

TCU RETIREES' SEPTEMBER LUNCHEON

Tales From the Auction House

Meredith Meuwly, director of appraisal services for Heritage Auctions, will speak at the Sept. 18 luncheon at 11:30 a.m. in the Kelly Alumni Center on the topic, "Tales from the Auction House."

Reservations must be made by Wednesday, September 12 and the cost of the meal is \$12, payable at the door. It is imperative to meet the deadline as a guaranteed count must be submitted to Catering on Thursday morning. Reservations may be made online at tcura.tcu.edu or to Joan Yates at j.yates@tcu.edu or 817-292-7087. Park in the Kelly Center lot or in the parking garage behind the Ranch Management building. Enter the Kelly Center from the patio near Lot 6. In making your reservations, please indicate dietary restrictions needed for you or a guest attending with you. Even if you are not eating, please make a reservation, but no meal will be ordered for you.

Meredith earned her bachelor's degree in Classical Studies and Art History from Duke University in 2000, and a master's degree in Modern Art, Connoisseurship,



MEREDITH MEUWLY

and the History of the Art Market from Christie's Education in New York in 2001. She spent the next five years in the Christie's New York Antiquities Department as sale coordinator and cataloguer of ancient Greek, Roman, Egyptian, and Near Eastern works of art. Meredith joined Heritage Auctions in 2007 as Senior Consignment Director in the Fine & Decorative Arts Department. In January 2010, she became the Director of Appraisal Services, preparing formal appraisals for 40

specialist categories.

In addition to her duties at Heritage, Meredith participates as an appraiser for Antiques Roadshow on PBS. Meredith is a certified appraiser of personal property with the International Society of Appraisers (ISA). She is currently the ISA Director of Education, an instructor for the ISA Fine Art Course, and a frequent guest lecturer at museums, institutions, conferences, and multiple civic organizations. In 2015, she was honored with the ISA Distinguished Service Award for her contributions and dedication to the field of personal property appraisals.

**PLEASE MAKE YOUR
RESERVATION BY
WEDNESDAY, SEPTEMBER 12.**

**RESERVATIONS MAY BE
MADE ONLINE AT TCURA.
TCU.EDU OR TO JOAN YATES
AT [J.YATES@TCU.EDU](mailto:j.yates@tcu.edu) OR
817-292-7087**

**LUNCHEON
DATES**

**OCT 16
NOV 13
DEC 11**

**JAN 15
FEB 19
MAR 19**

**APR 16
MAY 21**

PRESIDENT'S COLUMN

Keeping a Sense of Humor

Is it just me or does everything you try to accomplish get foiled or seem twice as hard to do as it should?

In the past month I've banged my head against the wall repeatedly dealing with customer service – which is an oxymoron – assuming I could ever get past the phone prompts and speak with a human being!

I've called three times and the credit I'm owed by the company that provides cushions for our TCU football seats still hasn't shown up after two weeks. Today I discovered that voicemail on my cell phone hasn't worked for a month and after an hour on the phone with AT&T it finally appears to be operational. That after the first young man I spoke with asked me if I had a flip phone or smart phone. I guess he thought I sounded like a likely candidate for an old flip phone. Yikes!

Calling a credit card company seems to require a minimum of 30 minutes on hold, if not an hour, only



JANET GEORGE HERALD

to find out you need to call another number and start the hold process all over. Getting television service switched from one provider to another is nearly impossible. So is switching from a 40-year-old print subscription to the digital Star-Telegram.

I could go on and on. Our sermon a couple of weeks ago was about looking forward and not backward and I try to do that, but in my opinion there are a few things that worked

better in the “good old days” when life was simpler. However, we're never going back there so we have to learn to adapt to technology, devices, and social media along with a lack of customer service...and keep a sense of humor about it all.

TCURA by its nature is an organization that looks both backward and forward. We look backward with pride to the collective impact we had on TCU during our years of service. Many of us remember when things weren't so rosy, but we worked together collegially to make TCU a special place for students and an enjoyable place to work. Today we're proud of what TCU has become and will become in the future and enjoy our continued association with the university through TCURA.

I look forward to seeing you at our September luncheon and other events throughout the year. Let's make it a great year!

TCU RETIREES' ASSOCIATION EXECUTIVE COUNCIL 2018-2019*

TERMS OF OFFICE END MAY 2019.

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NEW WEBSITE FOR TCURA

The TCU Retirees' Association is pleased to announce that we're launching an improved website at the end of August. The good news is that the website address will remain the same: www.tcura.tcu.edu. The new website will provide more information about Association events and activities, easier event registration, and new tools to enable members to share information and stay connected throughout the year.

When the new website launches, our homepage will feature a calendar listing of upcoming events. Click an

event title to view more event details or register for the event online. You can also click the Events link in the top navigation to view a full calendar of what's coming up.

The homepage will also feature recent updates from our newsletters, so you can keep up-to-date with Association news wherever you are.

If you've logged in to our previous website, you'll need to set up a new username and password to access our member resources, including our discussion board and membership directory. Click the

"Create an Account" link on the homepage and follow the instructions to create your account. Once you sign in, you'll be able to update your contact information, search our member directory, and join the conversation in our discussion board.

The new website will feature improved navigation to make things easier to find, and will match the current look of other new TCU websites. If you have questions, please contact me at jgherald@gmail.com.

COOKBOOK COMMITTEE REPORT

The Cookbook Committee has been working hard this summer editing and formatting recipes so that all are consistent. We plan to get

them ready to send to Anne VanBeber early this fall so that her students can do the nutritional analyses. Our next step is to begin organizing and

drafting the manuscript.

Please contact Julie Baker for any questions at j.baker@tcu.edu.

COFFEE, BOOKS & CONVERSATIONS MEETS AGAIN

Mark your calendar! Coffee, Books & Conversation plans to meet again on Wednesday, September 12, at 10 AM, in the library at University Christian Church. We will discuss books we have read over the summer and choose a book for our October meeting. All retirees are welcome!

I will be in touch again before that meeting and attach our ongoing

book list. Those retirees who would like to join us are welcome to meet with us at any of our meetings during the year, no reservations necessary. If you are interested in receiving notices of our meetings, please send me your email address.

- Judy Smith
(j.o.smith@tcu.edu)

JOIN OR START A NEW SIG

The TCURA encourages members to create and participate in special interest groups (SIGs). We now have 3 active groups-book club, bridge group, and art and antiques. We welcome others with interest in starting a new group to contact Chuck Lamb (c.lamb@tcu.edu) for more information. To inquire about existing SIGs, contact:

Book Club - Judy Smith
(j.o.smith@tcu.edu)

Bridge - Nancy Madsen
(n.madsen@tcu.edu)

Art and Antiques - Gail Davis
(gdavis@twu.edu)

MISSION STATEMENT

The Texas Christian University Retirees' Association exists to provide opportunities for fellowship, to promote lifelong learning, to advocate for fair benefits, to recognize the accomplishments of its members, and to strengthen the relationship between the retirees and the University.

COLUMNIST CAROLYN SPENCE CAGLE, PHD, RNC-E

Drug Cost Savings Ideas

Retiree concerns about reaching the Medicare D “donut hole” (hole) and affording cost of medications for chronic or acute illness mandate discussion about ways to save money on drugs. Approximately 25% of consumers reaching the hole stop taking medications because they cannot afford them with other essential life expenditures. This decision poses a serious problem for those whose health depends on consistent medication. Although the Affordable Care Act of 2010 planned to eliminate the hole by 2020, consumers will likely pay about 40% of generic (non-brand name) and brand name drug costs this year due to the hole (www.medicare.gov).

The 2018 hole amount occurs when a retiree expends between \$3310.00 and \$4850.00 on drug costs. Medicare D (prescription) plans vary in ways they handle initial drug deductibles and coinsurance/copayments so people differ in whether or when they reach the hole. Carefully examine your plan for how it determines drug payment relevant to the hole.

How can you control your drug costs in a time of increasing drug prices and the continuing hole in 2018 and 2019? Here are some ideas to help you:

- Seek help for prescription costs to avoid the hole through a Medicare/Social Security program called “Extra Help” (see Medicare & You 2018, pp. 97-102); this program requires evidence of a general income of less than \$18,090/year (single person) or \$24,360 (couple) (single or



couple resources are also part of the calculation).

- Pursue other options for prescription cost help through State Pharmacy Assistance Programs (SPAPs) (the back cover of your Medicare & You 2018 has the phone number for TX or relevant state or call 1-800-MEDICARE for assistance); section 8 of Medicare & You 2018 book has additional valuable information about drug help options. More drug assistance programs may be found at the Partnership for Prescription Assistance (www.PPARx.org, 1-888-4PPA-NOW) for middle-income seniors.

- Become Medicare and Medicaid “dual eligible” and avoid the hole (met criteria for both federal programs) (see Medicaid & You 2018, pp. 100-101).

- Use coupons at major discount stores and pharmacies, websites or through Smart phone apps to find cheaper drugs (www.goodrx.com allows drug cost comparisons at local pharmacies); other good Web sites include www.lowestmeds.com, CRBestBuyDrugs.org, and

HealthWarehouse.com to gain information on quality/safety of medications and “fair pricing” information to negotiate lower prices at local pharmacies; drug co-payment coupons often exist for more expensive brand-name drugs to considerably cut the costs of those (www.medscape.com).

- Read widely in consumer magazines on the medication cost issue. A recent Consumer Reports article compared some medication costs at various pharmacies and stores (“Save Money on your Meds,” January 2016) and found HealthWarehouse.com had the lowest prices. MAKE SURE online pharmacies you use operate in the U.S. and show the VIPPS (“Verified Internet Pharmacy Practice Site”) symbol to insure your privacy and truthful and quality products from legitimate companies. Carefully read terms of ordering from those sites to be fully informed with using these companies. Quality VIPPS sites will require you to submit a written prescription for filling of a medication.

- Ask pharmacists for discount cards to save additional money for medications: sometimes your Medicare program does not allow these discounts, but it cannot hurt to ask!

- Try new medications recommended by your doctor (ask for drug samples or a 14-day supply) before you spend money at the pharmacy for a 30-day or more supply (average doctor receives more than \$20,000 per year in drug

samples! [www.newsmax.com]); you may be able to get discounts on a 30-day supply at www.multi-pillsupply.com (some pharmacies offer 30-day supply of a drug through an online discount); ordering 90-day supply of your medication through a state licensed VPPS online pharmacy also can save money.

- Use generic drugs when possible; these generally have the same biological properties as more expensive brand-name drugs but cost 80-90% less; check with your doctor about ordering generic drugs covered on your drug plan; many drug plans cover generic drugs on the first tier (level) of drug coverage, the least expensive tier (your drug co-payment is lowest); some on the first tier do not require a co-pay from you!

- Use generic drugs from large pharmacies (Wal-Mart, Target, Walgreens, Rite Aid, CVS, etc.) if their medication pricing seems competitive; I fill most prescriptions at Wal-Mart because it is my “preferred pharmacy” on my Medicare Advantage plan and saves me money; I get a 30-day supply of one medication for \$4.00; another medication costs me \$10.00 for a 90-day supply which actually lasts twice as long because I cut each pill in half to meet my dose need; check with your doctor to make sure cutting pills to save money meets your health needs (not all pills can be cut to be effective).

- Shop around; be aware that drug costs vary widely in different cities and locations; according to a recent Goodrx document, New York City consumers paid 20% more than the national average for 500 commonly prescribed drugs for the period ending April 2018; consumers in Dallas, however, paid almost

17% less than the national average in that same period; differences in cost of living may account for these differences and large numbers of “big box” stores (e.g., Wal Mart) may offer popular and generic drugs for cheap prices (\$4.00 for a 30-day supply) in some locations;

- Use Goodrx coupons; go to that website and find the price of your drug at local pharmacies to choose the place to get the drug cheapest by using a Goodrx coupon; Goodrx users saved an average of 59% off the drug retail price, sometimes allowing them to pay less than their insurance co-pay.

- Explore cost savings with drug discounts programs offered by CVS, Walgreens, and other local pharmacies (Walgreen’s program costs \$20.00/year; one TCU retiree offers the AARP discount may work at Walgreens without program membership).

- Use over the counter (OTC) medications instead of prescription drugs to address a health care issue (e.g., Tylenol 650 mg may work just as well as more expensive Celebrex).

- Carefully read your drug plan to understand drugs covered by your plan (and expected 2018 changes) and the cost to you; speak to your doctor about prescribing those drugs initially before moving to more expensive higher tier drugs (a concept called “step therapy”).

- Seek to find the best pharmacy for your medication and financial needs; develop a close relationship with your pharmacist that will advocate for your needs and values a loyal consumer base; seek to fill all prescriptions at that one pharmacy to track medication allergies and interactions that may affect your well-being.

- Work with your doctor for better understanding of your medication regime that influences your medication use choices: ask “why do I need this medication, is there a way I can simplify my medication regime, how long do I need to take this medication”? AND, when you pick up a prescription, read printed drug information to identify reasons to take the drug, side-effects, correct dosage, interactions with food or other medications, and actions to take if you miss a dose.

- Don’t take drugs you don’t need; other interventions may work and be much cheaper and with fewer side effects (e.g. high blood pressure – try meditation for managing this) (Carr, 2017).

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Carr, T. (2017, September). Too many meds? Consumer Reports, 82(9), 25-39.

Goodman, B. (2015, November 20). As Rx prices rise, more say meds are affordable. Retrieved November 27, 2015 from http://www.medscape.com/viewarticle/854789_print.

Marsh, T. (2018, July 6).

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U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS) (2017. Medicare & You 2018. Baltimore MD: U.S. Government Printing Office (CMS Product No. 10050-16).



Photos from the July Luncheon at the Chancellor's home (from top left): 1) Joe Ann May and Cinny Montana 2) Linda Smith and Jeannie Chaffee 3) Larry Garrison and guest 4) Melinda and David Rubenkoenig 5) Judy and Emmet Smith 6) TCU retirees listening attentively 7) TCU retirees enjoy visiting at the Chancellor's home in July. *All photos taken by Deana Ray*

NOTE

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