



NEWSWATCH

Vol. 2017-17 No. 4

November 2017

**Next meeting: 11:30 a.m., Wednesday, Dec. 13 (reservation deadline Dec. 6)
Peterson Room, Showalter House, IU Foundation, SR46 Bypass**

Top high school show choir to entertain at annual IURA holiday luncheon

Music Warehouse, Edgewood High School's award-winning show choir, will entertain retirees at their annual holiday luncheon on Dec. 13. After a tasty meal catered by Cynthia Moriarty, retirees will hear the ensemble perform. The program begins at 11:30 a.m. at the IU Foundation, and reservations are due by Dec. 6.

In April 2018 the group, which has achieved Grand Champion status, will represent Indiana in the Show Choir America competition. Only one school per state is selected to perform on the



Hard Rock Live stage in Hollywood. It is unusual for a school with only about 850 students to achieve this distinction. Music Warehouse is now in its 42nd year. Brian Paulsen, director of choirs at Edgewood High School, has conducted the group since 2012. He has a degree in choral music education from Ball State University, where he was company manager of the BSU Singers.

Doors open at 11:30. The buffet will begin at 11:45. It will feature herb-roasted chicken breast and thighs; couscous salad with roasted butternut squash and arugula; roasted cauliflower and carrots with blanched green beans; mixed greens with white balsamic vinaigrette; a fruit platter; and baguette and butter. Dessert will be cappuccino brownie bites and Apple Betty squares. Drinks include coffee, decaf, iced tea, pink lemonade, ice water, and San Pellegrino.

The cost is \$25 per person. Guests are welcome, but all reservations and payment must be received by Dec. 6. Space requires that the luncheon be limited to 104. Please return the reservation form in this newsletter, along with your check.

Pfister announces 2018 United Way goal

At the Nov. 9 meeting **Harriet Pfister** announced that the IURA is on track to once again do the impossible. Although United Way increased last year's goal of \$170,000 to \$210,000 for the IURA, 124 retirees already had pledged \$155,163 as of Nov. 7. That puts us at nearly 74 percent of our goal. As of Nov. 7, the

number of Vanguards – those pledging \$1,000 or more – had nearly doubled from the same time last year. Some 61 Vanguards – roughly half of the total number of donors – had pledged \$141,684.

“I am both eager and reluctant to give this report,” said Harriet. “Eager because I want to thank those who have pledged and reluctant because I hope those who haven’t won’t think we don’t need them.” If you have not yet mailed your United Way pledge, please do so, specifying the IU Retirees Association as your giving unit. If you didn’t get a letter or have misplaced it, Harriet promises to provide you with another. Email her at pfisterh@indiana.edu.

Brewer, Jaffee clarify retiree benefits

Only a few weeks away from retiree status herself, Director of HR Benefits **Susan Brewer** explained health plans to more than 80 retirees, many of whom who are being deluged with advertising during the signup period. In 2018, she said, there will be no changes to benefits or premium (\$185 per month) in the Anthem Blue supplement plan, the only plan supported by IU. Available only to retirees who have had continuous insurance coverage with IU, it has more than 2,100 enrollees from all campuses.

Because Anthem Blue is an IU program, Susan said, people with this plan can call HR rather than dealing directly with the insurance company. Retirees who move are still covered, even if they move overseas. “Procedures generally are covered based on what Medicare covers in the U.S.,” she explained, “with enhancements at your cost.”

Medicare Advantage plans, she said, are offered by private entities. IU Health offers a Medicare Choice Advantage plan, Susan explained, which is not sponsored by IU. Although Advantage plans generally offer lower premiums and may include prescription benefits, you usually pay higher out-of-pocket costs when you receive services. For example, with IU Health Choice Advantage, you pay \$65 at urgent care, \$80 at

the emergency room, and \$250 at an ambulatory surgery center – charges that Anthem Blue would cover. You also pay 50 percent for out-of-network coverage. Because Medicare has no specific network, neither does Anthem. For more information about these plans, go to <http://hr.iu.edu/benefits/retirees.html>.

IU is part of the Indiana Employers Forum, which sponsored a Rand Corp. study to compare costs at Indiana hospitals. “There is a huge difference in these costs,” Susan said, “but employers don’t have a lot of leverage because employees want choice. Until competition brings down costs, the situation will not change.” The report is available at <https://www.rand.org/health/projects/indiana-hospital-prices.html>

According to IURA benefits chairman **Bruce Jaffee**, there are three categories of retiree benefits. First of all, there are official benefits provided by the university. They are detailed on the HR website; a link is given above. In addition to the Anthem supplement plan, there is a tuition benefit (also open to spouses) and a life insurance benefit. For those retiring on Jan. 1, 2003, or after, the life insurance amount is \$6,000. Those who retired earlier can contact HR to learn their amount. HR’s email address for questions is askHR@iu.edu.

The second category includes continuing IU benefits. Retirees can purchase heavily discounted campus parking permits, and with an IU ID they have free use of Bloomington transit. They can apply for free membership at the University Club and are entitled to use Emeriti House and to join the IURA. Also included are library privileges, computer accounts and training, email accounts, travel discounts, Rec Sports facilities usage, and athletics discounts and priority points. A list of these benefits can be linked to from the IURA webpage.

Offers administered by entities outside IU constitute the third category, said Bruce. Benefits are not guaranteed but include restaurants,
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RESERVATION FOR DEC. 13 LUNCHEON

Doors Open 11:30 a.m. Buffet at 11:45
IU Foundation, SR46 Bypass

Name(s) _____

Cost is \$25 for each meal. Please mail this form with your check to
IU Retirees Association
P.O. Box 8393
Bloomington, IN 47407-8393

RESERVATIONS AND PAYMENT MUST BE RECEIVED BY NO LATER THAN DEC. 6
If you have not already joined, you may use one envelope and one check for both reservation and membership.

Membership directory due in December

Paid members of the IURA – they numbered 386 as of Nov. 16 – will receive a membership directory with their December *Newswatch*. The directory gives names, street addresses, telephone numbers, and email addresses for members who have chosen to share that information. The directory is distributed only to members. If you are not an IURA member, you

must return the membership form below to be included in the directory. The deadline is Dec. 6.

For address corrections or to be removed from the newsletter list, please contact database manager **Doris Wittenburg**, <mailto:dwittenb@indiana.edu>. Send comments or corrections to *Newswatch* editor **Judy Schroeder**, jschroed@indiana.edu.

**IU Retirees Association
2017-18 MEMBERSHIP FORM**

Name _____

For couple membership, spouse's/partner's name _____

Address _____

City _____ State _____ 9-digit ZIP code _____

Telephone* _____ Emails* _____

*Telephone number and email will be included in membership directory only if you write them here.

Enclosed is my check, made payable to IU Retirees Association, for:

_____ Single membership (\$15) _____ Couple membership (\$20)

Please mail this form with your check to IU Retirees Association
P.O. Box 8393
Bloomington, IN 47407-8393

____ I wish to receive the newsletter by e-mail rather than in paper form when possible.

Visit our website at <http://www.indiana.edu/~iura> Contact us at iura@indiana.edu

IU Retirees Association
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automotive care, wireless providers, and moving companies. The Professional Staff Council list of employee perks is available at <http://www.indiana.edu/~iubperks/>. Be aware, Bruce said, that items on this list come and go and are not necessarily available to retirees.

What *was* available to retirees who attended the meeting were delicious snacks, thanks to **Mary Ellen Anderson, Martha Smiley, Carol Stokes, and Barb Weaver**.

Retirees left the meeting counting their blessings – and their benefits. “I didn’t exactly learn anything new,” **Tony Mobley** commented, “but it confirmed a lot of things I thought I knew.”

Anthem Blue abroad – and Anthem blues

How do I go about finding doctors and providers covered by my Anthem Blue policy if I am traveling abroad? This was a question several retirees asked at the Nov. 8 meeting. HR’s **Robin Reynolds** refers retirees to <https://www.bcbsglobalcore.com>.

*If you are not an
IURA member, this is
your last newsletter.
Join today.*

To arrange direct billing for inpatient care, you may call the service center at 1-800-2583. (Rates from your wireless provider may apply.) If you have paid up front, send the international claim form (available on the Global Core website), along with your bills, to the address on the form.

A personal aside: I retired early to get married, a decision I never have regretted. I found health insurance that was much less expensive than COBRA and let my IU coverage lapse. Therefore, I am no longer eligible for Anthem Blue. My premiums go up every year. My husband and I are paying \$874.20 more this year than Anthem Blue would cost us. A point to remember: Anthem Blue is available only to those who have not let their IU insurance lapse.

■ *Judy Schroeder*

Emeriti House, University Club: Partners

For information on the programs of the Emeriti House and the University Club, see <http://www.indiana.edu/~emeriti> and <http://www.indiana.edu/~uclub>.