full meal hosted by the university is provided to every retiree. At the event, the university President provides a brief "State of the University" address with Power Point slides of new buildings, academic programs, new initiatives, etc. Then the executive council of the retiree organization holds a retiree association meeting elsewhere in the building. Some meet, eat, and don't come to this organizational meeting.

Dan also stated that he felt it was a privilege to be able to attend today's meeting of GA-HERO and to hear best practices shared here. He thanked the group for this.

**University of West Georgia:** Mitch Clifton explained that Anne Richards and others had worked with the HR office at UWG to develop and produce a one-page "Steps to Retirement" brochure. [See Appendix B-4] In discussing how to get this out to existing faculty once it was available, it occurred to him to ask HR about the possibility of the UWG retiree association participating in the annual Benefits Fair. The prospect was warmly received and several retirees took turns staffing a table at this event. It turned out they were busy during the time it took place. They passed out the brochures, along with copies of the Tribute Booklet prepared to honor retirees each fall (copies of which were available at today's meeting). As a result of this participation, more faculty and staff now realize the UWG retiree organization exists and the interaction also prompted others to work in collaboration with us in the future. In addition, our HR office is now handing out these brochures at their events.

Given the comments regarding exercise during Chris Rosenbloom's presentation, Mitch also mentioned that the Coordinating Council of the UWG retiree organization asked the administration last year to grant retirees free membership for use of the exercise facility on campus. The initial response was that the administration would consider it, but inquired if the

group had done a survey of retirees regarding the use of this facility. This had not been done, but the Coordinating Council soon put together a survey and got about 1/3 of those receiving it to respond. 40-50% of respondents said they might use this facility if given a free membership (which ordinarily would cost retirees \$100/semester to join). Survey results were sent to the President and Vice President and eventually word got back that retirees would be allowed to use the facility for a one-year trial basis. Nine retirees have signed up for this now and the UWG retiree organization can advertise it as a retiree benefit.

The UWG retiree association also puts together a Tribute Booklet for our annual reunion, in which we honor retirees (both faculty and staff). Anne Richards, Martha Ann Saunders and others do most of the work on this. They get persons to write a summary of each retiree's contributions while employed at the university and a copy of the booklet produced is distributed to all at the annual retiree luncheon the group sponsors in collaboration with personnel in the Development and Alumni Relations office.

Dorothy Zinsmeister: This is a very thick booklet. How many retirees do you typically include in it?

Anne Richards: When we first created it, we had about 15 people retiring each year. This year we had more like 30. So it's grown. And we understand there will be about the same number of retirees for another year or so before it drops back down again. In the earlier days we could printed a cover using color and there was no limit on the number of pages that could be written about a given retiree. When the economic downturn occurred, we were told we had to shift to a black ink cover and it hasn't changed since then. Also, because our booklet includes both faculty and staff retirees, we noticed early on that some write-ups were considerably longer than others. Mostly for economic reasons, but also to achieve greater balance in length of the write-ups, we subsequently adopted a policy where each retiree's write-up could not exceed one page in length.

Dorothy Zinsmeister: At Kennesaw State University, we require a student to do outreach at the Exercise Center. Would you like to have a personal trainer? This is something to look into. It's not only a good experience for the retiree, but a wonderful experience for the student to get to know one of the retirees.

**Middle Georgia State University:** Laurie Shaw reported that MGSU doesn't have a formal retiree organization at the present time. She, herself, is newly-retired. One of the big challenges faced by MGSU retirees is fleshing out the identity of the institution since Macon State and Middle Georgia consolidated. The institution currently covers a "huge area" and is struggling to bring retiree organizations together. They have been affiliated under separate institutions. There is a small core number of persons who responded to a survey, and, with the help of the HR office, may get something going. Laurie said she was excited about how attendance at the AROHE meeting might be helpful to them. She also reported that her husband is going to retire from Fort Valley State University. And, since no one was representing that institution at today's meeting, she plans to put a bug in his ear about that. She said she also planned to look into attending AROHE and see what she can do for both MGSU and FVSU.



Helen Brown mentioned that when Clayton State University began its retiree association in 2002, they got the addresses of all retirees and sent out a letter stating that they were starting a retiree organization. If anyone was interested in becoming a part of it, they were invited to complete the form enclosed. A time scheduled for a Fall meeting was also provided. This worked pretty well. The letter went out to 60 people and approximately 30 came and met with those initiating the organization's development.

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Dave Ewert thanked all who had participated in this sharing and announced that Anne would put together the minutes for today's meeting and include with them copies of what had been provided by given retiree organizations as their "best practices." These will be sent out over email in the near future.

## **8. Closing Remarks**

Dave thanked Carol Pope for creating the name tags and name tents. He also mentioned that Clayton State University got recognition of its own retiree organization by sponsoring a meeting of GA-HERO. He explained that GA-HERO has been around since 2010. It meets semi-annually and no one has paid a buck for membership as yet. He encouraged retiree organizations to consider hosting a GA-HERO meeting as a way of getting recognition for their retirees. He announced that if a President or Provost is willing to provide a sponsorship for the meeting, the person could be given about 5 minutes to talk to the group about the school hosting the meeting. He reported that when the GA-HERO meeting was held at the USG, the Chancellor and Vice Chancellor of Human Resources at the USG level both came to the meeting.

Dave thanked all those in attendance today and asked that they pass thanks along to all their colleagues for making it such a successful meeting.

Lynne Bryan of Middle Georgia State University said she thought that the changes in insurance helped people become aware that having an organization that can help you in transitions like these could be something of great interest to retirees. She had been told about this group by Ellen Friedrich at VSU and said she understood a lot more today about a number of things regarding healthcare issues since attending this meeting. She said she would encourage this group to use a focus on healthcare as a way to communicate with and help others understand the changes. She thought this was less critical for a school like Emory or others that were not a part of the USG because non-members of retiree associations have more trouble with things in the USG than other retirees might at a private school.

Dorothy Zinsmeister: If you're starting an organization, remember that GA-HERO is a mentoring group. There are persons in this group willing to come to your campus and talk about different strategies for establishing a retiree organization.

Adjournment: The meeting adjourned approximately 2:05 pm.

Respectfully submitted,

Anne C. Richards  
Secretary

# GA-HERO

Georgia Association of Higher Education  
Retiree Organizations

## **AGING WELL**

Wednesday, May 2, 2018

Sign-In 9:30 and Meeting 10:00 am — 2:00 pm  
Kennesaw State University Retirees Association.

### ***The Happiness Secret***

Ken Harmon, Interim President, Kennesaw State University

### ***What's Next in Healthcare Delivery***

William Custer, Professor and Director,  
Center for Health Services Research, Georgia State University

### ***AROHE 2018 Meeting at Emory: Update***

John Bugge, Professor Emeritus of English, Emory

### ***USG Retiree Council Report***

Missy Cody, Professor Emerita of Nutrition, Georgia State

Lunch and Meeting Fee \$15, paid at the door

To **register** for this conference, go to [ga-hero.org](http://ga-hero.org) and click on the "Conference Registration" link or reply to [dewert@gsu.edu](mailto:dewert@gsu.edu).



Directions to **3333 Busbee Drive**, Kennesaw, GA 30144: From I-75 north, take exit 271, Chastain Rd. Turn right on Chastain Road, then turn right again at the first traffic light (Busbee Drive). The KSU Center is 1/4 mile on the right. Go around to the back of the building to the Burruss Institute entrance (West entrance). Parking is free.

Campus Map: [http://www.kennesaw.edu/maps/docs/kennesaw\\_2d\\_map.pdf](http://www.kennesaw.edu/maps/docs/kennesaw_2d_map.pdf)

**GA-HERO**  
**Meeting at Kennesaw State University**  
**KSU Center**  
**Kennesaw, GA**  
**May 2, 2018**

**NOTES**

**ATTENDEES:**

**Retirees and active employees:** Ron Bohlander (Georgia Institute of Technology), David Boyd (Valdosta State University), Carol Braun (Clayton State University), Jim Braun (Clayton State University), John Bugge (Emory University), Myra Carmon (Georgia State University), Catherine Carter (Perimeter College of Georgia State University), Mitch Clifton (University of West Georgia), Bill Cody (Oxford College at Emory), Missy Cody (Georgia State University), Harry Dangel (Georgia State University), Joan Dear (Valdosta State University), Dave Ewert (Georgia State University), Daniel Hagan (Georgia Southern University), Erica Harris (Perimeter College of Georgia State University), Deborah Huntley (Perimeter College of Georgia State University), David Millard (Georgia Institute of Technology), Betty Molloy (Perimeter College of Georgia State University), Julia Perkins (Kennesaw State University), Carol Pope (Kennesaw State University), Cheryl Johnson Ransaw (Georgia State University), Don Ratajczak (Georgia State University), Ashlyn Reese (Medical College of Georgia), Anne Richards (University of West Georgia), Dutchie Riggsby (Columbus State University), Warren Riles (Georgia Southern University), Kathy Rodgers (Kennesaw State University), Janice Sanders (Kennesaw State University), Gretchen Schulz (Emory University), Kathy Tomajko (Georgia Institute of Technology), Ted Wadley (Perimeter College of Georgia State University), Mary Helen Watson (Valdosta State University), Elaine Williams (Kennesaw State University), Dorothy Zinsmeister (Kennesaw State University).

**Presenters:** Ken Harmon (Interim President, Kennesaw State University); Bill Custer (Director, Center for Health Services Research, Georgia State University).

1. Dave Ewert **welcomed the group** at 10:05 am and called the meeting to order.
2. **Introduction of attendees.** Persons listed above introduced themselves to one another - providing their name, the name of their discipline, and the school with which they are affiliated.

**3. Presentation: The HAPPINESS SECRET**  
**by Ken Harmon**

Dorothy Zinsmeister introduced Dr. Harmon. She explained that he had been in the College of Business at Kennesaw State University (KSU) for a long time (in the Accounting Department). He became a Dean and a Provost at KSU, and has been serving as the Interim President there since the departure of Sam Olens. If and when he retires, she said he would possibly be writing and delivering keynote addresses on the subject of happiness, especially as related to the

workplace. This is a topic he is passionate about and he has been sought after as a presenter regarding it. He also enjoys riding his motorcycle, playing guitar, and also plays golf and tennis.

Dr. Harmon said that, after hearing people introduce themselves, he was a "little intimidated" by the extremely impressive people he had learned were in the room, but was honored to be speaking to the group. "I've earned a BA, MA and doctorate in Accounting," Dr. Harmon stated, "so of course I talk about happiness." What happened, he explained, was that he began studying leadership and discovered that some in persons in positions of leadership in organizations were naturally better than others at leadership. He also liked literature. One day while in his car, he heard an interview on the radio with Daniel Gilbert, a sociologist at Harvard. Gilbert had a talent for explaining complex issues in ways that everyone could understand and had written a book entitled *Stumbling on Happiness*. The book focused on what makes people happy and what doesn't. After listening to this program, when Harmon walked in the door at home, he told his wife, "I got it" - meaning the connections to what constitutes happiness. Since then, he has been working on writing about the topic for the past 10 years. He is in the midst of writing a book called *Managing Happiness*, that aims at using research to change people and their lives. He said he is passionate about the research on happiness and said he wanted the really smart and educated people he knew to be listening to him at this meeting to understand there is real research behind what he'll be sharing.

He also promised to share a couple of secrets that will change the lives of persons who choose to abide by them. After giving similar lectures in India, Romania, and all over the US people have told him "it [what he has been saying] works."

He focused his remarks on the following question: **What truly makes us happy?** He explained that he is remarried and has an 11 year old at home in addition to a 30-year old and a third child as well. He also said he hopes to be retired one day.

He asked those in the group to think to themselves about

(1) three things that make you happy.

After a period of reflection, Harmon asked if some wanted to share what they had thought about. Responses included:

- a - My grandkids. Harmon: Someone once mentioned that grandchildren are proof you shouldn't kill your young.
- b - Happy kids. Harmon: Someone once said, "You're only as happy as your saddest child."
- c - Going for long walks in the morning in my neighborhood.
- d - Gardening. Harmon: My mother is 91 and still independent. When I mention to her that I'm out in the yard, she says "Don't you make enough to hire someone to do that?" In addition to the fact that "I'm too cheap," he said, "I absolutely love it. You can see the fruits of your labor and feel like you're doing something."

(2) three things that would make you happier.

After a period of reflection, persons shared the following:

a - Good food that has no calories.

b - If my son and I connected more. He works out of the country.

Harmon: Reminds me of the Cat Stevens song "Cat's in the Cradle." We all get busy.

c - Having someone besides me who could manage all my finances (e.g., health, retirement, taxes). (Harmon: and not rip you off. I can give you a name if you want one.)

d - Get where I need or want to be without driving.

Harmon: There has been a lot of discussion lately about "autonomous" vehicles.

e - Have the ability to travel a little more because I have the stamina, energy, and legs to do so. Now that I have the time and finances I find the idea of traveling to, say India, (where I'd have to do a lot of walking) would make me happier. Harmon: You can have a driver for next to nothing in India).

Harmon: It's interesting that you're talking about travel. I teach Executive MBA's. I'm trying to teach them about leadership and becoming a different person. Who you are is important to being a good leader. And travel stretches a person. I talk to seniors in College, young professionals, and ask them what would make them happy. Many young people say

More money.

Start that next job.

Start a family.

Get a first job.

I also do a leadership retreat and mentioned that what makes older people happy are their kids. A member of one group once said: "Did you know that research shows that the unhappiest time of your life is when you have kids?" The following year, when talking to another group, and telling persons in it about a woman in the prior group who was so angry, it turned out she was in the subsequent group but had come to a different understanding at that point. She was no longer as focused on her own happiness.

"Most people wake up every morning and work directly against their own happiness," Harmon asserted. "People think if they make more money they'll be happier. Others think they'd be happier if they were healthier. People think: "If I go *do* this thing I'll be happier."

A survey of millennials including their goals in life has shown that 80% want to get rich, 50% want to be famous. They want that first BMW, a big house.

(3) Would you rather win the lottery (and get 10 million dollars) or lose a limb?

"Many tell me that's a stupid question," Harmon said. Someone once asked: "What limb?"

Research shows that, whether you win the lottery or lose a limb, within 18 months you'll be right back to the same level of happiness. Often people think that if someone has a disease, they don't understand how such a person can be happy. People who live with anxiety and fear are working against their own happiness, however, Harmon stated.

So, what makes us happy?

Friends, Finances, Health, a Job? All of these contribute 10% to your happiness according to Harmon. And "You don't have to be great in Math to know there's another 90% there." Most people get up each day and think they will be "happier when . . ." something happens. So you get one job but before long you only want another one.

So, what is it? He then told the following story about a woman named Hannah whom he came to know. She lived in a small town in the south and was a maid who worked for a family he knew. She was very much overweight, and a diabetic. She was sober, but fighting alcoholism. She loved kids more than anybody and could not have her own. Yet she was one of the happiest persons he ever knew. He hung out with her and fixed up her little house. Her yard was where all the kids played. She always had a cake in the oven. She beamed when she was around kids.

Then he met another person who came from a family with billions of dollars. She had a private jet and, when flying home one night, fell asleep on the plane. One of the pilots of her plane had to go to the rest room and came through the area where she was seated. His walking by woke her up and she was incensed. The next day she decided she needed a new jet with a bathroom toward the front so when a pilot had to use the restroom it would not disturb her. She didn't seem happy.

Research shows that if you lose a limb you might end up being happier than if you won the lottery, Harmon added.

**So . . . the secrets to happiness . . .** there are great Ted talks about this.

(1) **Primary Secret.** One of the longest research projects on individual longevity and happiness ever conducted took place at Harvard. Researchers started by studying males who were sophomores at Harvard 75 years ago. The control group was a group of boys from South Boston (who were poor, food and shelter insecure, and had lots of other issues). The study included relatives, etc., over time. The researchers did brain scans, blood work, and arranged personal interviews; and the work begun years ago has continued over time. Some of these "boys" are now in their 90's. The participants in this study achieved different things financially. Life happened to them. The results are "very compelling."

Researchers discovered that the primary factor contributing to a long life and happiness is **close relationships**. No matter what your income level or anything else (including your genetics), you can overcome problematic issues if you have close relationships. Loneliness kills. And it's not the number of your relationships, it's the closeness of them. Having close relationships means that you have someone there you can count on. Another study was done with a group of individuals who came to the US from Italy and had a record of longevity beyond the average. It was determined that those living in a particular town had bonded with one another when they came to the US.

Harmon: I ride my motorcycle with a friend who is 62. We've both gone through hell and other life experiences together. He's going through hell now. He picked up the phone and told me "I need to talk." It makes a difference having someone you can relate to like that. It could be your spouse. You might bicker every day but I hope this is someone you know you can count on, no matter what.

You're entering the happiest part of your life. Happiness is a bimodal phenomenon. In the early to mid 20's, people experience happiness. And then individuals experience it again when their kids are out of the house and they are getting into their later years. But you have to know how to pursue it.

"In retirement, find playmates." "Oh," someone might say, "Did we agree to go to dinner with them?" But you go and mostly find it was worth doing. From research, it's never too late to do this. The best way to have a good committed friend is to be one.

## (2) **Another Secret**

Many think they are chasing happiness, but they are actually running away from it. You have to practice this secret. Some of you have played a musical instrument. You understand that when people practice, their playing becomes a part of their subconscious. It's the same with driving a car. It's why they judge pilots on the number of hours of flying time they have. It's the same thing with happiness. The secret here is you have to commit to learning to say thank you. Sounds simple, almost trivial. I dated a woman in my earlier years in Nashville. Years later, she wrote me and said, "I see you're giving talks about happiness. By the way, I'm not happy. What's the secret?" My response to her was: "Learn to say thank you." She said "I'm a good Southern woman. I write thank you notes all the time." My response was: "But you have to mean it."

At any opportunity, look for a reason to be grateful and express a thank you. Perhaps you've been in the situation at the grocery store where you're looking for a given item and someone takes you to another aisle so you can get what you're looking for. The person didn't have to do this. Say thanks.

Or perhaps you're going to lunch. Some people always find something wrong with the meal. For example, the green beans are too cold. Those people practice the opposite of what I'm talking about. "Bless their hearts," as we say in the South. They are looking for a negative. My response is, "It's one meal - you'll have more." Instead, you can focus on what's good about the meal and express your gratitude about that. I am subconsciously looking at things for which I can say thank you. It changes your life. Look at that! vs Look at that!

The first thing when you go to the office, what do you do?

Response (from someone in the audience): Open my computer and do email.

Harmon: So that's your first opportunity to send an email expressing thanks or gratitude. It makes a difference. What we find is that practicing gratitude intrinsically makes us happy.



I'm currently the interim President here at KSU. I had been Provost since 2010. Dan Papp was president and I was his Provost. I was asked initially: "Would you like to be the Provost?" I said "absolutely not." I was then asked if I would serve as Interim Provost in 2010 and I agreed to do that. It's a long story about what happened in the interim. There was a failed search for a new President. I was asked why I didn't want to be the Provost and what decision I might make if others could take care of the issues I had about becoming Provost. Dan Papp took care of those issues and I took the job.

Before Dan Papp left, he said that he assumed I would be the next President unless some other institution hired me as their President. I replied: "I don't have to be a President." Papp said: "But that's next" [for you]. And followed that with: "So what is it you want?"

My response was: "I want to wake up tomorrow and enjoy my life so it doesn't matter to me what my title is."

I was asked to apply for a job in Florida. After a couple of glasses of wine it occurred to me: I'm talking about happiness all over the world and it's about time I started following my own advice. My wife and I love the house we're in, I love my job at the university, my girls love their schools. That led me to conclude and communicate to others, "I think I'd like to stay where I'm at." That's been my thinking all along. So I'm trying to practice what I preach all these years. It's important to be grateful for what's in front of you.

So thank you for this opportunity. I love doing this. It reminds me to do the same thing. This is a room with really brilliant, smart people in it. I know what it takes to do what you're doing. Thank you very much for what you do.

#### Question & Answer Period

Missy Cody: I agree with you. I've printed up cards that say "Thanks for being nice and making my day." I've noticed that so many people are under so much stress. Last week I was at the public library and was in the process of opening the door. A boy broke loose from his parent. I thought he just wanted to run into the library, but he held the door and said: "After you, ma'am." I gave him one of my cards. His mother said that he was too little to understand the meaning of the card but she was going to show it to his grandmother because "she doesn't think I'm raising him right."

It's a bad week to me if I don't get a thank you or appreciation for something.

Ken Harmon: And it's contagious. You pass it on.

Missy Cody: I did this because I was on the Zazzle site where you could find cards to give nasty notes to people. Instead of making people feel bad, I thought, why not do something good? You can leave a note about why you are thanking the person on the cards I have, including holding the door for you. Delta does this for employees.

Attendee: You and I have to write a grant to NIMH - to collect bloodwork to monitor what happens when thank you's are received.

Attendee: I believe you are the only person who can make you happy. I was in a difficult situation. I found that, if I smile, the situation was easier on me. Sounds polyannish, but it works.

Harmon (?): Twenty years ago I was lost in a vortex, in hell. I stopped by a bookstore and grabbed a stack of books on happiness and also on how to deal with grief and sadness and compartmentalize it. Next time someone asks what makes you happier, I'll say ME.

#### **4. Presentation: The Evolution of Health Insurance and the Delivery of Care by William S. Custer, Ph.D.**

Dave Ewert introduced Dr. Custer to the group as a person who would discuss a dynamic area that impacts us all. He explained that Bill Custer came to Georgia State University in 1995. He served on the USG's Total Rewards Steering Committee (TRSC) from the beginning. Both Karin Elliott and Marion Fedrick helped to get Georgia HERO off the ground and then GA-HERO helped to get the new healthcare plan in operation. Dr. Custer is a Professor of Risk Management and Insurance. He helped set up the healthcare plan as the Director of Health Services Research. Before he came to Atlanta he had his own research firm. The American Medical Association (AMA) has a Health Policy Research group and he is the economist for that.

Custer explained that he had a "story to tell" about healthcare, but was happy to be deflected if people had questions as he went along. He began with some personal history. He explained that, in 1876, his great grandmother was born the youngest of twins. She weighed 4.5 lbs at birth and was a premie. The healthcare provider looking after her in Indiana told the child's mother to keep the baby warm by putting her in a box and putting that box in the stove. This child lived to be 96 years old. His family joked that she lived so long because she was "smoked," he commented. Her oldest sister died at age 5 of scarlet fever.

When Custer worked in Illinois, the benefits in the employee healthcare plan were not good ones. Individuals paid the full amount for each dependent. He and his wife decided to leave his wife off of the plan in order to get out of debt. Four months later, however, his wife was pregnant. He said his reputation as a financial planner has "never recovered" from this error. In 1984, care was bundled and, despite the fact that there were no complications when his wife delivered the baby, he paid \$2500 out of pocket for the birth of that child. One of his granddaughters was born recently - also in a situation where there were no complications at birth - and the cost of that delivery was \$18,000.

Thinking about the care his great grandmother got and what a cousin of his got brings the word "miracles" to Bill's mind. Yet, he said, "we have evidence today that we are not getting what we

pay for. The conundrum is how to reduce what we pay without losing what we get. We are living through an evolutionary/revolutionary time with regard to the way we purchase and get care."

Custer then summarized some of the **History of the Financing of Care**. [See Appendix A for slides shown during this presentation.] Baylor University Hospital was where the Commission of the American Hospital Association gave birth to the Blue Cross Program of Prepaid Hospital Service.

1805 - A statue commemorates a doctor who noticed something wrong with a patient. She was not pregnant, but had a 22 lb tumor inside her. The doctor gave her two choices: Go home and die or let me try take the tumor out and you will likely die. The woman took her chances. The doctor wanted to give her alcohol as anesthesia was not yet invented, but she said "Demon rum will never cross my lips." Instead she bit down on some leather strip. The physician took out the tumor and is now famous because his patient survived. At the foot of the statue is a bronze replica of the tumor.

By the time you get to the 1900's, hospitals come into being that are similar to ones we have now, with trained personnel. Hospitals couldn't afford to be in business, however. They were funded through a lot of charity and donations until someone came up with the idea of health insurance.

1920 the Texas Hospital Association decided to try selling health insurance. Leaders in the association went to Baylor University to ask if Baylor would consider providing healthcare to its employees as part of their compensation package. It worked. This convinced so many people that they wanted a job in order to get health insurance. And because the pool of people getting insurance was so varied, insurers got a group that spread the risk. This is what became Blue Cross and it spread across the country.

In most insurance you indemnify yourself against a certain loss (based on a set amount). Blue Cross said it would pay a portion of a person's hospital bill instead. [Blue Cross started in 1929 at Baylor by handling hospital costs and later Blue Shield handled the cost of doctors.] They thus insure you against efficacy of care. It's a different financial promise. This model spread through the Great Depression across the nation.

If demand goes up and you can't meet it by raising salaries, you raise or offer benefits. A lot of private insurers (all hospital associations had them to stay in business).

#### A Brief History

1933 - Dr. Garfield's prepaid health plan in the California desert

1938 - 6500 workers were insured at the Grand Coulee Dam in the state of Washington

1942 - Kaiser shipyards in Richmond, CA and Vancouver, WA. A steel mill in Fontana, CA

1945 - Membership opened to the public

1948 - The Permanente Medical group was founded  
1955 - The Tahoe agreement, role of PMGs and KFHP set

In Kaiser: physicians work for the HMO  
In Managed Care - physicians are independent and sign contracts

1965 - Birth of Medicare/Medicaid. Was designed for the young and the retired and to fill in gaps of private coverage. No private insurer wanted to sell to this population. They knew their premiums would go way up if they did. Medicare was designed to look like private health insurance in 1965. Sometimes Medicare follows, sometimes it leads in how healthcare is designed. It is now driving a lot of the changes we are seeing.

Most of his students look to become health administrators or health insurance workers, Custer explained. Medicare was designed to ensure that hospitals didn't go broke. Congress at the time saw that we didn't have enough access to healthcare for the population.

National Health Expenditures Total and as Percentage of GDP (1965-2014) - [See Table in Appendix A]. This table showed that these expenditures are going up - the same as is true for energy costs (from \$1.2 billion to \$3.5 billion).

We are spending more of our income on healthcare over time. It's now at 18% of our GDP. The average budget is now concerned about this. Lots of studies show a lot of waste in the healthcare field, e.g., too many services provided, too many of limited efficacy. But the system is designed to reward hospitals for doing more. Until the 20th century, the system hadn't measured what is actually being done to patients.

After the year 2000, age drives 2% of the costs of healthcare. But baby boomers use more as those aging into Social Security now have more lifestyle-related chronic illnesses. The big driver here is technology costs.

Question: Are you saying that the average 65-year-old now lives longer, but has more chronic conditions than the 65-year-old in 1980?

Custer: Yes, that is absolutely right. But we've also done a lot for them, making it possible for them to live another 20 years.

Question: Why is this?

Custer: A lot comes around the existence of obesity. There are many theories, but none can clearly state why this is.

One change in healthcare is addressing these problems. Who owns that? Everyone who is healthy doesn't pay the bills. No one owns the problem now of population health. We've

designed a system where people fall. Insurers want to get them before they do this. Rules of rescue rather than prevention are the foundation for our current system. We need to redesign the system. The punch line - we have the target of what we want to get to, but have no idea how to get there. There are experiments now being done on us to determine this.

Figure 5.1 (1988-2017).

Distribution of Health Plan Enrollment for Covered Workers by Plan Type

72% of consumers choose the classic indemnity plan.

2017 - Silver plan gone. How we buy insurance is different now.

An epidemiological study showed that, if you were born a woman in Vermont, you were expected to live to your 80's. 20% were expected to have a hysterectomy. In a neighboring county, however 100% have hysterectomies there. There are no economic reasons for this.

Jack Wennberg has studied these variations in healthcare delivery and has concluded that some are the result of where the physician was trained. Some would provide different treatment for the same symptoms. An insurer says something is wrong because it costs more to provide services to some in comparison with others who have the same condition but live elsewhere. Insurers began forming networks and asking for a discount on the price of healthcare coverage. Over time they began monitoring costs and taking doctors out of the network if they proved too costly.

HMOs have no incentive to do more testing just because you have insurance. HMO's actually lose money if you spend too much money on tests.

So insurance moved into networks. You have insurance to get care in this manner rather than just to do anything. Contracts are becoming more related to health costs rather than crises.

If you have followed the news about the impasse between Piedmont and Blue Cross/Blue Shield, you are aware that insurers used to negotiate about the price to be paid to doctors. Now they want to negotiate who's in the network and how insurers will pay them for a bundle of services. They were arguing about what was in the bundle. Classic insurance is gone. We have networks now. Now we are asking such questions as - are the physician and the hospital in a given network? What is the prescription plan's formulary? All is negotiated to save money without reducing the quality of treatment provided. The insurance company wants to incentivize decisions made.

Now deductibles can range from a few thousand dollars to \$15,000. So the consumer has an incentive. Every plan, once you meet the deductible, is now in the network. So there's no incentive to drive people to the lowest cost imaging center.

Contracts now move to the price paid to the provider based on some measure of outcome. Insurers agree to pay for a particular treatment for the heart at a set amount, for example. Now the issue is that clinicians determine what procedure is used for what problem, what the length of

stay should be in the hospital, etc. They get the same amount unless people stay longer, need more care, etc.

Experimenting is going on. Where we are going is: Shifting Risk: Degree of Population Risk Transferred to Provider by Payment System. You used to pay for each unit of service without constraints on spending. Now there's a team that wants to coordinate your care. It used to be episodic. This is what the HMO does. Insurers give the HMO a fixed amount per person and the HMO provides the care that person needs.

Movement occurs from low to high risk as follows:

Fee for Service - Paid for each unit of service without constraint on spending.

Pay for Coordination - Additional per capital payment based on ability to manage care.

Pay for Performance - Payments tied to objective measures of performance.

Episodic Payments - payment based on delivery of services within a given timeframe.

Shared Savings - Shared savings from better care coordination and disease management.

Capitation - Providers share savings from better care coordination and disease management.

We have moved from thinking about quality of individual treatment to quality of the community of individuals. Now the healthcare provider bears the risk. If I have too many bad outcomes, I get less money or may get thrown out of the network. One way to spread the risk is to get bigger. That's why we've gone in Atlanta from 20 hospitals to 4 bigger hospitals. These can bear the risk better.

Also risk management efforts are in place. Often you see physicians typing things into their computers during your visit. They are doing this to get a higher score. They ask such questions as: Do you feel safe at home? How often do you exercise? A physician has to ask these things to get high quality scores.

Now more insurers are spending time on at-risk people.

20% of the population generates 80% of the cost with regard to healthcare spending.

Health Care Spending regarding patients:

Healthy/Low Risk	At Risk	High Risk	Early Symptoms	Active Disease
20%	40%	60%	80%	100%

For some, fees are set for service. For others, fees for serve are linked to the quality of that service. These are alternate payment models on fee-for-service architecture. Some involve population-based payment.

Medicare - 30-day readmission rates are monitored.

2014 - changed how Medicare pays hospitals. Reimbursement penalties (from 1-3%) are now in place for higher rates of readmission for things like congestive heart failure, acute myocardial infarction, or pneumonia. This was expanded in 2015 to cover Chronic Obstructive Pulmonary Disease (COPD) and Total Hip Arthroplasty and Total Knee Arthroplasty. Risk is now owned by the patient and the hospital. Suddenly Medicare readmission rates became an issue. Big hospitals put money into staff to follow up with the patient. Grady Hospital doesn't do this because it doesn't have the funds to do so.

Enrollment in Medicare Advantage plans has increased between 2004 and 2017 from 18% to 33%. At first, HMO's were allowed to be marketed under Medicare. It was soon found, however that HMO's were smart. They would hold dances on the second floor of a walk-up building and those who could make it to the dance would be encouraged to enroll in the HMO. That changed so that the HMOs were disallowed from simply getting all the healthy patients.

Traditional Medicare plans now enroll about 67% of the population  
Medicare Advantage plans enroll 33% (Most - 63% - are in HMO or PPO - 26%)

Medicare calculates the baseline cost for a given area of the country. The Plan says we need a plan that costs this amount. Enrollee pays the difference. Amount gets adjusted by risk and by quality of care. There is a "star rating" of 1-5 on quality of outcomes. Patient satisfaction surveys determine patient complaints. For the insurance company, payment depends on clinical outcomes. So now what physicians and hospitals do is putting them at risk.

Star Ratings are based on the following criteria:

- 30% outcomes
- 30% intermediate outcomes
- 15% patient experience and complaints
- 15% access
- 10% process.

You buy bundled-together care when you buy insurance.

In 2017, almost 2/3 of Medicare Advantage enrollees were in contracts with ratings of 4 or more stars. We're getting a more fully integrated, concentrated healthcare system. So the system can bear the risks. Without competition, costs goes up, however.

**Executive Summary:** We are spending more of our income on healthcare as a nation, as families, as employers. We are trying to find ways to balance the amount we spend with the quality of care we receive. The healthcare system is experimenting with ways to incentivize patients and providers to achieve better health. Those changes place more risks on providers, which reorganizes the healthcare delivery system to one of large integrated health systems. While that may mean higher quality care, it can also lead to fewer choices for consumers and higher prices.

LUNCH BREAK.

## 5. AROHE 2018 Meeting at Emory - Update

John Bugge distributed copies of the brochure announcing the 2018 AROHE biennial meeting at Emory [see Appendix B] and copies of a summary of topics to be addressed by program presenters [listed below on page 13 of these notes]. He also discussed these materials and related matters with the group. He expressed his appreciation for the work of various individuals on committees organized to prepare for this conference. These included the Program Committee (chaired by Gretchen Schultz, with Kathy Tomajko and Dennis Marks as members) and the "Dine Around" Committee (co-chaired by Missy Cody and Dorothy Zinsmeister). He reminded the group that this latter committee is looking for volunteers willing to drive attendees to restaurants on Monday evening (most located in downtown Decatur or in the Emory area). Missy circulated sign-up sheets and added that those who volunteer for this event can count on meeting "some very interesting people."

John explained that in choosing the **title of the ninth biennial conference of AROHE** ("Re-Creating Retirement: Connect, Serve, Celebrate!"), the planning committee wanted attendees to know that it really meant what it said. AROHE is largely responsible for supporting these aspects of retirement nationwide. And because retirees are now becoming more numerous than ever before, they are changing the nature of the state and the country.

### Schedule for Sunday, October 7, 2018

John called attention to the "**Signature Event**" (**Only in Atlanta**) to be held on Sunday, October 7, 2018 from 11:00 am to 4:00 pm. This will include visits to Mary Mac's Tea Room for some down-home Southern cookin' before visiting the Martin Luther King Center and the Carter Center and Presidential Library. At the Carter Center, someone who works closely with the Center will give a talk. A "running narrative" will be provided on the bus tour. There is an extra charge for this, but John said it will be a meaningful event, even for those who live in the area.

**Check-in** will take place 12-7 pm on Sunday and 7:30 - ? on Monday and Tuesday.

John also noted a "**Meet Your Hosts**" reception scheduled from 2:00-4:00 pm on Sunday, in the Stuart A. Rose Manuscript, Archives, & Rare Book Library at Emory. At this event, attendees can meet members of the co-sponsors of the meeting (the Emory Emeritus College and GA-HERO). John encouraged all those in the hotel or the area to come out for the event in order to welcome attendees in the spirit of traditional southern hospitality. He said he also considered it an opportunity for Georgia's higher education institutions to meet a wider audience. This will be followed by a **banquet** at nearby Cox Hall from 5:00 - 9:00 pm.

### Schedule for Monday, October 9, 2018



John described Monday as "chock-full" of activities. A **keynote address** will be given from 9:00-10:00 am by Steven Tipton, the Charles Howard Candler Professor of Sociology of Religion Emeritus at Emory University. His topic "**The Life to Come: Dreams and Doubts of Retirement,**" focuses on the "deep Sociology" of retirement. He is the author of a new book, entitled *The Life to Come: Re-Creating Retirement*.

This will be followed by Rounds 1 and 2 of three **Concurrent Sessions** focused on the general topics listed below:

- \* Transforming the all-important transition to retirement - *how to make it far less arduous*
- \* Starting a retirement organization - *how to start the ball rolling on your campus*
- \* Integrating faculty and staff in a retirement organization - *turn a problem into a plus*
- \* The Emeritus College model of/for retirement - *new ways to lead the life of the mind*
- \* Creating community: communicating in real and cyberspace - *the biggest challenge*
- \* Celebrating best programs and services - *redefining a culture of academic achievement*
- \* Establishing value - *how retired faculty and staff become indispensable by "giving back"*
- \* Sustaining retirement organizations - *how to take a start-up to the next level and flourish*
- \* Partners in re-creating retirement - *finding local, regional, and national collaborators*

John encouraged attendees to think about what they do on their own campuses and whether they might want to submit a proposal describing their own best practices in one of the above concurrent sessions. If individuals have something they want to propose, he explained that they should go to the AROHE website and find the online submission form. Their application should explain how their proposed program will be creative and useful for attendees.

He also reminded the group that a **Resource Exchange Fair** is scheduled to take place from 3:45-6:00 pm on Monday, where individual retiree organizations can exhibit things they might want to share with others. Each can set up an individual table for this purpose and the hope is there will be wine and other beverages available.

Gretchen Schultz added that the Program committee hopes also that retiree organizations in Georgia will be thinking about ways in which they can showcase what they are doing in their own organizations and that institutions in Georgia will seek ways they can highlight best practices in our state. There are "still a couple of weeks" to get a proposal in, she reminded the group. May 14th is the deadline, but the committee will consider proposals received after that date as well. Gretchen also encouraged persons to talk with colleagues on their way home from today's meeting about the possibility of contributing to the Resource Exchange Fair.

Dan Hagan mentioned that a number of suggestions about how to start a retiree organization may be of interest to attendees who are administrators and don't have a retiree organization on their campus. They can see at this meeting the "ferment of activity" involved in retiree organizations.

John also highlighted the **AROHE Plenary Panel** as a part of the program administrators and others might find enjoyable and informative. Although the full schedule is not yet known, he encouraged attendees to inform their administrators about this meeting and invite them to send someone to it.

Question: Is there a fee for registration?

Response: Yes, as noted on the brochure. The discounted fee is \$275 for members (and GA-HERO members qualify for this). This is only \$10 more than the fee charged in Seattle two years ago.

All meals are included, except Monday and Tuesday night dinners.

Gretchen also called the group's attention to a **Toolkit for Funding Support** paragraph on the brochure which offers "tips and templates to assist you in seeking funding to attend the conference." This is found on the Conference website: [www.arohe2018.org](http://www.arohe2018.org)

John said he also thought retirees might ask their Provosts for some funding to learn more about retiree issues, including retirement packages.

#### Schedule for Tuesday, October 9, 2018

The **keynote speaker** for this second day is Roger Baldwin, the Dr. Mildred B. Erickson Distinguished Chair in Higher, Adult, and Lifelong Education Emeritus at Michigan State University. He, too, has a book coming out that examines strategies for reinventing academic retirement. The title of his presentation is "**Reinventing Academic Retirement: Where Are We Now?**"

John urged attendees to come to the conference with a note pad as they may want to follow-up with what others are doing. The conference, he noted, is all about networking and sharing the wealth, making retirement better for all retirees across the country. He also explained that AROHE is thinking about transforming itself into a management center/operation to help retiree organizations do things they can't do on their own. It currently has no paid management staff.

John concluded by saying that he and others on the planning committee consider this the "best AROHE conference ever." Having been to several prior meetings, the group knows "what mistakes not to make." Great speakers have been identified and the meeting has the backup of Emory and GA-HERO. He said he thought attendees would not only have a lot of fun but would also meet great people. Dorothy Zinsmeister added that she has been to 3 conferences and the one at Emory will be her 4th. She continues to go back because of the wealth of information offered that we can share with so many in the USGRC and institutions in the state of Georgia.

Dave Ewert mentioned that Georgia State sent two people to AROHE when that university was starting its retiree organization. They found it a "great help." Having been to a lot of meetings in

his discipline, he said he had "not been to one as uniformly well run" as AROHE meetings have been.

## **6. USG Retiree Council (USGRC) Report**

Missy Cody, outgoing president of the USGRC, provided this report. She explained that the Council has been working with the USG HR office to develop a pre-retirement brochure. It should be available by mid-summer at the latest. This will provide, in uniform fashion, information on benefits provided by the USG statewide. Some campuses are large and have sizable HR staff. Some are small and have a limited HR staff. The brochure being developed will provide the same information to all. Currently schools differ in the benefits they provide retirees. At Georgia State, for example, parking privileges are free for retirees.

Missy explained that the Total Rewards Steering Committee (TRSC), which Bill Custer discussed, makes recommendations to the Chancellor and the Board of Regents (BOR) regarding benefits and compensation. Most recently, retirees have been given the opportunity to have representation on three subcommittees of the TRSC.

The Retirement Committee that looks at the ORP program

The Communications Committee that is charged with looking at communications going out to retirees and making recommendations for the kinds of communications that need to go out to retirees.

The Well-Being Committee - focusing on how to make our campuses less stressful and improve the health of active employees and retirees.

Missy also reported that AROHE will be launching an inaugural INNOVATION AWARD program at this conference in order to highlight the creative programs, events, and activities of its member organizations. According to AROHE's January, 2018 newsletter, these awards were designed to encourage recognition, advancement, and growth of retirement organizations in higher education by

- \* Creating recognition at the campus, community, national and international level;
- \* Demonstrating effective practices of higher education retiree organizations;
- \* Contributing to the body of knowledge about higher education retirement organizations.

Missy explained that Dorothy Zinsmeister had submitted an application for this award, focusing on the significance of the creation of the USGRC as an example of the kind of coordination and collaboration that is possible among retiree organizations and the governing board of the institutions with which they are affiliated. She expressed the hope that this or other applications sent in from Georgia would be among those selected. [Editorial note: We learned following today's meeting that the recipients of AROHE's inaugural awards for 2018 will be:

**Arizona State University Emeritus College and its ISEF-AZ Preparatory Program** - a groundbreaking educational outreach initiative to Arizona students that involves extensive partnerships among many organizations and companies in Arizona.

**Clemson University Emeritus College and its Language Skills Program** - that serves international graduate students across academic programs to improve language proficiency and to mentor graduate students in its Conversation with International Students Program.

**Council of University of California (UC) Retiree Associations and its Comprehensive UC Retired Staff Survey** - which inventories the post-retirement activities of retirees (over 4,000 respondents) across the entire University of California system (10 campuses and 13 retiree associations) and publishes a report that is disseminated widely ("UC Retirees: Advocates, Ambassadors, Assets"). ]

## 7. **Announcements**

Dave Ewert thanked Carol Pope and the group of volunteers working with her (Kathy Rodgers, Janice Sanders, and Elaine Williams) who organized this meeting and provided the food enjoyed by attendees.

He also explained that meetings of GA-HERO move around the state and are generally held about 3 weeks after the USGRC meets. He announced that Bill Custer had agreed to provide the group with copies of the slides he showed during his presentation. He thanked Anne Richards for the completeness and accuracy of the notes she takes at GA-HERO meetings. He mentioned that the attendee list circulated at today's meeting was incomplete, and that Anne's notes would contain a complete list. He further stated that "best practices" shared at GA-HERO meetings have historically been included in the minutes, and expressed the hope that they would also be posted on the GA-HERO webpage under a tab/link to "Best Practices."

## 8. **Best Practices** [See Appendix C for several best practices reported at the meeting and those submitted following this meeting]

**Perimeter College of Georgia State University** reported that it is "most proud" of an endowed scholarship it has had for 6 years. Working on this scholarship project brought retirees together as they raised money through fund-raisers for its endowment. It was also mentioned that the retiree group at PCGSU has a "wonderful series of programs" for retirees.

Gretchen: How do students apply for this scholarship?

Response: An application process is announced. Committee volunteers go through applications received.

continued, next page

**University of West Georgia**

Mitch Clifton, president of the Association of Retired Faculty and Staff (ARFS) at UWG, called the group's attention to a hand-out provided on a nearby table, describing the process ARFS went through to make it possible for retirees to enjoy a new benefit on campus, i.e., free membership to use exercise facilities on campus. At the start of the Fall semester 2017) this benefit was awarded to UWG retirees, which they considered a success. Mitch credited a survey to determine the number of retirees interested in this benefit and the time of their likely usage of the facilities as having a significant role in the process. He also mentioned that it took a rather long time to develop this survey. He reported that, after one month, 9 retirees had signed up for this benefit (although 40-50 noted on the survey that they might). He said he could not account for why more didn't take advantage of this benefit. It has not proven to be a big financial burden for the institution, but is very much enjoyed by those who signed up for it.

### **Clayton State University**

Jim Braun reported that he has learned a lot from the experience of others in the GA-HERO organization and he approached the President of Clayton State University about the possibility of offering free membership in the gym facilities on that campus. The President said he could not justify this at the time of the request because the gym facilities were sponsored by the student activities fees on campus.

Jim also reported that the retirement organization at CSU built a butterfly house, complete with plants that were nicely labeled, but has discovered that people are stealing the attractive labels. In past years, retirees were presented with a paper weight with the logo of the institution on it. This year, each will get a laser-etched brick with their name, area, years of service on it and these bricks will constitute a small sidewalk around the perimeter of the butterfly garden.

Anne Richards mentioned that, at UWG, student fees had also paid for the construction of the building holding the exercise facilities. After a time, however, existing faculty and staff requested (and received) permission to use the facilities free of charge. Thus when retirees requested the same, there was precedent for granting their request.

### **Georgia Southern University**

Dan Hagan, Vice President of the Georgia Southern University Retirees Association (GSURA), distributed a copy of the group's "membership application" which lists a variety of activities and opportunities for retiree participation on that campus. He explained that the GSURA has "stolen" a lot of good ideas from other retiree organizations. He thanked Emory University for the idea of holding a Quarterly Lecture Series and Mercer University for the Retirees Book Club. He mentioned that GSURA has a "Fitness and Fellowship" program that makes use of the gym facilities paid for by students on the GSU campus. Current faculty pay \$50/semester for use of the facility and retirees are eligible for the same fee. He reported that GSU has just gained 7000

more students and GSURA has gained 200 more retirees as a result of the merger between Armstrong State and Georgia Southern. He mentioned a Benevolence/Philanthropic committee that supports "those financially challenged." There is \$135,000 in the corpus of an endowment for this purpose and \$500 is given to individuals (retirees or current faculty or staff) needing the funds. For additional activities of GSURA, see Appendix C.

### **Georgia Institute of Technology**

Kathy Tomajko, 2018 president of the Georgia Tech retiree association known as the Silver Jackets, reported that the Silver Jackets meet and communicate periodically with officials in the Office of Human Resources (OHR) on the Georgia Tech campus in order to advocate for Georgia Tech retirees. The Silver Jackets have given an open invitation to OHR to attend their monthly retiree meetings. Some issues discussed with OHR recently are attempts to keep retiree benefits and perks up to date on the campus and ultimately updated on the Silver Jackets website ([silverjackets.gatech.edu](http://silverjackets.gatech.edu)).

Kathy said the group was fortunate to learn at a meeting in January that the Associate Vice President of Human Resources at GA Tech had recently convened a group of campus leaders/managers to discuss a variety of campus perks and discounts [for retirees], such as parking, library services, the campus recreation facility, etc. and to create links that would be regularly reviewed by campus stakeholders and kept up to date. Currently, it costs retirees \$50/year for parking. In addition, the group is pursuing a retiree ID, which many other campuses already have, for those who want particular services. This is a work in progress but is a very important development benefiting Georgia Tech retirees.

### **Kennesaw State University**

Dorothy Zinsmeister reported that Kennesaw has a Steering Committee in its retirement organization that talks about things KSU retirees might be interested in and how its retiree organization might expand activities for retirees. There is no president or vice president of this Committee. One idea the group has picked up from AROHE is offering grants to retirees interested in continuing with some sort of project they are involved in or might want to be involved in with an active employee or employees. Grants are offered at a couple of institutions. They do not fund salaries, but support projects. The projects have some kind of expected outcome which the university can publicize through use of the phrase "supported by KSU" or in various publications. At the present time, the KSU group is asking for funding from the university to do this. Another group that developed a similar program provided about \$2000 - \$3,000 initially but eventually went up to \$5,000 per project. The institution where this occurred was larger than Kennesaw, however. Dorothy said the Kennesaw retiree group is "putting a toe in the water" and hopes to have applications for this grant funding by Fall. She also reported that last Friday, 66 new retirees were honored on the KSU campus. The trend on that campus is for more to retire, with no sign that this is slowing down.

Gretchen mentioned that a similar long-running program existed at Skidmore and also had grant funding available for staff. Dorothy said she was also aware of other programs at the University of Minnesota and the University of Vermont and hoped KSU will be on that list next year.

Dave said he looked forward to seeing retirees at subsequent Georgia HERO meetings, and at the AROHE meeting.

**Adjournment:** The meeting adjourned at 1:40 pm.

Respectfully submitted, Anne C. Richards, Secretary

**Appendix H**  
**Annual Reunion Meeting Agendas and Minutes**

- |    |                                      |     |
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University of West Georgia Annual Reunion  
August 11, 2018  
Sunset Hills Country Club  
Agenda

<u>Time</u>	<u>Action</u>	<u>Speaker(s)</u>
11:30 am	Social/Mingle	
12:00 pm	Welcome from ARFS President	Mitch Clifton
12:05 pm	Welcome from VP for University Advancement	Dave Fraboni
12:10 pm	Remarks from President of the University	Dr. Kyle Marrero
12:20 pm	Lunch	
1:00 pm	<u>General Membership Meeting</u> Presentation of Slate of Candidates	Mitch Clifton
	(Honorees will now be asked to take their seats at the front of the room.)	
1:10 pm	Presentation of Medallions to Honorees	Dr. Glenn Novak, Dr. Kyle Marrero, Mitch Clifton
1:35 pm	Closing Remarks	Mitch Clifton
1:40 pm	Adjourn	

UWG Association of Retired Faculty and Staff  
Annual Reunion  
Sunset Hills Country Club  
August 11, 2018  
Noon

Welcome: President Mitch Clifton opened the luncheon meeting at 12:01 p.m. and reviewed the agenda. He announced our first recipient of the Legacy Scholarship, Jake Saunders, grandson of Coordinating Council member Martha Ann Saunders. Jake was present and was recognized.

Mitch then introduced Vice President for Advancement Dave Fraboni who expressed his appreciation to the retirees and then introduced President Kyle Marrero.

President's Remarks: Dr. Marrero was involved that day in assisting students and parents who were moving in. He highlighted a number of recent achievements at the University including the following:

- Anticipated enrollment this year of 13,700-13,800 students.
- Improved graduation rates.
- Increase in the number of degrees awarded.
- Completion of the renovated Biology Building which will be dedicated in September.
- Construction of a new health center in partnership with Tanner Medical Center.
- Reduction in tuition for online courses which will result in tuition savings for 72% of the University's students.
- An ongoing capital campaign which engendered the largest gift in the history of the University.
- The new Richards College of Business building, made possible in part by a gift of \$5,000,000.

General Membership Meeting: President Mitch then moved to the nomination of officers and Coordinating Council members. The following slate was approved:

Officers:

President: Kathryn Grams (term 2018-2020)

Vice President: Linda Picklesimer (term 2018-2020)

Past President: Mitch Clifton (term 2018-2020)

Secretary: Bruce Lyon (term 2018-2020)

Treasurer: Bob Reeves (term 2018-2020)

At-Large Members of the Coordinating Council:

Jimmy Drew (term 2018-2020)

Dan Flinn (term 2017-2019)

Swain Harris (term 2017-2019)

Tom Mackel (term 2018-2020)

Melanie McClellan (term 2018-2020)

Debbie Novak (Scholarship Committee; term 2017-2019)

Gail Reid (term 2017-2019)

Anne Richards (Co-Chair, Program/Events Committee; term 2017-2019)

Martha Ann Saunders (Co-Chair, Program/Events Committee; term 2017-2019)

Karen Smith (Scholarship Committee; term 2018-2020)

Glenn Novak then presided over the presentation of medallions to fourteen new retirees, who were congratulated by Mitch Clifton and Kyle Marrero and offered the opportunity to make a few comments.

Closing Remarks: Mitch expressed appreciation to all in attendance, in particular Denice Perdue, Alison Rosborough and Kevin Hemphill in Alumni Relations and Annual Giving for their efforts in planning and organizing the luncheon.

Adjournment: Mitch adjourned the meeting at 1:13 p.m.

Bruce Lyon  
Secretary

**Appendix I**  
**Invitation Brochure**



THE ASSOCIATION OF  
RETIRED FACULTY AND STAFF

cordially invites you and a guest to a

*Reception*

honoring this year's retirees and a reunion  
for all retired faculty and staff from the  
University of West Georgia

*Saturday, August 11, 2018*

**Sunset Hills Country Club**

Social: 11:30 a.m.

Luncheon: 12:00 p.m.

*Casual Attire*

**RSVP by Thursday, August 2** to  
alumni@westga.edu, 678-839-6582,  
or alumni.westga.edu/events

There will be a \$5 registration fee for  
attendees. Please pre-register at  
alumni.westga.edu/arfs18 or 678-839-6582.

UNIVERSITY of  
West Georgia





# Retirees

Christopher M. Aanstoos, Ph.D.

Margie Almon

June Barry

Laura M. Bennett

Michelle Byrne, Ph.D.,RN

Meg Cooper, Ph.D.

Eddie Duffey

Barry C. Harwell

Daniel A. Helminiak, Ph.D.

Danny Johnson

Jeff Johnson, Ph.D.

Tina Johnson

Kathryn McWhorter

Billy W. Morgan

Sheila B. Norton

Kathryn Owens

Shelly Parker

Beverly Phillips

Bob Powell, Ph.D.

Hema Ramanathan, Ph.D.

Pricella Ann Reese

Erma Shooks

Connie S. Smith

Francesca B. Taylor

Sherry M. Borders Walls

**Appendix J**  
**Tribute Booklet**



UNIVERSITY OF WEST GEORGIA

# *Tribute to Retirees*

July 1, 2017 – June 30, 2018

**August 11, 2018**

Sponsored by the  
Association of Retired Faculty and Staff  
and the University of West Georgia Foundation

Anne C. Richards & Martha Ann Saunders (Eds.)



## **ACKNOWLEDGMENTS**

The Association of Retired Faculty and Staff (ARFS) and the University of West Georgia Foundation gratefully acknowledge the photographic contributions of Steven Broome and Xiaojuan “Yo” Christian, the invaluable assistance of Denise Robinson and Terri Bussey, and the “extra-mile” efforts of Michaela Carey, Kacy McBurnett, and other Publications and Printing staff in the production of this publication. Special thanks to Dale Duffey, Kevin Hemphill, and Denice King-Perdue for a variety of support services; to Kevin Hemphill for ARFS website management; and to Denice King for her coordination of the retiree reunion.

### **ARFS Coordinating Council Members (2017-2018)**

Mitch Clifton, (President, GA-HERO representative, USGRC voting member) Computer Science

Jimmy Drew, Publications and Printing

Dan Flinn, Campus Planning & Facilities

Kathryn Grams, School of Nursing

Swain Harris, University Police

Bruce Lyon, Student Services

Debbie Novak, Ingram Library (Scholarship Committee)

Glenn Novak (Past President), Department of Mass Communications

Linda Picklesimer, Center for Student Involvement

Bob Reeves, Physical Education

Anne C. Richards (Co-Chair Programs/Events Committee), Department of Psychology

Gail Reid, Department of Mass Communications

Jan Ruskell (Travel Program Coordinator, Scholarship Committee), Ingram Library

Martha Ann Saunders (Co-Chair, Programs/Events Committee), Department of English

Karen Smith (Treasurer), Department of Math

Dear Colleagues:

I'm pleased to have this opportunity to thank you for your service to the university and to convey my congratulations on your retirement. When we say the best and brightest Go West, we're not talking just about the students. Our faculty and staff are an integral part of who we are as a university, and I hope you are proud and excited to have contributed to its development and accomplishments.

I am very grateful for your years of commitment to the university and, most importantly, to the students we all serve. Your loyalty and passion have helped make UWG into the exciting place it is today, a place focused firmly on student success and on becoming the best comprehensive university in America - sought after as the best place to work, learn, and succeed! UWG is poised well for further greatness, and you have played a vital role in the journey that has led to its success.

Though you are retiring, you remain an important part of the UWG family. I hope you will stay in touch with us and tell us about your new adventures via social media, email, or note. We certainly plan to keep you informed about events and special initiatives, and we hope to see you on campus. Please consider participating in the Association of Retired Faculty and Staff as a way of keeping up with UWG and with news about your fellow retirees. And - if you are interested in being part of the part-time retired employee pool to help campus units during times of employee extended leave - please contact Dr. Melanie McClellan at [melmcc@westga.edu](mailto:melmcc@westga.edu).

Wherever your path may take you, I hope you carry fond memories of the University of West Georgia - and of all the amazing ways in which you helped make a positive difference in the lives and experiences of students, your colleagues, and this institution.

With warmest regards,



Dr. Kyle Marrero  
President

## The Association of Retired Faculty & Staff (ARFS)

was established in 2004 as a voluntary association of the university's retired faculty and staff who joined together for several purposes: to maintain social connections with university colleagues; foster continuous involvement between the University of West Georgia and its retired employees; support the intellectual, social, and physical well-being of retired faculty and staff; and continue to make meaningful contributions to the future of the university and to the academic community.

Membership in ARFS is free and retirees decide for themselves how much involvement they wish to have in the organization and its activities.

Each year, ARFS recognizes persons from the faculty and staff who have retired from full-time employment at the university. At this time, they receive a medallion from the university with their name, department, and years of service engraved on it. They are also included in this commemorative booklet. Recent retirees who cannot attend the reception where the booklets and medallions are presented will receive these items by mail.

Besides recognizing retirees in these ways, ARFS organizes programs featuring the national and/or international adventures of our traveling colleagues, and plans occasional participation in campus tours, off-campus trips, service projects, parades, plays, and concerts. A newsletter, called the *Rejuvenator*, is distributed quarterly to the membership. If you have suggestions about other activities you would like to see us organize, do let us know.

About six years ago, ARFS joined a national organization of retired organizations in higher education known as AROHE and, through a state subsidiary of that group (known as GA-HERO), some of us have attended meetings with retirees in higher education from all around Georgia. In these meetings, we have learned a lot about what other retiree organizations are doing. Any of you are welcome to join those who attend these meetings. Save the date: the biannual meeting of AROHE will be held in Atlanta at Emory University's Conference Center October 7-9, 2018. Those who have attended AROHE meetings in the past say it's an adventure you'll not want to miss. We hope you will consider attending.

Three years ago, the University System of Georgia created a retiree council (USGRC) to advise the Chancellor's Office and the Board of Regents on matters of consequence to retirees. The president of ARFS is our "official voting member" at this meeting, and we are also allowed a designated "alternate member" in the event our official voting member cannot make the meeting. Currently, Anne Richards is serving as the "alternate member" in order to take notes to pass along to others. Since it came into being, the USGRC has focused almost exclusively on the transition for Medicare-eligible retirees to the Aon Retiree Healthcare Exchange, but hopes to turn its attention in the future to many other issues of concern to retirees. Retirees who are approaching Medicare-eligibility have expressed a desire to talk with persons who have already transitioned from the USG healthcare plan to working with Aon. If you would be interested in sharing some of your experiences of this process with them, do let us know.

To become a member of ARFS is easy. Just contact either Kathryn Grams (kgrams@westga.edu) or Denice King-Perdue (dking@westga.edu, 678-839-6384) to let us know you want to join. If you're willing to give us an email address, we can provide you with information we learn from meetings of AROHE, GA-HERO, and the USGRC as well as about the University and what's happening in the lives of other UWG retirees. We invite you to become an active member of this organization by attending some of our meetings and annual programs, and/or just checking out the information we provide now and then.

We also hope you will take advantage of some or all of the benefits available to you as a retiree. There are a lot of them, such as a courtesy parking hang tag, eligibility for free membership to utilize all facilities in the Campus Center (secured in 2017), a copy of the current academic year's Faculty and Staff Directory (along with a listing in it if you choose), eligibility to check out books from the Ingram Library, reduced rates on West Georgia Theatre Company performances, and a 10% discount on purchases made at the University bookstore. We continue to look into the possibility of securing other benefits as well.

## **UWG Retiree Legacy Scholarship**

ARFS is pleased and proud to announce its ability to award the first ever UWG Retiree Legacy Scholarship. Thanks to all who have given so generously to the scholarship fund, \$25,000 was raised in a three year period to endow this scholarship! The initial recipient of this scholarship is **Hunter Jacob (Jake) Saunders**, a UWG senior majoring in Physical Geography who would like to pursue a career in Natural Resources or Conservation. Jake is the grandson of Dr. Martha Ann Saunders, retired English Professor from UWG.

### **For Future Applicants:**

Students may apply by going to the University of West Georgia Scholarship Portal (<http://www.westga.edu/scholarships>) 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. Please contact the Office of Undergraduate Admissions (at [admiss@westga.edu](mailto:admiss@westga.edu)) with any questions.

### **Eligibility Criteria:**

- \* Recipients will be full-time graduate or undergraduate students who are retirees of the institution or who are direct descendants of 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 a minimum cumulative GPA of 2.5, with preference given to applicants who have a higher GPA.
- \* Preference will be given to applicants with a demonstrated financial need as determined by the UWG Financial Aid Office.



# Retired Faculty & Staff Tribute Booklet

July 1, 2017 – June 30, 2018

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*Note: If you are aware of retirees who have been left out of this booklet, please let us know so we can recognize their service in a subsequent year.*

# Christopher M. Aanstoos, Ph.D.

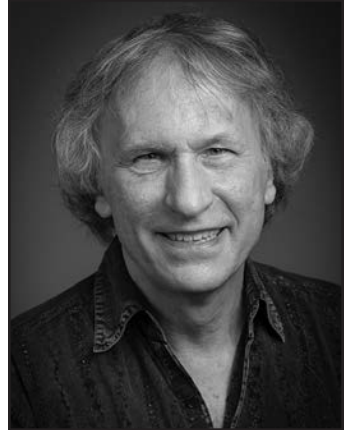
**Position held:** Professor

**Department:** Psychology

**Years of Service:** 1982-2018

## **Tribute Statement:**

Chris Aanstoos served as a professor and member of the faculty in the Department of Psychology for 36 years, where he taught undergraduate and graduate courses, including the required senior seminar for psychology majors and the core required courses for the M.A. and Ph.D. programs in Psychology. He also served a year as interim Chair of the Department.



Chris was active in faculty governance, including several terms as a member of the Faculty Senate. During this time, he was the Faculty Secretary and he chaired the Rules Committee when it rewrote USG policies and procedures in the *Faculty Handbook*. He also chaired the committee that wrote the By-laws for the inaugural College of Social Sciences.

He was active in scholarly organizations in psychology; he served as a member of the executive boards of two divisions in the American Psychological Association (APA), was elected President of its Division (32) of Humanistic Psychology, and also served Division 32 as the editor of its journal, *The Humanistic Psychologist*. He was awarded Fellow status by the APA.

Chris was active in research and his record of professional publications included more than a hundred articles, chapters and books. He also presented more than a hundred papers at professional conferences.

*[Jeff Reber, Ph.D., Chair, Department of Psychology, UWG]*

## **Hobbies/Plans for Retirement:**

In retirement, Chris plans to travel (to Iceland in particular), write for a general audience (as opposed to continuing with specialized, professional writing), and to spend time with those he loves.



# Margie Almon

**Position held:** Custodian Associate

**Department:** Campus Planning & Facilities/  
Custodial Services

**Years of Service:** 2001-2018

## **Tribute Statement:**

I have had the pleasure of working with Margie Almon at UWG for the past 17 years. She worked in the Pafford Building for most of that time and was there before the elevator was installed. Margie worked closely with the occupants of the building and was ready for all those last-minute donor parties as well. She was a great employee, always on time and willing to do whatever it took to get the job done. She has a work ethic that is hard to find nowadays. She hardly ever called to say she couldn't make it to work and willingly helped her fellow employees succeed at their tasks. She really made my job easy. She also entertained us all by keeping us guessing as to what hair style she would have on any given day. And she impressed us with the sharp creases she maintained in her uniform and, of course, her color-coordinated accessories - right down to her nail polish.

On a personal note, Margie can always be seen riding a beautiful horse in the 4th of July parade. She and her husband, Buck, have a farm with several horses. Both of their daughters attended UWG and also worked here. Margie's favorite pastime is traveling. If she is not on a boat to the Bahamas, Mexico, or the Caribbean, she is at her home-away-from-home in Hilton Head Island. Now that she is retired, she can spend all her time with the people and things she loves: family, fashion, friends, travel, and God. Happy Retirement, Margie!!!!!!!

*[Kathryn Owens, Custodian Superintendent, Campus Planning & Facilities/Custodial Services, UWG]*

## **Hobbies/Plans for Retirement:**

In her retirement, Margie plans to travel, get to do things on her "bucket list," and make a difference in others' lives.



## June Barry

**Position(s) held:** Senior Secretary, Staff Assistant, Departmental Assistant, Departmental Associate

**Department(s):** Early Childhood; Early Childhood Education & Reading; Early Childhood, Elementary and Reading Education; Curriculum & Instruction; Educational Innovation; Educational Technology & Foundations; Leadership & Instruction; Sport Management, Wellness, & Physical Education

**Years of Service:** 1985-2017



### **Tribute Statement:**

The phrase “salt of the earth” (first credited to Jesus and later popularized by Chaucer) honors the value of this commodity to humans. And it captures well for me what June Barry meant to so many throughout her years at UWG. Like salt in our food, that we rarely appreciate until it isn’t there any more, regardless of whatever she was living through, each day June brought smiles to our faces and peace to our busy lives as she thought of things we needed before we even realized we needed them.

As a preservative, salt guards and protects from ruin or harm. Similarly, June was our first line of defense. She would warn us of angry students headed our way, or ward off problems to prevent our being bothered by them. She preserved our traditions, be they routine or something more celebratory. Salt enriches bland food, adding value and enjoyment to the ordinary. In this vein, June has been extraordinary. Even when completing tasks we loved to avoid (e.g., need I say Peoplesoft?), she made the work enjoyable, or at least less painful. She was both a necessary ingredient and that which turned the mundane into something to savor.

Being the “salt of the earth” also implies usefulness. June was that, and more. In my view, her value is closer to that of jewels than to that of spice. She knew rules, procedures, and protocols. More importantly, she knew how to circumvent them. She had a connection in every unit on campus that could “grease the wheels” of the slow grind of administrivia. If you needed to get something done, you turned to June. But June was also the spice of life. Like decorations that make our space more beautiful, joy that we understand only after sorrow, or the dessert that follows a great meal, June is the “essence” we are definitely going to miss.

*[Judy Butler, Ph.D., Professor, Secondary Education, College of Education, UWG]*

### **Hobbies/Plans for Retirement:**

June is putting her considerable energy and enthusiasm into her retirement and is happy about being able to do her shopping when stores aren’t so busy or crowded. She is spending more time with family and friends, attending a LOT of musical programs and senior dances (where she especially enjoys line-dancing), doing a variety of needlecraft projects, and participating in several wellness/fitness activities.

## Laura M. Bennett (BS, Criminology '16)

**Position held:** Lieutenant

**Department:** University Police

**Years of Service:** 1989-2017

### **Tribute Statement:**

Laura M. Bennett started her law enforcement career at the University of West Georgia as a security guard on August 19, 1989. Since that time she diligently and faithfully worked her way up through the ranks to become a respected leader in the University of West Georgia Police Department. She always put victims and the community she served first. I know Laura as a consummate professional who knows her craft well. Laura always pays attention to the details of her cases, an attribute which separates great cops from the rest of those serving in law enforcement.



Among many accomplishments Laura had during her tenure at UWG, the most important was completing her Bachelor's at UWG, her internship with the Federal Bureau of Investigation in Washington, D.C., and the Southern Police Institute's Administrative Officers Course at the University of Louisville. Currently, Laura is finishing her Master's degree at the Georgia Association Chief of Police Command College at Columbus State University. Of all the accolades to her credit, however, perhaps the accomplishment of which she is most proud is being a mother of two children and grandmother of three, soon to be four, grandchildren. I recall many times when Laura and I would discuss our children's adventures over coffee.

In sum, Laura has achieved the best life has to offer: a respected career and a model family life. She will always be missed at the University of West Georgia.

*[G.E. "Ned" Watson, Ph.D., Deputy Chief of Police, University Police, UWG]*

### **Hobbies/Plans for Retirement:**

Although retired from UWG, Laura is now a Major in the Police Department at Columbus State University. In addition to her responsibilities in this new position, she is enjoying time with family (including her grandchildren) in her retirement from UWG.

## Susan R. Boes, Ph.D.

**Position held:** Professor

**Department:** Communication Sciences &  
Professional Counseling

**Years of Service:** 1995-2017

### **Tribute Statement:**

Dr. Susan Boes retired as a long-time counselor educator from the College of Education in July, 2017. During her 22 years in the College of Education at UWG she demonstrated exemplary dedication to pursuing excellence in the counselor education profession. Her career spanned the university's progression from West Georgia College to the State University of West Georgia, and finally to the University of West Georgia.



Dr. Boes' contributions to the University, the College, and the Department of Communication Sciences were many. She played a significant role in the College being awarded the "Transforming School Counseling" grant. She also helped develop the foundation for the initial accreditation by CACREP (the Council for Accreditation of Counseling & Related Educational Programs, which is the gold standard for accrediting counselor education programs), for 2 CACREP re-accreditation initiatives, and for several re-accreditations for the College's advanced counseling programs by the National Council for Accreditation of Teacher Education (NCATE) and the Southern Association of Colleges and Schools (SACS).

During her years at UWG, Dr. Boes focused her professional efforts on mentoring both students and colleagues, which resulted in numerous collaborative presentations at professional conferences. She supported the publication of 15 professional research journal articles in conjunction with her M.Ed., Ed.S. and doctoral students, as well as with other faculty colleagues. These professional activities established key connections between her academic effectiveness and practical applications by providing counselor education knowledge, skills, and awareness for both school and clinical mental health counselors-in-training to prepare them for professional counseling careers.

*[Mark Parrish, Chair, Department of Communication Sciences & Professional Counseling, UWG]*

### **Hobbies/Plans for Retirement:**

Susan decided to settle into her retirement for a year by gardening, reading, and becoming involved in reading groups through her local library before volunteering in some service-oriented capacity. Now retired for over a year, she's looking into the possibility of having her dog certified as an emotional support/therapy dog that can accompany her on visits to older persons living in retirement homes.

## Michelle Byrne, Ph.D., R.N.

**Position(s) held:** Professor

**Department:** Nursing

**Years of Service:** 2013-2017

[Hired 2004 at University of North Georgia]

### **Tribute Statement:**

Dr. Michelle Byrne joined the faculty in the School of Nursing in 2013 as a professor who already possessed an impressive body of work as a nurse academician. Dr. Byrne had been contributing to the Nursing field through dissemination of new and applied knowledge in high impact professional journals and prestigious national and international conferences since 1986. Her service to the profession includes a variety of noteworthy contributions. She served two terms on the National League for Nursing's Certified Nurse Education Commission, the group responsible for certification of nurse educators, and she is a member of the Editorial Board for *Nursing Education Perspectives*, a top-tier journal in nursing education. Her professional background is in perioperative nursing, and she is an active member of the American Association of periOperative Nurses (AORN) where she served as a member of the AORN Journal editorial board for many years.

Her professional honors are numerous. She was the National Academic Perioperative Educator Award winner for AORN in 2003 and also received the Georgia March of Dimes Nurse Educator of the Year award in 2006. In her 4 years at UWG, Dr. Byrne was instrumental in the growth of the Ed.D. program in Nursing Education from the admission of the first class and is recognized as an excellent online instructor. She has chaired many successful dissertation committees and is considered an active mentor of students and junior faculty. Her colleagues at UWG have benefited greatly from her "lead from behind the scenes" style of leadership. Under her tutelage, the School of Nursing has a high percentage of Certified Nurse Educators. She will be sorely missed as a member of the full-time faculty in the School of Nursing.

*[Jennifer Schuessler, Dean, School of Nursing, UWG]*

### **Hobbies/Plans for Retirement**

Although Michelle wants to travel, she also plans to continue working with UWG doctoral students online and doing consulting regarding nursing curricula and medical/legal issues in nursing.



## Meg Cooper, Ph.D.

**Position held:** Associate Professor

**Department:** Special Education

**Years of Service:** 1990-2017

### **Tribute Statement:**

For 27 years Dr. Meg Cooper has been the heart of the Special Education Department at UWG. As many others came and went, she was the constant presence in the department, the reliquary of knowledge for all questions regarding history of the department, teacher certification, and accreditation.

With a primary interest in severe/multiple disabilities, Dr. Cooper coordinated undergraduate and graduate programs while also teaching classes in other areas of special education. Her graduates were sought after and hired by school systems in Atlanta and surrounding areas. One personnel director stated, “. . . if teachers were prepared by Dr. Cooper, you knew they were the best for your students.”

Prior to coming to UWG, Dr. Cooper taught for several other universities (e.g., Vanderbilt, Alabama, Auburn, etc.). She was an expert on autism before others began discussing the topic and was involved with programs and organizations addressing it in over 30 states and at the national level. She assisted both school personnel and parents of students with disabilities, particularly with legal issues.

Dr. Cooper is the ultimate professional when it comes to mentoring new faculty, ensuring student success and excellence, and unselfishly sharing her knowledge and skills with all who are willing to learn. And, although she has “officially” retired, she continues to educate special education students.

*[Nancy Ellen Pollard]*

### **Hobbies/Plans for Retirement:**

Meg says she intends to do more sleeping in retirement than she found time for when working full-time. She will also be continuing to contribute to the field of Special Education through teaching 1-2 courses each semester. In addition, she has plans for traveling with family and taking on various projects.



## **Eddie Duffey (BS, Parks & Recreation Management '77)**

**Position held:** Senior Associate Athletic Director

**Department:** Athletics

**Years of Service:** 2007-2017

### **Tribute Statement:**

The University of West Georgia and its athletic program have had no more passionate servant than Eddie Duffey. For over a decade Duffey served as UWG's senior associate athletic director, and his impact was overwhelming.

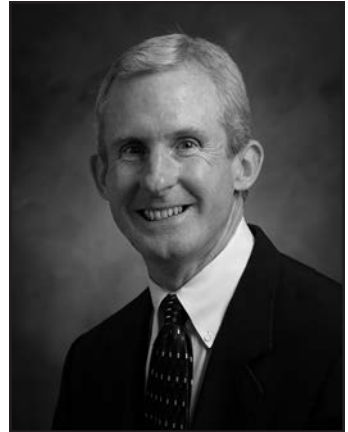
Duffey joined the athletic staff in 2007. Within his first two years, many UWG teams moved into new, exciting facilities, including the Coliseum and University Stadium. With those moves there were both major opportunities and challenges for UWG in the areas of event and venue management, operations, and the creation of a top quality game-day atmosphere. Eddie is credited with "writing the book" on innovative game day management. His ability to bring together many constituencies - alumni, students, and the entire university community - has been the catalyst in UWG's creation of a game day atmosphere that ranks among the best in the nation.

Eddie also draws praise for his leadership in the expansion of the Corporate Partner program for UWG Athletics. Under his guidance, the program has grown from a handful of businesses to the current list of close to 100 corporate entities that actively support the West Georgia program. For his efforts Duffey is being honored in September of 2018 as an inductee into the University of West Georgia Athletic Hall of Fame.

*[Mitch Gray, Director, Sports Information, UWG]*

### **Hobbies/Plans for Retirement:**

In his retirement, Eddie plans to become more a part of his children's and grandchildren's lives. He will also serve as Director of Fitness at City Station Fitness in the new City Station community center project of the Southern Hills Christian Church.



## Daniel A. Helminiak, Ph.D., Ph.D.

**Position(s) held:** (Adjunct, 1999-2000), Professor

**Department:** Psychology

**Years of Service:** 1995-1997, 1999-2018

### **Tribute Statement:**

Daniel brought an unparalleled background of educational experience and professional expertise to the department of Psychology. He is conversant in six foreign languages (French, German, Italian, Koine Greek, Latin, and Spanish). He served 27 years as a Roman Catholic priest, earned a Ph.D. in Theology (Boston College/Andover Newton Theological School), became a pastoral counselor and did extensive work in the mental health field before earning a second Ph.D. in Educational Psychology (University of Texas, Austin) and joining the faculty at UWG. He later became licensed as a Professional Counselor in Georgia.



A student of and student-assistant to Bernard Lonergan, the pre-eminent Canadian philosopher, theologian, and economist, Daniel has sought to convey to new generations, and in varied ways, the wisdom of Lonergan's legacy. Grounded in this perspective, Daniel has developed a fully psychological theory of spirituality. He has also served in significant human services positions over the course of his career and has written extensively, articulately, and memorably in both professional and popular media on such topics as spirituality, sexuality, religion, meditation, psychotherapy, health/well-being, and the ways in which such issues intersect. He has taught a wide range of courses for the Department on these and related topics.

One of his books, *What the Bible Really Says About Homosexuality*, has sold over 120,000 copies and has been translated into 7 languages. Sought after as a distinguished author, editor, and presenter for myriad conferences, workshops, retreats, panel discussions, symposia and dialogues, Daniel has been recognized for his scholarly writings and compelling contributions to public discourse via such honors as election as a Fellow of the American Psychological Association (2011), and receipt of the Outstanding Service and Witness Award, Dignity/USA (1997).

*[Anne C. Richards, Ed.D., Professor Emerita, Department of Psychology, UWG]*

### **Hobbies/Plans for Retirement:**

Daniel will be moving back to Pittsburgh, PA to live in the family home where he grew up. He expects to be more of an activist on issues of sex and spirituality, and also looks forward to the opportunities retirement provides to spend more time playing music and enjoying life in the city of Pittsburgh.



# Danny Johnson

**Position held:** Electronics Technician, Intermediate

**Department:** Campus Planning and Facilities/  
Maintenance, Electrical Shop

**Years of Service:** 1983-2018

## **Tribute Statement:**

Danny and I worked together, day in and day out, for over 30 years. He is a good fellow, the kind of person you really wanted to know, and I thought of him as a brother. Each of us helped and learned from the other. Almost everything we did while employed at UWG was work done in the background. Most of the time, folks didn't know we were around until something went wrong. They knew us after we'd been there, though, when whatever got worn out or didn't function right was fixed. Whatever the emergency or the cause of equipment not working, Danny just considered it part of the job, and would help in any way he could to get things back in working order.

*[Steve Arrington, retired Electrical Technician, Intermediate, Campus Planning and Facilities/Maintenance, Electrical Shop, UWG]*

Danny is the best friend the university ever had. They just don't make them like him anymore. He handled fire alarms, card access, and all the sound equipment for home football and basketball games, graduations, and other special events (e.g., orientation) from 1983-2018. If fire alarms went off in the middle of the night or were giving the residence halls trouble in any way, he'd get up and come to campus to ensure they were working properly. He took his job seriously. He was the kind of good man and irreplaceable employee you hate to see go. He's also a real good farmer and a good cook.

*[James Spake, retired Maintenance Technician, Campus Planning and Facilities/Maintenance, UWG]*

**Hobbies/Plans for Retirement:** In his retirement, Danny plans to take care of his mother, ride motorcycles, and go fishing more often.



## Jeff Johnson, Ph.D.

**Position held:** Associate Professor

**Department:** Sport Management, Wellness, & Physical Education

**Years of Service:** 2004-2018

### **Tribute Statement:**

How does one sum up such an accomplished career in just a few sentences? The Department of Sport Management, Wellness, and Physical Education and the College of Education congratulate Jeff on his retirement from UWG. While all of us here will miss him, he certainly deserves his retirement. His hard work and diligence greatly benefited not only this University but its students as well.

We are grateful for his dedication to student success and learning. We thank him for his endless patience, motivation, and persistence. We thank him for always being a springboard to listen and to help guide new faculty. Most importantly, we appreciate him for showing us all how to treat others fairly and how to lead and teach with patience and respect. We can all agree with his students who consistently reminded us that “Dr. J is so awesome.”

There is no point to count the years. They are not important. Important are the things he did, the lives he touched, and the moments that were shared along the way. It has always been our pleasure to work with Jeff. So, while we are saddened to see him go, we are confident that he will find the same success and happiness in retirement that he experienced during his time here at UWG.

We wish him the best in his future endeavors. Retirement will surely offer him many new opportunities, which we know he will embrace wholeheartedly. We hope he will keep in touch, visit often, and continue to be well in his retirement.

*[Bridgette A. Stewart, M.Ed., Senior Lecturer, Health & Community Wellness Program Coordinator, Department of Sport Management, Wellness & Physical Education, UWG]*

### **Hobbies/Plans for Retirement:**

Having acquired an inherited condition which has led to continuing physical deterioration, Jeff doesn't yet know how he will fare over the long-term. Consequently, he plans on figuring out his retirement options as time goes by when he is better able to determine just what he can accomplish and enjoy.



# Tina Johnson

**Position held:** Administrative Support-Senior

**Department:** Biology

**Years of Service:** 1988-2018

## **Tribute Statement:**

Tina Johnson was the Biology Department secretary for 30 years, including the last 25 years of my 40 years as a Biology Professor at UWG. Tina served and survived six department chairs, I being one of them. If she had not been the secretary when I was asked to be chair, I doubt I would have agreed to take the job. In my opinion, she is the main reason the department has been successful in fulfilling its mission. I never had to ask her more than once to do something. And, most of the time when I asked her to take care of something, she would say, "I already did that." Besides handling the budget, ordering supplies and equipment (a huge job), arranging for equipment to be maintained or repaired, and all the other items on her plate, she organized department luncheons and parties. Because she is such a super-organized person, she did a very difficult job extremely well and on time. No wonder she was honored as the Employee of the Year in 2002. She will be missed!



*[Carl Quertermus, Ph.D., Professor Emeritus of Biology, UWG]*

Mrs. Tina Johnson served the department of Biology continuously for 30 years as an integral component in the administration of the mission and vision of the department. Her service spanned the growth of the Biology department from a faculty of 10 to over 24 and 1000+ undergraduate Biology majors; the change of institutional name and mission (from West Georgia College to the State University of West Georgia to the University of West Georgia); and the relocation of Biology to and from temporary office space during an 18-month renovation. Adopting Biology as her second family, Tina sustained, trouble-shot, listened, scheduled, drove, purchased, and repaired/fixed all things. Simply put, Tina has been the matrix that binds the vast diversity typical of a large and extended family. Whether an undergraduate/graduate student, instructor/faculty, vendor/service provider, parent, visitor, or other, Tina nurtured the hopes, dreams, and aspirations of all while keeping every component of the vast machine we call Biology running like a finely tuned Mustang/Yamaha. Because we recognize that it will be difficult to find someone who can successfully handle all that Tina (formerly Johnson) Nixon did, upon her retirement it has been decided that her responsibilities will be divided among two individuals, both holding administrative assistant senior positions.

*[Christopher Tabit, Chair, Department of Biology, UWG]*

## **Hobbies/Plans for Retirement:**

Tina has recently married and is now known as Tina Nixon. In her retirement, she and her husband plan to do a lot of traveling. She has only been to a few states thus far, but is hoping to visit all 50 of them over time.

# Kathryn McWhorter

**Position(s) held:** Departmental Assistant, Senior Secretary, Building Manager, Asset Management - Inventory Clerk

**Department(s):** Continuing Education (1980-1983), Career Services (1985-1988), Educational Leadership (1992-1996), Physical Education/Recreation (1996-2009), Office of Controller/Accounting & Asset Management (2009-2018)

**Years of Service:** 1980-1983, 1985-1988, 1992-2018.



## **Tribute Statement:**

Kathryn worked in several UWG departments (Continuing Education, Career Services, Educational Leadership, and Physical Education/Recreation) before moving to Asset Management in 2009. She worked in Asset Management from 2009 until retiring in 2018. In Kathryn's time in Asset Management she became known as the subject matter expert for Surplus. Kathryn was very good at following Institutional Guidelines and Procedures, bringing about valued consistency in her department. Kathryn's humor put people at ease resulting in many lifelong relationships around campus as well as with the Department of Administrative Services (DOAS) and UWG customers.

All who know Kathryn know how much she loves her family. Beyond this, Kathryn's love for family spilled over to FWS (student workers). Kathryn was firm with students - teaching them many things, including how to have a good work ethic - while loving them like her own. Because of the meaningful relationships she built with students, they routinely return to see Kathryn long after they have graduated.

Whatever Kathryn does in retirement, she will be equally successful in the next chapter of her life because she has always done well in all her endeavors.

*[George Parmer, Manager of Asset Management, Office of the Controller, UWG]*

## **Hobbies/Plans for Retirement:**

Kathryn is staying very busy in her retirement. In addition to spending more time with family (including three grandchildren), she and her husband enjoy traveling and camping. They also love to cook, do art work (sketching and painting) and are avid gardeners. For about 14 years, they have also had the responsibility (on a part-time basis) for doing the cleaning at their church.

## Billy W. Morgan

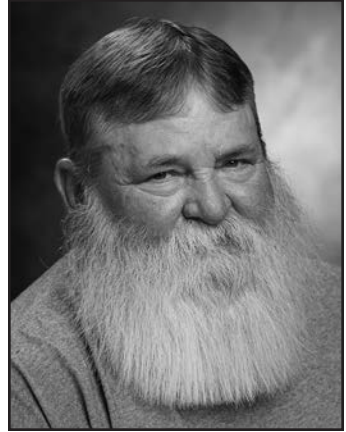
**Position(s) held:** Grounds Foreman

**Department:** Campus Planning and Facilities/  
Landscape and Grounds

**Years of Service:** : 1999-2018

### **Tribute Statement:**

Billy Wayne Morgan was a member of the grounds maintenance team at the University of West Georgia for eighteen years. With his engaging personality and trademark beard, the man affectionately known as Santa Claus was a fixture on campus. Everyone who had the pleasure of meeting him remembers him fondly. Billy Wayne enjoyed the work he did at UWG and always had a smile and a pleasant word for those he met on campus.



Billy Wayne's presence has been sorely missed within the grounds department since the day he retired. Due in large part to his efforts, the UWG campus has long been considered one of the most attractive of all campuses in the University System of Georgia. All who had the pleasure of working with Billy Wayne throughout the years wish him and his family nothing but the best as he enjoys his well-deserved retirement years.

### **Hobbies/Plans for Retirement:**

In his retirement, Billy says he's begun "taking it easy" some, but hasn't "slacked off much." He's been working around the house, and he and his wife, Dana, plan to spend time at their property near Ranburne, AL where Billy Wayne will concentrate on his passions of vegetable gardening and following Alabama Crimson Tide football.

*[Marshall Lott, Grounds Maintenance Superintendent, Campus Planning and Facilities/  
Landscape & Grounds, UWG]*

# Sheila B. Norton

**Position held:** Custodian - Associate

**Department:** Campus Planning and Facilities/  
Custodial Services

**Years of Service:** 2002-2017

## **Tribute Statement:**

Sheila Norton was a faithful, conscientious, dependable, and all-around good worker. Whatever the situation or the assignment, she had an upbeat, “can-do,” “we gotta-do-what-we-gotta-do” attitude about handling jobs she was asked or expected to do.

She worked primarily at the Oaks where she had a great relationship with the students. She became a team leader because she knew what to do and what it took to get a job done well.

When it was snowing out, she was the only employee who called in to ask if employees were needed to come in to work. She always did her job without grumbling or complaining, and always tried to do her best to abide by college rules, regulations, and requirements. She graciously assisted students on move-in day and could be counted on to come in to work when emergencies occurred and/or when help was needed, including on a weekend.

I definitely miss her capable and helpful presence on the campus.

*[Howard Winters, Custodian Superintendent, Campus Planning and Facilities, UWG]*

## **Hobbies/Plans for Retirement:**

Sheila is very much enjoying the opportunities retirement provides to do what she wants to do when she wants to do it. She says that if she wants to sit, she sits. If she wants to work in her garden (where she is growing mostly vegetables), she does this. If she wants to go out, she goes out.



# Kathryn Owens

**Position held:** Custodian - Superintendent

**Department:** Campus Planning and Facilities/  
Custodial Services

**Years of Service:** 1995-2018

## **Tribute Statement:**

Twenty-two years ago, Kitty started working for UWG in Facilities and Grounds with the 3rd shift floor crew, stripping, waxing, and buffing floors. It soon became evident that her skills were superior to others, not just in floor care, but also in leadership, training, and overall knowledge about custodial care. As a supervisor, Kitty set the bar for the custodial department.



Ms. Kathryn Owens has made an indelible mark on UWG, with a legacy that not only showcases her knowledge and dedication, but also her genuine caring for her employees, past and present. She was always there to help her employees with gas money so they could get back to work, or money for groceries until the next pay check, and she has taken up numerous collections for employees who needed help with funeral arrangements.

Over the years, she has taught and mentored me, not only as a work colleague, but also as a friend. It is now time for her to rest, relax, and enjoy life. I will always cherish our working relationship, and now look forward to expanding our friendship.

*[Theresa Jablecki-Kriel, former Assistant Director, Facilities and Grounds Administration, Campus Planning & Facilities Administration, UWG]*

## **Hobbies/Plans for Retirement:**

Kitty plans to enjoy life more in her retirement while taking care of her husband who has been disabled for many years. Among other things, she will be hanging out with him and bird-watching (especially hummingbirds).

# Shelly Parker

**Position(s) held:** P-Card Administrator, Accounts Payable Clerk, Director

**Department(s):** Business and Finance/Purchasing Services, Student Aid, Accounts Payable, Purchasing

**Years of Service:** 1988-2017

## **Tribute Statement:**

Shelly Parker began her employment at West Georgia College in 1988, working in Student Aid. She spent the majority of her 29 year career in Purchasing Services, initially in Accounts Payable and then in a variety of purchasing roles as her career advanced. Her willingness to take on additional responsibilities led her to wear many hats of responsibility over time. Shelly started when vouchers were hand-written and 5 Part Purchase Orders (PO's) were typed up on a typewriter. She added P-Card Administrator duties to her areas of expertise, and soon moved into the role of Assistant Director of Purchasing.

Shelly was the driving force behind UWG's transition to ePro, the electronic catalogue and procurement system. She worked with counterparts at UWG to develop a pilot team to test utilization of the system and implemented a year-long roll-out of the program. Shelly was widely known throughout the University System of Georgia for her knowledge and wisdom regarding ePro and made UWG an inaugural success story. She was promoted to Director of Purchasing in 2015.

Shelly was warmly regarded across campus as a result of her laid back personality and characteristic antics. To ensure that her co-workers knew how much she appreciated them, she enjoyed involving them in occasional pranks. Whether it was covering a co-worker's office in tin foil or turning a vacationing co-worker's office upside down, she had a special way to make sure you knew how valued you were. Shelly is greatly missed by the campus community and her absence is felt.

The UWG family wishes her all the best as she enjoys a well-deserved retirement.

*[Lisa Elliott Little, Director, Purchasing Services, UWG]*

## **Hobbies/Plans for Retirement:**

In her retirement, Shelly plans to spend more time with grandchildren, while doing more traveling and gardening.





# Beverly Phillips

**Position held:** Groundskeeper - Intermediate

**Department:** Campus Planning and Facilities/  
Landscape and Grounds

**Years of Service:** 2004-2017

## **Tribute Statement:**

Beverly is a caring person who focuses on the welfare of others both at home and at work. She made sure that her mother, who lives next door, was well taken care of and did not go unattended. Beverly prepared food for her, kept house for her, took her to doctor's appointments and to church every Sunday.



Beverly displayed the same dedication to the care of her children and her grandchildren. She often would be that extra babysitter for the family or the one who picked up the grandchildren at daycare or after school. She also took them to appointments, and more. The highlight of her year was her family vacations with her children and grandchildren.

Beverly brought this same love and caring to our work place at UWG. She cared about her work and took pride in doing the best job possible. She also genuinely cared about the families of her co-workers. She took care of us at work as if we were part of her family. She made our workplace feel like a family. Beverly would bake cakes for our birthdays and special occasions; she would often mend or hem staff uniforms; she liked to make ice cream for the crew; and she would always want to know how our families were doing and would call our children by name when she asked about them.

Beverly is blessed with a green thumb, which showed in the beautiful plantings around campus that she personally cared for. She was known for the lovely flower arrangements she provided for events all over campus, sometimes cutting flowers from her own garden or even from the side of the road on her way into work.

Beverly Phillips led by example during her time at UWG. She believed in hard work, accountability, friendly service, and honest relationships. She made a lasting impression on those of us who were fortunate enough to have worked with her.

*[James Hembree, Landscape Superintendent, Campus Planning and Facilities/Landscape and Grounds, UWG]*

## **Hobbies/Plans for Retirement:**

Beverly says she enjoys "doing whatever I want to," in retirement. She also has "plenty to do" on a daily basis, including looking after her elderly mother and her five grandchildren. And she still finds time for gardening and doing alterations.

## Bob Powell, Ph.D.

**Position(s) Held:** Professor and Chair Emeritus,  
Director of the Observatory Emeritus

**Department:** Physics

**Years of Service:** 1967-2017

### **Tribute Statement:**

Over the course of his 50 and 1/2 years of service to UWG, Dr. Bob Powell has been a titan of physics education. One cannot go into the West Georgia region without meeting his former students, all of whom are grateful for what he taught them and eager to share stories from his many courses. Others tell of time spent at the observatory, which he had built in 1979 and served as director of until his retirement in 2017. For years he directed the West Georgia Regional Science and Engineering Fair, encouraging the development of young, inquiring, scientific minds. Local teachers well know his summer workshops, aimed at helping to improve their understanding of physics and increase their effectiveness as educators. He also served as the faculty advisor for the Phi Kappa chapter of the Chi Omega sorority.

In such a short space, it's impossible to sum up Bob's noteworthy accomplishments, all his service, and the many ways he will be missed at UWG as he moves on to the next chapter in his life. His legacy and greatest professional achievement are the multitude of students and peers whose lives he has directly and indirectly touched. He is the embodiment of the core values of UWG: a commitment to academic excellence, a lifetime of service to the community at large, and a willingness to care for each student individually.

*[Ben Jenkins, Sr. Lab Coordinator, Associate Director of the UWG Observatory, Director of the West Georgia Regional Science and Engineering Fair, Boyd Building manager, UWG]*

### **Hobbies/Plans for Retirement:**

Although Dr. Powell is retiring, when interviewed for this booklet he was cleaning out his long-time office and moving to a smaller space on campus in which he will do "various professional things" (including work related to a grant he recently secured). He also plans to spend more time interacting with his children and grandchildren and do some traveling, including visiting some Civil War battlegrounds.



# Hema Ramanathan, Ph.D.

**Position(s) held:** Associate Professor

**Department(s):** Curriculum & Instruction (English as a Second Language), Literacy and Special Education

**Years of Service:** 2005-2017

## **Tribute Statement:**

After traveling extensively while teaching and researching in such countries as Indonesia, Malaysia, the United Kingdom, and Pakistan, Dr. Ramanathan brought her international experience, research, and educational expertise to the College of Education at UWG, which had a mission at that time to prepare educators and leaders for a global society. Dr. Ramanathan taught doctoral courses in the Ed.D. program in School Improvement (EDSI), a master's level course in the English as a Second Language endorsement program, and undergraduate EDUC and ECED courses. Working with EDSI students was a special passion of hers. She served as a dissertation Chair or Committee member on 18 dissertation committees at UWG. At the time of her retirement, this was the largest number for any faculty member in the College of Education.

Dr. Ramanathan served on and continues to serve on numerous committees and boards of professional education organizations. She completed over 35 publications, including two chapters and two books, and gave over 100 presentations at international, national, and regional professional conferences. Among the special honors she received was selection as a Fulbright-Nehru Senior Research Scholar. In this role, she helped administrators and teachers in private schools in India plan and implement policies and practices to maintain high academic standards while successfully assimilating students into their schools from economically weaker and socially disadvantaged sections of society.

No matter the level of course she was assigned, her high standards and international views of education were shared with her students in impactful and sometimes life-changing ways. Her presence on our campus left an indelible impression on students and colleagues, deepening their understanding of the role of language, culture, and personal bias in school settings and enriching their lives in magnificent and unexpected ways. Without a doubt, her humor, intelligence, sophistication, and savoir faire will be sorely missed.

## **Hobbies/Plans for Retirement:**

In her "retirement," Hema continues to serve as a consultant to persons in leadership positions in public schools in India, has been editing and coauthoring a series of textbooks for teaching English, and does volunteer work teaching conversational English to people from disadvantaged sectors of society. Clearly, she hasn't slowed down one bit in her commitment to supporting the educational endeavors of teachers, students, and school administrators both in the United States and abroad.

*[Jill Drake, Ed.D., Professor of Early Childhood & Elementary Education and Chair, Department of Early Childhood Through Secondary Education (ESE), UWG]*



# Pricella Ann Reese

**Position held:** Custodian - Associate

**Department:** Campus Planning & Facilities/  
Custodial Services

**Years of Service:** 2007-2017

## **Tribute Statement:**

Pricella handled custodial clean-up operations in the Boyd building and at Publications and Printing for the past ten years. She was always “into her work” and “didn’t let anything stop her from doing her job.”

She was not only appreciated for the quality of her work, but for her good-hearted, sweet, and thoughtful nature. She was a pleasure to be around and was well-liked, well-respected, and admired by her co-workers, other campus employees, and by students as well. Students often sought out her advice and counsel regarding matters of consequence to their personal and religious lives as they found her a person of wisdom and understanding.

In addition to the above, Pricella serves in a leadership role among the ushers in her church, sings in the choir, and assists with clean-up at her church. She also has considerable artistic ability that has enabled her to design creative decorations for various social events over the years.

## **Hobbies/Plans for Retirement:**

Since her retirement, Pricella has enjoyed doing chores and fixing up her house with her husband, spending more time in church, checking in on her 101-year-old mother, assisting her wheelchair-bound sister-in-law with several errands, and looking after her three-year-old granddaughter. In general she says she “keeps [herself] going” and is “staying busy.”

*[Linda Henson, Custodian-Associate, UWG Campus Planning and Facilities/Custodial Services]*



# Erma Shooks

**Position held:** Senior Departmental Assistant

**Department:** Institutional Effectiveness & Assessment (formerly Budget & Research Services, Institutional Research & Planning, Planning and Assessment)

**Years of Service:** 1987-2018

## **Tribute Statement:**

Following a family tradition of working at UWG (her mother, sister and a cousin have all had positions on campus), Mrs. Erma Shooks was hired in 1987 as secretary for the Office of Budget & Research Services. Serving for over 30 years, Erma has witnessed and experienced many changes here at UWG. Interestingly, Erma learned during her tenure that many things come in threes, such as institutional name changes, presidential appointments, and decades. With mixed emotions, she has decided to take all of her considerable institutional knowledge with her and leave for a life of leisure.

Besides wrestling with the budget, Erma played an integral role in the production of the annual *Fact Book*, all while assisting colleagues with University compliance with the Georgia Open Records Act. In this vein, she recently completed the Records Professional Certification through the Georgia Records Association. Additionally, Erma used her institutional knowledge to champion the rights of all UWG employees while serving as President of the Staff Advisory Council on campus.

On a personal note, as her coworker for nearly 20 years, I have had the privilege of benefiting from her support, humor, and wisdom. She is always there to give encouragement, a laugh, and a hug. Yes, even to non-huggers like me. We will miss her fashion sense and her sensible shoes. But mostly, with her retirement, she gives hope to the rest of us left behind that we can make it too.

*[Tara Pearson, University Records and Information Manager, University Open Records Officer; Annette Pritchett, Institutional Research Analyst II, UWG]*

## **Hobbies/Plans for Retirement:**

When interviewed for this booklet, Erma said she planned to spend more time with her husband in retirement, but wasn't sure what else she might wish to do. Undoubtedly, she'll enjoy the opportunities retirement provides to figure this out and enjoy life as the future unfolds.



## Connie S. Smith

**Position held:** Procurement Agent - Intermediate

**Department:** Purchasing

**Years of service:** 1992 - 2018

### **Tribute Statement:**

Connie Scott Smith - WOW, where to begin! I had the pleasure of working with Connie during her entire 26 years at UWG. The journey began in Melson Hall for West Georgia College and ended in Aycock Hall for the University of West Georgia. Connie's calm, friendly nature allowed her to quickly become a "go to" person for ALL information related to Business and Finance. It was not uncommon for her peers to call and say: "I don't know who to ask, so I'm calling you because I know you will guide me in the right direction." I believe this is a testament to the friendships and trust that Connie maintained throughout her career.

Connie was the model employee, always going above and beyond. I am not aware of a cross word that she had with anyone, at any time, on our campus. She is one of a kind. She loved and cared for all students, especially our student workers. The students seemed to migrate to her for her motherly care and advice.

Connie was also a target for pranks. While in Melson Hall, our office was on the second floor. One year, Connie was celebrating a milestone birthday which we co-workers pretended to "forget." But when she returned from lunch, her workspace was filled with black balloons, ALL durable medical equipment associated with geriatrics, and a sign posted outside her second floor window stating: "HONK, It's My Birthday!" Front campus drive was filled with the sounds of celebration for the rest of the day.

It has been my greatest honor and pleasure to work with Connie and call her my friend. She is the sweet, compassionate person that I aspire to be. If every employee at UWG had the same qualities of Connie Scott Smith, UWG would, hands down, be "The BEST Place to Work, Learn, and Succeed!!"

*[Shelly Parker, retired Director of Purchasing, UWG]*

### **Hobbies/Plans for Retirement:**

While still getting used to being retired, Connie is already spending more time with family (including picking up her grandchildren from school, and attending their softball and lacrosse games). She enjoys gardening, planting, and walking, and is also doing a little volunteer work. In addition, she has travel plans (e.g., going to the beach in Florida and attending a softball game in Denver, CO).



# Francesca B. Taylor

**Position(s) held:** Instructor, Title III Coordinator,  
Director

**Department(s):** English (1977-1983), Academic  
Testing Services (formerly Developmental  
Studies, formerly Learning Support and Testing  
- 1987-2018)

**Years of Service:** 1977-1983, 1987-2018

## Tribute Statement:

Francesca Taylor - fondly known to all of her friends and colleagues as Francie - received the B.A. in English from Augusta College in 1975 and the M.A. in English from Florida State University in 1977. She began her career at West Georgia College as an instructor in the English Department. After five successful years teaching, Francie was appointed Title III Coordinator at West Georgia, working directly with students to support their academic progress and success.

After working briefly with Southwire as a technical writer and training coordinator from 1983-1987, Francie returned to West Georgia as Coordinator of Testing and Assistant to the Director of Developmental Studies, a decision that Francie describes as "the best move that ever happened to me." It was in that role that she first began to manage testing on campus and also worked in the remedial program, teaching the study skills course that was a precursor to UWG 1101. In 1997, Francie was appointed interim Director of Learning Support and Testing and she officially became its Director in 1999.

Once Learning Support was eliminated in 2012, Francie worked to organize her administrative unit, which officially became Academic Testing Services in 2015. It was in this role that Francie achieved some of her most significant professional accomplishments. In addition to professional presentations, Francie became a charter member of the Southeastern Testing Association (SETA) and served as its president from 1996-1997. She was also a charter member of the National College Testing Association (NCTA), served on its governing board for 14 years, and served two terms as national president (2005-2006, 2014-2016). Also a founding member of the Georgia College Testing Association, Francie served several terms on its governing board and as its president from 2008-2009.

Beyond all of these impressive professional achievements, however, it is Francie's daily work with students over decades by which her legacy will truly be measured. As Rose Payne, one of Francie's former students, observed, "As a student who struggled with test anxiety, Mrs. Taylor always made sure that I knew that the testing center was a place where I could take my time and be comfortable. When I felt discouraged, she always reminded me to do what was my best. Having someone who understood me and my needs as a student meant everything." Francie's colleagues at West Georgia and elsewhere would echo similar praise. All of us thank you, Francie, for your enduring dedication to our students and for the constant professional integrity that have defined every stage of your journey with us. You are a rare spirit, gifted, irreplaceable, and will be truly missed!

*[David Newton, Ph.D., Associate Vice President for Academic Affairs/Faculty Development & Academic Initiatives, UWG]*

## Hobbies/Plans for Retirement:

In retirement, Francie plans to oversee some upgrades needed at her home, and participate more in the activities her son is involved in during his Senior year at Sanford University. She also hopes to travel some. Most of all, she looks forward to making some decisions on the spur of the moment without having to check her calendar first.



## **Sherry M. Borders Walls (B.Ed., Early Childhood Education, '80)**

**Position(s) held:** Records Coordinator; Director,  
Teaching Materials Center/TechHub

**Department(s):** Admissions, Teaching Materials  
Center/ TechHub, College of Education

**Years of Service:** 1990-2017

### **Tribute Statement:**

Sherry Walls joined the workforce at West Georgia College in 1990 and stayed for 27 years. She began her career at WGC in the Admissions Office. Sherry moved to the Teaching Materials Center in the College of Education in 1992 as an assistant to Pat Gaston, then Director of the Center. She eventually became the Director of the Center herself, where she continued to work until her retirement in July, 2017.

Sherry saw a number of changes over the years, including the transformation of West Georgia College to the University of West Georgia and the conversion of the Teaching Materials Center to the TechHub in the College of Education. Sherry was always open to change and quickly and effectively responded to recommendations for improving and enhancing the Teaching Materials Center/TechHub as the function and purpose of the center were altered over time. She always took her responsibilities for service to students and faculty seriously, and did so with a smile. In addition, she continued to take advantage of opportunities to increase and further develop her own knowledge and skills.

As Sherry transitions into retirement, a new chapter of her life, she is looking forward to becoming a grandmother in November and transitioning into yet another new and exciting role.

*[Dr. Dawn Putney, Professor, Educational Technology & Foundations, UWG]*

### **Hobbies/Plans for Retirement:**

Sherry reports that she is “enjoying the stress-free life” in her retirement while working part-time (seasonally) at the Tax Commissioner’s Office in Coweta County. She now has summers off but expects to be actively involved year-round as a grandmother once November rolls around.





**In MEMORIAM**

**F. Lamar Blanton, Ed.D., Educational Research**

**Homer Coker, Ph.D., Education**

**Barbara J. Crowder, Custodial Services**

**Leland V. Gustafson, Ph.D., Economics**

**Rachel “Trudy” Healy, Coordinator, Continuing Education**

**Margaret Hughes, Ingram Library**

**J. Mark Miller, former Dean, College of Business**

**Thomas J. (Bubba) Powell, Jr., Custodial Services**

**Jan Ruskell, Ingram Library**





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