



Brunch on the Bricks 2017

New retirees gathered at the Legacy Gazebo on October 6 to share a morning of memories and fellowship with friends old and new. Master of Ceremonies Bill Hamrick welcomed everyone and introduced Ted Cochran, a new retiree, who welcomed the new retirees and shared a few memories. President Sam Olens caught us all up on the newest initiatives and future plans for Kennesaw State. We all enjoyed our guest speaker, Beth Haynie, who shared her memories of working on both campuses during her career in the University System, and especially her love of working with students. Judy Perkins led the memorial part of the ceremony by reading a poem and encouraging everyone to scatter rosemary in memory of those who have passed. Grace Ward, granddaughter of retiree Diana Ward and daughter of KSU webmaster Chris Ward, sang a special song for the memorial.

Following the ceremony at the Gazebo, retirees moved to the Student Center for brunch, conversation, and an update on all the Employee Wellness activities conducted by the Employee Fitness Center from Dessi Tzankova, Employee Wellness director. Everyone agreed that it was a most enjoyable morning. New retirees who were not able to attend can find the location their brick from the diagrams on our website at <http://retirees.kennesaw.edu/about/retireebricks.php>.

Upcoming Events

*Feb. 9—Steering Comm. Mtg.
KSU Center Room 327
All are invited.*

*March 10—Retirees Biennial
Reunion, 11:30-2:30
KSU Center Room 400*

*March 16—Steering Comm. Mtg.
KSU Center Room 327
All are invited*

*April 27—Annual Retirement
Ceremony
11:30am Lunch at Jolley Lodge
1:00pm Ceremony at Prillaman
Hall*



More photos from Brunch on the Bricks



In Memoriam

Phair, Betty Ann
7/16/2017

Rethmel, Robert G.
7/11/2017

Braden, Stephen W.
6/5/2017

Frey, Ralph Wylie III
3/18/2017

Kunig, Robert
1/30/2017

Van Gorder, Lewis G.
7/14/2016

First Annual Tailgate Party

The Retirees Association held our first annual Tailgate Party before the Homecoming Game on October 21. We enjoyed good food, good fellowship, and the Homecoming Parade! Several of us attended the game and cheered on the Owls as they defeated Gardner-Webb 17-3. Look for next year's event to be even better!



Welcome Baby Baker!

Natalie Baker, our liaison in the Development office, and her husband Kyle welcomed a beautiful new baby boy in October! William Shaw Baker was born on October 17, weighed 8 lbs 7 oz, and was 22.5 inches long. Natalie is back from maternity leave now, and we're looking forward to seeing her at the next Steering Committee meeting.



Fall Welcome Back Potluck Social and Arts & Crafts Show

If you missed this event, you missed a great time! A large group of retirees gathered on September 16 to enjoy lunch together and display many of our creative endeavors. The perimeter of the room was lined with tables showcasing retirees' painting, photography, woodworking, needlework, jewelry, writing and hobby demonstrations. Many thanks to all the retirees who brought their work and spent a few minutes telling the group about their creations.



The Concert That Almost Wasn't!

A group of retirees enjoyed an evening of classical Christmas music following dinner at Red Lobster on Monday evening, December 11. The KSU Community and Alumni Choir's Christmas performance, "Here We Come A'Caroling," was scheduled for Saturday, December 9, but Snowmageddon caused the performance to be rescheduled a few days later. We all relaxed to the sounds of 100 voices singing Mendelssohn, Bach and Morh and joined in on a group sing featuring a few familiar Christmas carols. It was a lovely evening.

We are considering making this an annual event for retirees. Please let us know your thoughts.

Ninth Biennial AROHE Conference

October 7-9, 2018

Emory Conference Center Hotel

Re-Creating Retirement: Connect / Serve / Celebrate

Join us at Emory University in Atlanta as we consider the many ways Retirement Organizations provide a gateway to a future of collegial relationships, intellectual engagement, and productive endeavor that benefits both retirees and the colleges and universities that are their homes.

Early registration ends August 1.

You can find more information at

<https://arohe2018.org/>

December Passports & Pastimes and Christmas Party

What better time than a cold, snowy December morning to visit Antarctica, at least in pictures and videos? Our annual Christmas Passports & Pastimes featured Beverly Mitchell and David Martin who had both taken trips to the southernmost continent on different expeditions. They shared pictures and videos and told stories about their experiences exploring a small part of that land and getting up close and personal with penguins. Following their fascinating talk, the group sampled a variety of Christmas goodies and warm beverages before hurrying home before the roads froze! We seem to be getting a small sampling of Antarctic conditions this



Heart Health Month Challenge

We all know that February is National Heart Health Month, but how many of us actually do something during the month to improve our heart health?

Take this simple challenge and report to us how you did for the month. We'll feature you in the next newsletter!

Choose two or three items below and follow them for the month of February. Try them all if you want, but don't be too hard on yourself!

- Eat a diet rich in fruits and vegetables. Try adding one medium fruit; 1 cup raw leafy vegetable; ½ cup raw, cooked, canned or frozen vegetables or fruits; ½ cup juice; or ¼ cup dried fruit to your diet every day.
- Eat fish, especially oily fish high in omega-3 fatty acids (like salmon), twice a week.
- Eat less than 1,500 mg of sodium per day.
- Limit the amount of added sugars you consume – 6 teaspoons per day for women, 9 teaspoons a day for men; or
- Limit sugar-sweetened beverages to no more than 450 calories (36 oz.) per week.
- Limit processed meats, which can be high in sodium and fat, to no more than two servings per week. Processed meats include sandwich meat, sausage and hot dogs. (A serving is 2 oz.)
- Eat at least four servings a week of nuts, seeds and beans. A serving is 1/3 cup nuts, 2 Tbsp. seeds or 1/2 cup dry beans or peas.
- If you can't avoid the occasional snack, swap your usual snack for a healthier option—rice cake w/almond butter, unsweetened applesauce, whole grain pita chips, whole grain graham crackers, 1/2 whole grain bagel with light cream cheese



University System of Georgia Retiree Council (USGRC) Fall 2017 Meeting

Aon Retiree Health Exchange Market Update

- a. The 2018 Medicare premium has not been determined as of November 3. This means that insurance supplement plans cannot announce any changes in their premiums/coverages because they will need to cover the “gap”, which is unknown at this time.
- b. Medicare Advantage Plans
 - i. There are many new carriers
 - ii. Premiums for advantage plans are expected to decrease by about 6%.
 - iii. Nationwide approximately 34% are enrolled in Medicare Advantage Plans compared to the 16% in Georgia. Most in Medicare Advantage Plans (70%) are in PPO plans.
- c. Medicare Part D premiums will average about 3% lower, and the donut hole is shrinking.
- d. Medicare Supplement (Medigap) Plans
 - i. New retirees in 2020 will not be able to enroll in Medigap plans C or F, which are being discontinued. They are urged to go to either Medigap D or G, some of which are guaranteed issue.
 - ii. Current retirees seeking to switch plans and new retirees may face issues regarding guaranteed issue. Some Aon partner plans have guaranteed issue, but not all do. At this time, Anthem (Blue Cross/Blue Shield) is not guaranteed issue, but Cigna and Mutual of Omaha are. Schneider recommends Plans G which may save money overall but do not cover the Part B deductible.
 - iii. In Georgia most retirees use Medigap plans, and 86% of those have chosen Plan F.
 - iv. For Medigap plans, the expected premium increases are between 4% and 7%.

Responses to questions

1. The plans offered through the Aon exchange are individual insurance products. While USG has 17,000 retirees, there is no leverage for lower prices because these retirees make individual, not group, choices.
2. Some Medicare Advantage plans and some Medigap plans include Silver Sneakers or other wellness programs. These are not required.
3. 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? Answer: This is unlikely because there are many factors regarding what a retiree pays out-of-pocket, not just the insurance premium. Follow-up comments: Retirees may make changes during open enrollment and can move to a different supplement plan. Some, not all, carriers have guaranteed issue/enrollment. Education about options could be helpful.
4. If a retiree participates in Aon for Medigap coverage so s/he gets the HRA, but not Medicare Part D coverage (i.e., s/he goes outside Aon for her/his drug coverage), is s/he still eligible for the Catastrophic HRA? Answer: Yes.
5. When does the insurance company have to notify us of changes in our policy? Answer: Notification occurs after Medicare has made its determinations. Note that insurance companies may make changes any time of the year.
6. Does the insurance company notify us directly or through Aon? Answer: Directly
7. Are insurance policy changes posted on the Aon website? Answer: Yes. Changes are available on October 1. Changes to the supplement (Medigap) plans are updated as carriers know about them, make changes and report them to Aon.
8. 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? Answer: If you are in a Medicare Supplement (Medigap) Plan and are interested in changing to a Medicare Advantage Plan, you can only make a change between October 17 and December 7. 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, and some will not. (cont'd on p. 6)



KSU Retirees Association 2018 Biennial Reunion

Saturday, March 10, 2018
11:30 to 2:30

KSU Center, Room 400

Join us for lunch, entertainment, and fun!

Visit with old friends and meet new ones.

Photo booth, jazz ensemble, games and giveaways.

RSVP retirees@kennesaw.edu or 470-578-7984



Our third biennial Reunion of Retirees is coming up soon! Don't miss your chance to catch up with old friends, meet new ones, and enjoy some entertaining time together.

Rumor has it that a leprechaun may drop by and bring us some special good luck! Have your picture taken with the leprechaun at the Photo Booth as a special keepsake.

You are invited to bring a canned or non-perishable food item to exchange for a lucky gold coin in our "Pot of Gold" for the KSU CAREing Center.

We hope you can join us! RSVP by March 1, please.

“Hoot for Health”



Employee Wellness Program

Your Employee Wellness team is pleased to announce an exciting 8 week well-being program opportunity. Register today and learn how to set achievable well-being goals!

This 8-week well-being pilot program will include well-being topics like goal setting, intuitive eating, fitness, managing stress, mental health, self care and much more!

“Hoot For Health” 8 Week Employee Well-being Program

Thursday, March 8th—April 26th, 2018.
Weekly meetings: Thursdays, 12:00-1:00 pm
in various locations.

To find more information and reserve your spot, go to <http://www.signupgenius.com/go/409054fa8a923abf85-hoot>. The list of topics and class locations for each week are listed on that page.

USGRC cont'd from p. 5)

9. 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? Answer: You can only do this between October 17 and December 7. There could be guaranteed issue or not, depending upon the carrier.

10. If a retiree did not get insurance with Aon when we went to Aon, can they get it now? Answer: A retiree could get the insurance with Aon if the person continuously had insurance through the USG prior to the point of the transition. However, if a person chose not to continue with Aon at the time it was offered, we considered the person dropped. Once a person is dropped, s/he would no longer be eligible for the benefit. If there are extenuating circumstances, the employee can appeal.

11. Communication issues: Of special importance is communicating with those about to retire (within the next 5 years). Discussion ensued as how best to reach these people. Several suggestions were made, including development of pre-retirement materials; having an information table at your institution's Benefits Fair to engage with colleagues about retirement and your institution's retiree organization; hosting an annual retiree luncheon to welcome prospective members; collecting email addresses while they are still public, i.e., on the institutional website to communicate with colleagues before they retire; and connecting with your Human Resources unit to collect information during retirement processing.

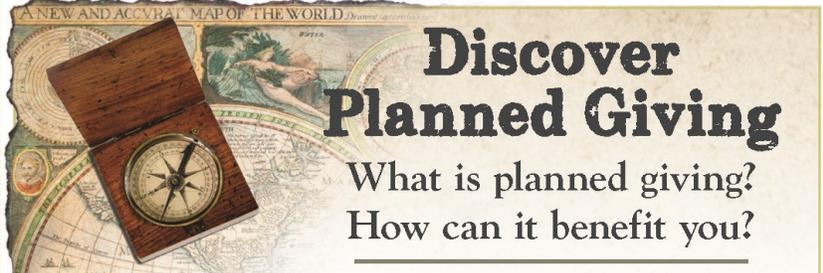
Submitted by Dorothy Zinsmeister, January 10, 2018

GA-HERO Fall Meeting

The Fall meeting of GA-HERO (Georgia Higher Education Retirees Organization) was held at Middle Georgia State University (formerly Macon State) on Friday, November 17. The theme for the day-long meeting centered around health after 50. Guest speaker Chris Rosenbloom from Georgia State entertained the group with stories and examples of staying fit and healthy as we age. Her main topics—Eating Well, Moving Well, Being Well—included a variety of both research data, practical suggestions, and interesting personal anecdotes.

Missy Cody, current chair of the USG Retirees Council, reported on the most recent USGRC meeting. The primary topic of discussion was healthcare for retirees (see Dorothy's report on p. 5). The Council also discussed the plans to develop a directory of retiree skills that could be used by any institution in the University System that is seeking someone to assist with particular projects, speak at meetings, etc. Finally, Missy and Dorothy are working with the System office to develop an on-line pre-retirement guide for employees in the University System who are approaching retirement.

GA-HERO meets twice a year, fall and spring, at different locations around the state. You are cordially invited to attend any GA-HERO meeting. Notices of meetings are posted on the Gap-HERO website at ga-hero.org.



**Discover
Planned Giving**

What is planned giving?
How can it benefit you?

Planned giving is a way for you to make a gift to your favorite charitable causes. The right planned gift can provide you and your loved ones with tax and income benefits. There are many reasons why a planned gift might make sense for you this year.

Are you looking for a way to avoid capital gains tax on the sale of your home or investments?

Are you thinking about how to build your income for retirement?

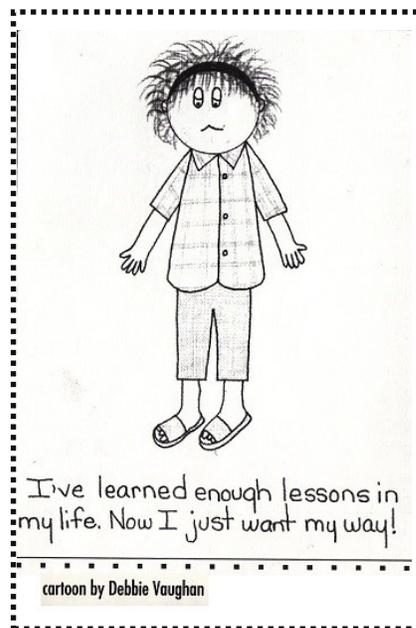
Would you like to create an inheritance for your children and also help charity?

Do you need a tax-efficient way to sell your business this year?

Would you like to receive high fixed payments for life and even some tax-free income?

If you answered yes to any of these questions, a planned gift can help you achieve your goals. To learn more about the benefits of planned giving, please contact us or visit our website.

To learn more about the benefits of planned giving, please contact Natalie Baker at 470-578-2610 or nbaker17@kennesaw.edu or visit our website: <https://kennesaw.giftlegacy.com/>.



Join the Retirees Association

If you have not done so already, we invite you to become a member of the Retirees Association and maintain your connection with the University. Benefits of membership include free parking on campus, Library check-out and Interlibrary Loan (ILL) benefits, access to the Employee Fitness Center on request, and discounts at the KSU Bookstore as well as many local businesses. To join the Retirees Association, visit retirees.kennesaw.edu and click on “Membership.” To learn more about the Retirees Association, check out our website or “like” us on Facebook at www.facebook.com/kennesaw.retirees.

Donate to the Retirees Association Legacy Scholarship Funds

Donations, including memorial donations, may be made to the Retirees Legacy Scholarship annual and endowment funds with checks made payable to KSU Foundation, 3391 Town Point Dr., NW, Suite 4000, MD 9102, Kennesaw, GA 30144 and identifying the scholarship fund. Or you may make a donation online at <https://community.kennesaw.edu/development/---giving-retirees-association>. Select the Retiree Annual or Endowed Legacy Scholarship from the menu. Families of memorials will receive a notification of the memorial gift donation.

KSU Retirees Association: Connecting retirees to the University and each other.

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[www.facebook.com/
kennesaw.retirees](http://www.facebook.com/kennesaw.retirees)

Office location:
KSU Center (west entrance)
Burruss Institute, Room 313
3333 Busbee Pkwy.
Kennesaw, GA

PARKING NOTE: If you plan to park on either campus, please remember to copy your retiree ID card and place the copy on the dash of your car for free parking.

PLACE
STAMP
HERE