GA-HERO
Georgia Association of Higher Education Retiree Organizations
Meeting held Tuesday, April 16, 2019
Georgia Tech Research Institute
Atlanta, GA
NOTES

Present: Beryle Baker (Georgia College & State University); John Balsam (Georgia Institute of Technology); Ron Bohlander (Georgia Institute of Technology); David Boyd (Valdosta State University); Rafael L. Bras (Provost & Executive Vice President for Academic Affairs, Georgia Institute of Technology); Carol Braun (Clayton State University); Jim Braun (Clayton State University); Catherine Carter (Perimeter College, Georgia State University); Missy Cody (Georgia State University), Gray Crouse (Emory University); Harry Dangel (Georgia State University); Dave Ewert (Georgia State University); Teryl Frey (Georgia State University)? Kathryn Grams (University of West Georgia); Deborah Huntley (Perimeter College, Georgia State University); Marilynne McKay (Emory University); Betty Malloy (Perimeter College, Georgia State University); Roger Ozaki (Georgia Gwinnett College); Miriam Perry (Clayton State University); Carol Pope (Kennesaw State University); Ashlyn Reese (USG Staff Council, Augusta University); Anne Richards (University of West Georgia); Dutchie Riggsby (Columbus State University); Katherine Rodgers (Kennesaw State University); Carol Thompson (Georgia Southern University, Statesboro); Kathy Tomajko (Georgia Institute of Technology); Ted Wadley (Perimeter College, Georgia State University); Howard Woodard (Georgia College & State University); Dorothy Zinsmeister (Kennesaw State University).

1. Dave Ewert, President of GA-HERO **called the meeting to order** at 10:00 am and **welcomed the group** to this 17th meeting of GA-HERO. He mentioned that GA-HERO had begun with only two schools holding membership in AROHE, but that number has now risen to 10.

2. Ron Bohlander, Chair of the USG Retiree Council, and a retired member of the faculty at the Georgia Institute of Technology, introduced Rafael Bras, current Provost & Executive Vice President for Academic Affairs at GA Tech. Ron explained that GA Tech has long had the goal of becoming an institution prepared for providing an education relevant to the 21st century. He stated that Rafael Bras was a prime mover in getting GA Tech in the business of providing online degrees that not only enable students to study conveniently from their homes, but also create vibrant possibilities for people already established in their careers to add new dimensions and alternate career paths in their lives. Such programs also make it possible for students to interact with persons across the country. Bras has also made a big difference in supporting the arts on the GA Tech campus, as indicated by the number of new sculptures on campus, among other things. He came to GA Tech with over 30 years experience at MIT, where he was a department chair. He has also been the Dean of an Engineering school at the University of California, Irvine. Faculty are delighted he is at GA Tech and appreciate the ways in which he is invested in helping them understand what's next in higher education.

Bras mentioned that 10,000 students are now enrolled in some of the online programs he has helped develop - including programs in cybersecurity and data analytics. He said he welcomed

the opportunity to talk to retirees about what is going on at GA Tech and he also wanted to hear from retirees about how things are going for them in retirement. "I think this [retirement] is something all of us should do" he said. And he said he considers it not a matter of if, but "when." He thinks retirement is important because faculty deserve it and also because the energy and excitement of a university depends on new blood that has to be mentored by senior faculty.

He reported that, one year ago, a set of communications circulated on the campus of GA Tech having to do with the length of education. He asked faculty on campus to look toward the year 2040 and develop a report about how education might be better designed to prepare for the future. A readily available report has now been put together on this issue. He described it as "very bold" in its thinking about adjusting to a different set of students and different ways of learning.

He said that he suspected that a lot of those in attendance at today's meeting had spent at least 15 years in education (most indicated they had spent more than this). The students of today, however, are predicted to have 10-15 different jobs or professions in their careers. So how do you prepare students when their major might become irrelevant to their future? This requires new thinking about how to deliver education and what it means to be an educated person. Our students will no longer come to us when they are 17-18 and leave us at 23-24 years of age, Bras stated. They may be on campus during that time more intensely, but they will come in and out - sampling what we have to offer. Some may start a company in the midst of this time. Then they come back later when they need further education. In light of this reality, how do we reformulate the concept of residential education?

When you ask someone from GA Tech, when did you graduate? many say "I didn't - I got out." Some say they are at Georgia Tech forever - happily. How do we provide a service so our students can partake of what we offer all their lives and how can we make this affordable? I want to assure that those who want to come back to school will come to GA Tech. How do I make this as feasible and attractive to them as possible?

One way is to make a socio-cultural change and create a "storefront" type facility rather than a campus. How do we have a presence in places and markets so people know about us and figure out what we offer? Why does Apple have an Apple store when you can do everything on line to get equipment and services? People want to go in and talk to someone in person. We need to do that. WeWORK is expanding in major cities. It's the largest private leasor in our new Coca-Cola building. We share space. You want to start a company, you go there. You share common services, information, room. I asked one of the founders - what happens to those people when they fail? The response was - They don't go anywhere, just work for the desk next to them or start something else. They want to stay in that ecosystem and we want to be there to learn about new business prospects they might wish to create.

We're going to do this at Tech Square [a multi-block neighborhood in midtown, Atlanta]. NCR has 4,000 in their headquarters. Many know GA- Tech is there, but they don't know GA Tech. The Coca-Cola building is an amazing architectural feat. It was the last building designed by John Portman. It's about common spaces for communities. We are reinventing what the library of the future should be. We have renovated buildings for this and things are taking shape. We

envision a library as a set of "different gathering places." Hardcover books are not there. They will be 4.5 miles away. This requires us to reshape how we do business and what services are there. We are in the process of reinventing what is the place where we get and share information and innovate, network, and think through what our next challenges are. This is how a modern society operates.

As retirees, you can do what? Your level of memory of the System is enormous. Your role as mentors and helping others is very, very valuable. One catch - that doesn't just happen. It requires someone to organize this. Most of our institutions don't have the resources to do that well. We fail to organize what retirees have to offer. The Botanical Gardens is an example - they rely on volunteers. We can hardly keep up with ourselves, but if groups like yours can help mentor others and students and at the same time figure out an organizational system that supports such help, that would be a contribution.

Another thing. I will spend a lot of time in retirement with my horses. But I can not imagine spending all my time doing this. I need to be active and constantly learning. I expect I'll take online courses and get a new career started. The challenge of that is: What is the business model we put together to make this readily accessible? If you want an MA in Computer Science at GA Tech, you can get this on line. The biggest obstacle is to be admitted to the program. But the cost is $7,000. The typical student spending this money is 34 years old and works for Apple, Facebook, or Google and is taking one course per semester (for $700). Most don't want help from their employers to do this because they don't want to owe them anything. These days, getting reinvented and educated is easier than others. You can get courses for free now if you don't want a degree.

Attendee: Three of us walked in here today from different schools and discovered that each of us has a child who has gone to GA Tech.

Harry Dangel: I saw the article in the *AJC* about students with intellectual disabilities. It looks like you're dealing with students at opposite ends of the continuum, but you have provided students with a certificate. I applaud that.

Rafael Bras: This is not a GA Tech program. It was started by one of our professors who has a child with intellectual disabilities. It is a wonderful idea. A program like this is also at Kennesaw. We at GA Tech do not control their curriculum. An organization (EXCEL) puts the curriculum together. They provide a "college-like" experience for students. The students don't go through a regular process that other students do at Georgia Tech. It's an empowering experience for these students. There has been a controversy about this program - a move for them to march in our graduation. The institution's position is that we give thousands of certificates and none of those who receive them get to march in our graduations. Only those who receive degrees march in graduations. It's a problematic situation. The students will walk in, but not out. They will be acknowledged. If you look at what the *AJC* wrote, it seems this is a GA Tech initiative.

Betty Malloy: What is the charge for a student going through this program?

Rafael Bras: I have no idea. We have nothing to do with it. It's really independent of us. EXCEL is the name of the program. It's run out of the Scheller College of Business by professionals. It's not cheap. And they have their own graduations.

Harry Dangel: What about retired faculty getting into it?

Rafael Bras: Retirees are underused in schools. A retiree organization can design things, but needs a good partner on the inside. We want to continue in our professions with new challenges in retirement. The problem is that that requires organization to figure out the match, who goes where when. Also that creates a reliance - once you commit to working with such a group, you create the expectation you will be there and you have to show up. I'm being honest. We don't have the bandwidth or resources to create these opportunities. If you can figure this out, great. We do have mentors for some students. The organization is in the program and they have people dedicated to doing the organizing necessary to secure mentors.

Dave Ewert: When we go out to look for partners, we're less successful than if someone reaches out to us and looks to us for assistance.

Rafael Bras: One suggestion would be for you to create a directory of the different expertise you have. It should include information about your organization and your willingness to devote X number of hours. Putting this on a website would be helpful to others. Otherwise, if I ask my staff to do something like this, they will say - "When?" (They are very busy).   When I was off campus with a group of people my phone rang constantly. Someone asked me: "Do you ever stop working?" I say it's not so much me, "It's my people who are working. Someone here is dealing with an issue on a Sunday afternoon and they are contacting me." They don't have the time to organize others. We are flat out and it's gotten worse. And I think you can relate to that.

3. **KEYNOTE SPEAKER: Brad Fain, Ph.D.**
   Home Lab: Georgia Tech's Home-Based Research Initiative

John Balsam introduced Brad, stating that he had earned an Electrical Engineering degree from GA Tech and a Ph.D. in Engineering Psychology from the same institution. He further explained that Brad's area of expertise involved research into the interface between user/machine or human/machine. He has been instrumental in developing human systems engineers and has grown that group in ways that has enabled Georgia Tech to have new capabilities.

Brad thanked John for the introduction, said it was good to be back at Georgia Tech, and explained that he had been a student here in 1987 - as an Electrical Engineering freshman. Initially he realized he had arrived at a special place. Soon he took his first exam in calculus and failed it. That helped him realize he had to up his game as he had skated through high school. But he made it through his undergraduate degree program and then stayed on to go into Engineering Psychology. He acknowledged that most people don't know that GA Tech has a Psychology Department. When some heard what he studied, they asked him if this was because Engineers have problems. Instead, however, the focus of his studies has been on how technology is best designed for humans.

In January, he became the Executive Director of the Ivan Allen Center for Advanced Communications Policy. Its mission is to determine how to better interface wireless technology with people who are aging and have disabilities. The research began with cell phone access issues and hearing aids, but has now evolved to speaker phones, smart phones, etc.

Home Lab supports research and technology education in the homes of individuals. 550+ older adults are currently enrolled in its program. These represent the diversity of the population in Georgia. A wide range of disability types and medical conditions are represented in this group. Home Lab has the framework for handling and storing the health data of these individuals in a secure manner. Urban, suburban, and rural Georgians are in its data base. The researchers choose sites they can get to in about one hour.

Participants in this program go through two phases:

Part 1 - Induction Questionnaire. This gathers demographic information as well as information about lifestyle, mobility aids, assistive technologies, health, quality of life issues, etc.
Part 2 - In-home Interview. A variety of instruments are administered. A home inventory is taken regarding what technology and services people have in their homes and what is their level of interest in particular issues. The kind of flooring in their home is also noted.

Studies conducted or being conducted include:

One person has COPD (Chronic Obstructive Pulmonary Disease) and chronic congestive heart failure. Sponsors have equipment to address these conditions and want to have their equipment evaluated at Home Lab.

Another company is interested in home appliances and how those who attempt to age-in-place prepare meals for themselves. Home Lab looks at lighting, reach distance (in light of ADA requirements). It has also taken ingredients and a recipe to someone's home and asked people to prepare a meal using these. This helps the group observe where they store pots and pans, where they might have difficulty reaching for controls on appliances, etc. They then use the data gathered to make recommendations to the company about appliances, placement of controls, new ways of interacting with senior individuals, etc.

Another study focused on investigations around personal emergency systems - the kind you hear advertised along the lines of "I've fallen and can't get up." Fain said that "these things are "wildly ineffective" and don't get activated in emergencies. He asked if attendees had ideas about why this was so. Responses given included: "They don't wear them." "They are unconscious." "They don't know how to use them." Fain said these were definitely among the reasons why they have proved ineffective. In addition, some people don't want to be a bother to others, may have fallen in a bathroom and are not fully dressed (and would be embarrassed for someone to see them in that state). Some companies have been exploring ways to address these problems.

REEMO - produces a smart watch. It can be worn even in a shower (it's waterproof). If it detects that a person has fallen, it can initiate a call to a family member or care team. One user in his 70s was a runner. He felt the watch (Reemo) allowed him to continue to do what he loved (to run) - and if he happened to get injured he could get help. The device was designed so a person could add other features later as needed.
BELLE - a pendant style GPS. It enables two-way communication if a person is in need of attention.
ESSENCE: a stationary device that has a voice-activated means of summoning assistance.

The Home Lab assessment provides the next evaluation of a system that is designed to be adapted.

Other studies focus on people with disabilities who age into secondary disabilities. They may have found it necessary to use a wheelchair earlier, but now they have arthritis in their shoulders. Tasks have become more difficult as a result.

Often people don't want to talk about such things in public. Our group works to find out what is happening, to capture information and make it available to students so they can understand specific challenges faced by these individuals. We give students enough information to understand what motivates these individuals, what their medical history is, what their biology, goals, abilities and limitations are. Students then seek to design ways of meeting the challenges faced by these individuals.

Another study was on medication. Some people take 20 pills a day, at varying times in the day. Some pill boxes have been created with indicator lights. Others have audio aspects to them. Opening pill bottles or boxes can be difficult for people with mobility impairments. Some with vision or hearing impairment can't use particular devices, however.

The goal of Home Lab is to identify barriers to use and hopefully remove them.

Dorothy Zinsmeister: You may have seen advertised on TV a service that helps people with medications. You tell them the medications you take at what frequency and they send them to you in some container. Is it one of your people who deals with this?

Brad Fain: It may be. We are aware of an online pharmacy that can repackage over a month's supply of medications. They have punch-outs for use of them. There are a number of online pharmacies that are doing this.

Brad also discussed a number of "activity trackers" - e.g., Flash, Spire, Fitbit, Lumo, Withings, Withings Pulse 02, Jawbone. Home Lab looked at users of these products and learned:
(1) People who don't own such devices are really bad at estimating their activity level.
(2) If you give people adequate feedback about their activities and their sleep patterns, they are willing to improve, especially if involved in competition with others. Barriers to the use of these devices are very great, however. Some found the packaging difficult to get into. So we came up with a recommendation on how to market them and develop other devices for those aging in place.

Ron Bohlander: Dealing with opening of difficult packages is needed by the whole world. I realize this kind of packaging keeps products safe on the shelf, but . . . it makes it very difficult for some to open.

Brad Fain: At Georgia Tech, we want to determine a universal design for more useful packaging, that would support use for everyone. Adding to this remark, Fain mentioned the passing of someone he knew (Tom) who loved Georgia Tech football games. Sitting in front of him in the stands during games he attended was an executive for Coca Cola. Every time Tom got a water bottle, he would ask the executive to open it for him. After this occurred several times, the executive asked Tom why he was doing this. Tom's response was: "I want you to realize how hard it is for someone to do this."

Mild Cognitive Impairment (MCI) Empowerment Program. This is designed to empower people with mild cognitive impairment and their care partners and families by revolutionizing how the condition is addressed. It integrates technology innovation into the means of addressing it. At Emory's Brain Health Center, technology is embedded throughout the building to assess how people with MCI are doing so care can be optimized. In a huge area, persons with MCI play pool, for example. GA Tech researchers attach sensors designed to assess every aspect of executive cognitive function when persons with MCI take a shot. This is an exciting collaborative program between GA Tech and Emory. It is an empowerment program. Research is secondary. The primary focus is on how to support people with cognitive impairment and their families, on what works and what doesn't.
In year 1, the technology involved was piloted.
In year 2, 20 homes were outfitted with technology to support those with memory loss.
In year 3, 40 homes will be outfitted with this technology
In year 4, 60 homes will be outfitted with this technology.

Brad added that the focus of researchers used to be on how to extend life. Now it's on how to extend the quality of life.

Common signs of MCI include problems of memory such as misplacing items, needing notes and reminders to do certain things, repeating questions, trouble keeping track of dates and appointments, word-finding/language difficulties, visual/spatial function incapacities (such as not staying in one's lane while driving).

Factors that increase the risk of MCI:

Traumatic brain injury   History of Depression
Mid-life obesity   Sleep Disturbances
Mid-life hypertension   Hyper-lipedema
Current smoking
Diabetes

Factors that decrease the risk of MCI:

Years of formal education
Physical education
Mediterranean diet
Cognitive Training
Moderate Alcohol Consumption
Social Engagement

How to Manage MCI:

Periodic monitoring of patients
Address medical risk factors
Lifestyle modification
Cognitive Training
Engage in challenging experiences
Promote independence
Engage family and friends.

The **vision for the above programs** was to
Create a living lab which was the first of its kind.
Create and disseminate knowledge and best practices.
Empower others.

Home Lab does this in various ways, addressing
Cognition, Functional Independence, Physical Activity, Social Engagement (Clubs),
Well-being (support for fellows, care partners, family), and Education (resources, experiences,
monitoring).

Individuals are identified and enrolled in the program. An assessment is done and there are
reassessments along the way. Those involved are encouraged to participate in individual and
group activities and in their communities.

Data Goals:
  Descriptive - depict daily activities
  Prescriptive - suggest interventions
  Predictive - forecast patterns and trends.

A process known as **ACTIGRAPHY** was developed to monitor how seniors walk, with the hope
of being able to predict falls. Participants wear a water-proof sensor that measures temperature,
movement, heart rate, etc.

Someone once told Brad Fain that "technology either needs to be beautiful, or it needs to
disappear." His group is looking for ways to make sensing passive or wearably convenient
The sensors look at mood levels and where individuals are located in a particular space. The
group constantly gets feedback on such things. Mood levels are determined by facial

impressions caught with technology or direct observation. All research is data-driven, evidence-based. Some sensors are in the environment. One is known as Raspberry Pie - it gathers data on temperature, humidity, sound level, brightness. For $35 in one platform, it integrates all these together.

The group suspects that natural daylight has benefits for those with dementia and also suspects there are temperature effects as well. In 2018 Home Lab received funding from Pfizer to establish a pediatric version of this kind of data-gathering for persons with Autism Spectrum Disorder (ASD), Diabetes, and Asthma - as part of an effort to assist individuals with these conditions to transition from parental care to self care.

Why is Home Lab doing what it's doing?
   Our population is aging.
   Seniors have a preference for aging-in-place, for their healthcare to shift from hospitals to home.
   This is a prime industry market - with endless opportunities to benefit older adults.

Home Lab begins with people at age 50 and wants to continue seeing them as they age.

Some of the Challenges to Aging-in-Place:
Care partner coordination.
Social Isolation - people cocoon themselves, which is hurtful to them.
Proper Nutrition.
Bathroom/Hygiene-related issues.
Risk of Falls
Loss of Purpose and Meaning.

Brad spoke of a conference he attended on Positive Psychology. It focused on identifying positive things in our lives, such as social networks. Our genes are subject to environmental factors. More than a dozen genes associated with inflammation can be up-regulated when such positive factors are in place. When we are socially isolated, these and other genes are down-regulated.

Many lose their independence because they go from grocery-prepared meals to packaged meals And when they find these too hard to open, I see them buying honey buns, snack cakes. These do not provide adequate nutrition, but older adults can readily open the packages in which they are sold.

Some lose the ability to go to the bathroom on their own or take care of their hygiene needs. Technology can assist them.

How do we ensure people thrive as a result of having continued purpose and meaning in their lives?

At Home Lab, we focus on:

Efficacy   Accessibility
Safety and Security   Perception
Usability   Adoption [of technology?]

To be effective, changes
integrate seamlessly into adults' lives
actively allow them to complete activities
support adaptability over time
are designed with older adults in mind
consider context and environment
provide clear and comprehensive instruction (which is vital)
consider the end user and caregiver.

Gray Crouse: Often there is a disconnect between instructions that are clear and those that are comprehensive.

Marilynne: You can Google instructions for doing things and see videos that actually show you how to do things. Often ordinary people help each other by posting like this on line.

Issues being worked on: simplifying the recruitment/selection process for participants in these researches.
Determining what can be researched most effectively in a lab environment vs. a home environment
[There was more to this - which I missed.]

Question/Answer Period

Missy Cody: Have you negotiated with the Centers for Medicare and Medicaid Services (CMS) for coverage for these studies?   All this is interesting, but might not be accessible to many seniors.

Brad Fain: That is a challenge. Big discussions are now ongoing in the area of tele-health. Change is slowly coming in this regard. When CMS did assessments, it led them to see issues.

Missy Cody: Asking them what data they would like to see could be important.

Ron Bohlander: What is your understanding of the progression of MCI toward more significant forms of dementia, and what impacts your improvements might be making? Is MCI thought to be the forerunner of something more serious?

Brad Fain: 20% of those with MCI fully recover.
                 20% progress toward normal cognitive loss.
                 60% fall into other types of dementia. (And there are hundreds of these, including
                     Vascular, Lewy Body, etc., etc.)

Betty Malloy: How can someone get into the Home Lab Program?

Brad Fain: Contact me at brad.fain@cacp.gatech.edu
    or write me at Center for Advanced Communications Policy
        500 10th Street, NW, Atlanta, GA 30318

There is no cost for becoming a participant in Home Lab. We pay research participants for their time in Home Lab. Send me an email and we'll work them in. Participants have to be willing to accept phone calls from us about our studies. They teach us how to age with functional intention.

Carol Pope: Is this the same as what the Center for Assistive Technology and Environmental Access (CATEA) used to be?

Brad Fain: Some of it is the same. That is now part of the Center for Inclusive Design Innovation (CIDI), and is still on the campus of Georgia Tech. Georgia Tech is doing a lot. A group on campus is focusing on students with disabilities with an eye on the design of the university. I have been doing work in this space for 20 years. The Ivan Allen College is a school of liberal arts that is part of Georgia Tech. The Georgia Tech Research Institute (GTRI) consists of persons from academic units who do applied research. We work with about 20-30 people but there are about 2,000 in GTRI.

Attendee: Do you distribute your data free of charge?

Brad Fain: Yes - on our website. We also do have companies that are proprietary. By and large, though, we try to share what we find.

It was noted that the slides Brad showed were on Ron Bohlander's computer. Anyone wanting a copy of them should contact Ron at ron.bohlander@gatech.edu

4. LUNCH BREAK - food provided by Carlyle's Catering.

5. **Topics of Interest to GA-HERO membership**

 To provide the Executive Committee with an inventory of ideas for recruiting subsequent speakers, Dave Ewert asked about topics of concern to attendees.

(a) Where's our next meeting?
   Dave mentioned that we expect to be able to recruit new members by holding our
   meetings in different places. In the Fall, we have gone to Macon in the past, but no host
   school is presently there. We had organized our program more down-state for the sake
   of Valdosta State University and others who were at a distance from the Atlanta area.

David Boyd: And this was appreciated by Valdosta State University.

Dave Ewert: VSU has the best attendance rate of any school, despite the fact that a round-trip to get to our meetings for their attendees is typically about 500 miles.

It was also mentioned that Dennis Marks has been the "driving force" to encourage attendance from VSU.

(b) Senior living options was a topic previously proposed. Some purchase a vacation
     home where they might retire. Some are in the process of downsizing. There are questions about how
     to make one's home more friendly as we age. Senior living, assisted living, memory care
     facilities have also been of interest.

(c) How to get your kids to help you?

Dave asked for those in attendance to send him additional ideas when they think of them. And he announced that he, Gray Crouse, Anne Richards, Carol Pope, and Dorothy Zinsmeister would meet about them. He also noted that at our last two meetings, we've had the Provost of the host institution in attendance at our meetings. One of the advantages of an institution hosting the meeting, he added, is that it lets the administration on a given campus know its retirees are interested and active statewide in GA-HERO.

6. **Report from the University System of Georgia Retiree Council (USGRC)**

Ron Bohlander, current Chair of the USGRC made this report. He began by asking how many in today's meeting were not a part of the USG (2 people raised their hands). He also asked how many were not at the most recent meeting of the USGRC (several raised their hands).
He explained that the purpose of the USGRC is to promote and foster the welfare of System retirees and of the USG through the combined creativity and expertise of retiree representatives.

At the last meeting of this group, Dr. Juanita Hicks, Vice Chancellor of Human Resources for the USG, provided an update on changes to healthcare benefits that will follow a years of service approach in the future; discussed the USG's trust fund for Other Post-Employment Benefits (OPEB); explained ways in which the USG is changing vendors for the Optional Retirement Plan (ORP) [403(b) and 457(b) plans] with the object of consolidating options and lowering fees for employees; addressed ways in which the USG is working with stakeholders to verify that their support for retirement plans is in line with expectations.

Dorothy Zinsmeister: the 403(b) and 457(b) plans used to be very different at different institutions. Now these are consolidated. This means the same plan is available across the University System of Georgia. This has resulted in savings - estimated to be $7 million in the first year.

Carol Pope: I got no notice about this. Do we need to let retirees know about this?

Dorothy Zinsmeister: If you were enrolled in either Fidelity, Valic, or TIAA CREFref, your situation won't change. If persons are enrolled in other plans, they will be notified.

Ron Bohlander: Anyone wanting more information about this change should go to the USG's retirement website for that information.

Attendee: Prior to this change, I had to go back to my institutional HR every time I wanted to make a change. I finally got my money out from the University System so I didn't have to continually go back to the university about it.

Ron Bohlander: Dr. Hicks also discussed the $600 million dollars that was reported in the *AJC* as owed to the TRS by the USG - and what will be done about this. It is not entirely clear that this is owed. It is not a "normal" payment. At the time the ORP was launched, there was a concern that this would hit the TRS hard because people could withdraw from the TRS and move to the ORP. To address this concern, compensating money was given to the TRS. There was some sense at the time as to what the right amount of compensation was to deal with this issue. The question now is, was this the right amount? Some people have taken a fresh look and said maybe it wasn't. So a closer look is being taken as a result. There is no obvious scandal here. We'll watch the news for more information about this.

We also heard at this recent meeting from the USG and representatives from Aon.
 * The USG has designated Aon to administer a Health Exchange offering Medicare Advantage, Medigap, and Part D Prescription Benefits Programs for Medicare-eligible retirees.
 * The USG provides a Health Reimbursement Account (HRA) for retirees which can be used to pay some of these costs.
 * Karin Elliott, Associate Vice Chancellor, Total Rewards of the USG reviewed preparation underway for new educational programs regarding benefits.
 * Aon representatives briefed the group on improvements in their communications to retirees. Starting in June, they will offer new semi-annual webinars for those aging into Medicare. These will be for those who are retired and changing plans and those needing just-in-time information as they approach retirement. There will be periodic in-person educational sessions for people planning for retirement. When the arrangement with Aon began, the USG held a lot of meetings. Retirees since then have not been so well served. Yet they need information about the decision-making process. We've also insisted that the USG insist that Aon do better about providing this pre-planning information.

David Boyd: Was there any mention of an adjustment to the amount of the HRA. This has been static since it was introduced.

Ron Bohlander: We talk about this a lot. It's not clear, however, when, if ever, there will be an increase. (1) They argue that the amount was bigger than they originally thought of giving in the beginning, but they provided what they consider a "generous" amount to ease the transition from the USG to Aon in handling our healthcare. (2) Another reason is they also look at how much of the amounts given are being used. And, unfortunately, only a minority of us are actually using the funds given to us. Some retirees want to save what is given for a rainy day. We need to help them understand it's best not to do this. You can't leave what's left in that account to your heirs. You use it or lose it. You may never have need for a sizeable amount of money to be used for a given health crisis.

Kathy Tomajko: You should mention the catastrophic coverage that's available.

Ron Bohlander: This is a program that cuts in if your prescription costs exceed a certain amount. When you are in the "donut hole" you pay more. After that, this program comes along. The USG is not incurring that much liability for the program because not that many use it.

Gray Crouse: It's a real benefit for the few who are on expensive medications. People can pay tens of thousands for some medications. This catastrophic coverage can be significant for them.

Dorothy Zinsmeister: The HRA given by the USG hasn't increased since it was started. What does Emory give to its retirees? And has that amount increased?

Gray Crouse: It has increased and is now $117/month per person.

Ron Bohlander: By that measure, the USG plan is more generous.

David Boyd: I learned at a Diabetic Clinic that retirees can be helped financially if they bring in information about their social security payments, what they have paid for drugs while in the donut hole, etc.

Ron Bohlander: Dr. Don Green, President of Georgia Highlands College, and Chair of the USG Total Rewards Steering Committee (TRSC) spoke about strategies retirees can use to live long well. The TRSC is a think-tank behind the benefits provided to USG employees and retirees. In looking over the comments Karin made to the USGFC (at their meeting held on April 11, 2019), where she explained how the TRSC takes the long view, she clarified the focus of the USG in supporting the kinds of benefits that will enable people to live better and longer lives while leading to the USG having less costs. This is part of supporting retirees as vital members of the community. We are blessed to be invited to have three representatives on the Subcommittees of the TRSC. Missy Cody, who serves on the TRSC Subcommittee on Wellness, provided a report. She discussed opportunities on our campuses we can take advantage of - some at no cost, some at nominal cost. For example: walking on trails, incentive programs. We need to actively seek out these opportunities. Dorothy Zinsmeister, who serves on the TRSC Retirement Plan Advisory Subcommittee, discussed changes in investment programs. Dennis Marks, who serves on the TRSC Subcommittee on Communications, discussed ways in which he is active in seeking improved communications with retirees.

Ron Bohlander: Dr. Tristan Denley, USG Executive Vice Chancellor and Chief Academic Officer, spoke remotely and affirmed his support for the idea that many retirees go on making contributions to their communities and their professions. He emphasized that he did not want retirees to feel like they were in exile. But when you're asked to turn in your ID and some are asked to give up their email, they feel differently. Those were indications of our employment. We've been working on developing the grandfather/grandmother relationship with our institutions. I read a lot of books about indigenous peoples, including some at the Wind River

Reservation. You call an elder grandmother or grandfather whether or not you are related to them. We would enjoy a relationship like that.

Technology didn't work well in conveying most of his remarks. But he got it. He said that he can fully understand that, when people retire, they expect to move on with professional pursuits and even believe it will be easier to do so once retired. But things get in the way. We can have relationships with students, advise them, etc. He will be supportive.

Ron Bohlander: Our big project this year was working on <u>library access for retirees</u>. The base line for retirees in general is you can walk in and get access to what's in the building. You may not be able to check things out, however.

Kathy Tomajko led a committee that conducted a survey in November, 2017 - focusing on library access. The committee found that access was quite varied for retirees. In some cases retirees have good access. Our job is to serve retirees generally, so our ultimate goal is for retirees to have as much access to library resources as possible from anywhere. We found there is no straight-line path to this goal, but it's important that

* retirees fit into special cases of classes currently covered by licenses. A number of key journal publishers do not currently cover retirees and make clear that they do not ever intend to do so;
* we continue our current focus on strengthening library access for emeriti faculty while pursuing others as possible;
* we continue working with those in the USG office of Academic Affairs and with library leaders;
* we are developing a "Hitchhikers' Guide to Library Access for Retirees" for assisting non-emeriti retirees in gaining access to the library. With regard to serving retirees generally, it's not a hopeless case to get access. This document is still a work-in-process. There are several different ways retirees can get good library resources. Some are generally available to the public, as through Galileo, for example. Some libraries outside of the state of Georgia may provide retirees with access. There are on-line sources of journals, open access materials, etc. Some who are in their professional societies can access subscriptions, especially if they have Fellow status.

Retirees don't always know the privileges they have with regard to library access and services. More should be known about emeritus status in case persons want to apply for this. Along these lines, we <u>passed two resolutions at our last meeting. One is aimed at strengthening the emeritus process and the other is aimed at strengthening access to library resources for retirees.</u>

I'm a RBW - Retired But Working. Many faculty retire but expect to work on things related to their former employment. They might even get part-time work in a department so they can access library privileges. This is a mechanism for serious researchers. It's also possible to be a student. Students are in the category of those who can be licensed. In Georgia, the state Constitution allows persons older than 62 years of age to take courses free of charge. Google University provides access to persons over 62. So there are various ways to find information. Keeping an email address used formerly at your place of employment can also be helpful.

<u>Leadership of the USGRC for 2019-2020</u>

Chair: George Stanton (Columbus State University)
Chair-Elect - Harry Dangel (Georgia State Univesrity)
Secretary - successor to Mark Eason (UGA) - TBD

The Library initiative continues.
Support on TRSC Subcommittees continues.
A new committee will be formed to review our Bylaws and Procedures (chaired by Missy
Cody (Georgia State University). Especially since we are now entering our 5th year, it seems a
good time to take a look at what we need to do to be as sustainable as possible and to continue to
engage good people in the leadership of the USGRC.

7. **Best Practices**

David Ewert explained that this section of the meeting is focused on sharing experiences and
issues involving instances where retirees needed some help, and persons did something to
address their concerns.

Gray Crouse made a presentation about a newsletter created by the Emory University Emeritus
College to assist its retirees with the selection of healthcare coverage after retirement. Two other
best-practices ideas were also submitted by Clayton State University and the University of West
Georgia but not discussed at the meeting [see Appendix A for all three documents].

Gray Crouse explained that, five years ago, retirees at Emory University who were over the age
of 65 were transferred to a private marketplace for their healthcare coverage. Suddenly, all
retirees had to make decisions about their own healthcare. Several people in the Emeritus
College got together. One person took the lead on explaining the choices available and helped
colleagues decide which was a right or best choice. Since then, every new class of retirees has to
go through this same decision-making process.

One of the most difficult choices retirees have to make has to do with which healthcare plan they
should choose. For post-65 retirees, they can no longer participate in Emory University's
healthcare plan. They can choose one through a retiree exchange Emory contracted with, known
as VIA BENEFITS. The experience of retiree colleagues has been a very frustrating one with
this organization, however. Members have difficulties dealing with them, including lengthy waits
to talk to persons. Via Benefits does not offer all available plans and those their representatives
think are useful are not always considered that good by informed Emory retirees. Companies
that don't pay Via Benefits a commission are not ones they promote, for example.

Dorothy Zinsmeister: In the USG, Aon's plans are chosen by the USG.

Gray Crouse: Do retirees have to choose these plans?

Ron Bohlander: They have to choose either a prescription drug plan or a supplemental-to-
Medicare plan in order to qualify to get the HRA the USG provides.

Gray Crouse: At Emory, you don't have to buy <u>anything</u> from VIA BENEFITS, and you still are eligible for the amount provided. Most people find it easiest to have the HRA pay once a year for Medicare Part B. No retirees are eligible for the amount received if they retired after the year 2003, however.

Our solution to the problems associated with this change was to put out a newsletter that provided an informed analysis of options available to retirees. We can give unbiased guidance about options available and have included all kinds of information. The amount of information contained in this newsletter is extensive. [Gray projected a copy of the newsletter on the screen in the room - and the group was able to see how extensive its coverage was.] The newsletter content is periodically updated.

Dorothy Zinsmeister: Did you run this content through your HR office?

Gray Crouse: We have good relationships with our HR personnel and share information with them. This is not something we put on line, however. Among other things, we talk about the Via Benefits business model and, as a result, it's better for university relationships if what we write is not on line. I can send you a copy of our newsletter if you're interested. There is a lot of data in it that I wouldn't have time to read to you today.

The response to this newsletter has been very positive. Many say they saved numerous dollars per year due to the information they found in it. We were able to identify options for them that were cheaper than ones proposed by Via Benefits. Health information is one of the central themes of one type of the retirement services we offer to pre-retirement faculty on campus. Providing it is also a great way of enhancing the visibility of our organization.

Ron Bohlander: The Silver Jackets (retiree group at Georgia Tech) had an earlier President at the time of the transition of retirees in the USG to Aon. He served a similar function in giving people advice. At that time, the USG had less accurate information.

Attendee: Our group wants to give accurate and up-to-date advice. Even our HR department is not keen to advise others. If you are not a licensed insurance advisor, you have substantial liability when you recommend things to others. How do you deal with this?

Gray Crouse: We never say what you SHOULD do, but there are clear disadvantages for Medicare Advantage plans, for example, although they have lower costs. Most of our retirees have Medigap plans because they are the richest plans. We are careful with what is said, however, because circumstances vary.

Dorothy Zinsmeister: Have you updated the newsletter to say that Plan F is disappearing?

Gray Crouse: One of the charts we display compares the cost of plans F and G. The only difference is the $185 that Plan F pays for the deductible. For an AARP plan, the yearly cost differential for taking plan G is $1000 less than what you pay for Plan F.
   What will happen to premiums in Plan F? Plan G is less expensive because it is becoming more attractive than before. Plan F has been around longer. Plan F holders will get older and

sicker. People are just starting to enter Plan G, however. The population in G is younger and healthier. You can't pick a good plan now and say you will pick a better one later, though.

Dorothy Zinsmeister: We were told initially that we could change our first choice, but it would require underwriting. You can't guarantee a new plan will be the same in cost or that you'll even be allowed to change, however.

Dave Ewert: To me, what I like about this newsletter is that retirees figured out a need and addressed it.

Dutchie Riggsby: I'm from Columbus State University. Our retiree organization had a first meeting recently and joined AROHE. We have a problem, though, a roadblock in getting addresses for retirees. Retirees can give information to someone at our institution in HR and HR is glad to send notices out to them. But we are not allowed to communicate with retirees directly.

Harry Dangel: The Development Office on our campus has typically been very helpful to us for this. It's to their interest to keep retirees engaged.

Dutchie Riggsby: A list was circulated at our first meeting to get names of persons who might be interested in working with us.

Jim Braun: You can develop a form that asks retiring persons if they would be willing to have you contact them. If you leave that with HR they can let retirees know they have to sign the form if they are willing to be contacted by the retiree organization.

Anne Richards: I attended a meeting of the USG Faculty Council last week where Karin Elliott acknowledged that some HR offices are functioning more helpfully and effectively than others. When someone at that meeting mentioned a concern about the HR office on his campus, Karin said she wondered if he was talking about the office on the campus of Columbus State University. He said he was and she said she was aware of problems on that campus. As a result, I would recommend you contact Karin Elliott to let her know the issues you're having. I believe she would want to be informed about this.

Dutchie Riggsby: It would be helpful if we could have an open door to contact retirees.

Marilynne McKay: Do retirees have access to their email there?

Dutchie Riggsby: They do if they know about it. We want to send them information about this as well. When they see letterhead coming from the institution and not from us, some are already suspicious. We want to use our own stationery to communicate with retirees.

Carol Pope: If people continue to work part-time, they can keep their email addresses. Some people can be reachable this way.

Dave Ewert: I want to congratulate your group on being approved for AROHE membership. That means your organization can now be a voting member of GA-HERO. At the Fall meeting of AROHE, its president, Sue Barnes, informed attendees that AROHE knows how to address some situations that have become problems for campus-based retiree organizations. They are good at this. I would contact them.

Howard Woodard: We are getting our retiree association at Georgia College and State University kicked off this year. On May 8th, the President and Provost will host a reception for retirees being inducted into the organization. As soon as you retire you're automatically a member of the Retiree Association (a type of alumni organization). A development group sponsors us. They built a data base for us. Our president has agreed to a budget we submitted. And we will be joining AROHE in June.

Ron Bohlander: One of the nice aspects of what Howard just said is that the retiree organization is viewed by the institution as similar to their alumni association. This creates a mutual acknowledgment of each other. Prior to now, retiree organizations were treated as a group that just "happened" to form.

Dave Ewert: I often refer to them retiree organizations as faculty alumni associations. [I wished I'd said faculty/staff, but didn't.]

Marilynne McKay: At a retiree seminar we have a remarkable number of "members in transition". We provide a service and they trust us.

Gray Crouse: Last year, 1/3 of our new members were not retired as yet because I encouraged them to join now and discover that retirees are "not dead yet." This lowers the barrier of thinking about retirement. Once a year we ask for contributions. We get more money than if we have dues. We have patrons instead.

Dave Ewert: Was anyone supported in coming here by having mileage expenses paid?

David Boyd: I was. Our VP for advancement is very supportive about our coming to these meetings. We just asked for the support and it was granted.

Dave Ewert: We don't know when our next meeting is, but will keep you posted. Many thanks to John Balsam, Kathy Tomajko, and Ron Bohlander for hosting this meeting.

Adjournment: The meeting adjourned at 1:50 pm.

Respectfully submitted,

Anne C. Richards, Secretary