New Location for ARF Office: Recently, the office for ARF has been moved to the Nopper Building on the MSU Tech Park, rooms 206 and 207. To find our office, go to the very east door of the Nopper Building, and go up the flight of stairs and we are immediately ahead of the landing. If you would like to use this room, obtain the key from the people in HR at their reception desk. There is one key for the outside door, and one for the office. There is plenty of parking available and it’s free. We are indebted to Mike Stevenson, CEO of the MSU Alumni Foundation for providing this space to us.

Annual Dinner We believe that the annual alumni association/ARF dinner will be back to a spring time this year. Stay tuned for the exact date, location and time.

Luncheons: We will begin our spring semester luncheons on Wed., Feb. 26 at noon in room 108 Plant Bioscience Bldg when MSU’s Vice-President for Finance, Terry Leist, will speak to us on the state of the university’s finances. Following that, there will also be lunches in March and April, usually on the third Wed of each month. Stay tuned for the details.

Alumni Foundation CEO leaving: Our best wishes to departing CEO, Mike Stevenson. We are indebted to him for working with ARF on our move to the Nopper Bldg, and for his assurance of future cooperation on issues of joint interest. A warm welcome to Kathleen, "Kitty", Saylor, Interim President and CEO.

Wonderlust: We plan to work more closely with Wonderlust so as to avail ourselves of better advertising for our programs and to enlarge our presence. Some of us have worked closely with Wonderlust for some time and have addressed and taught in their programs.

Health Insurance Coverage Update: Special Enrollment Period: The MSU Benefits Plan has announced a Special Enrollment period for MUS employees and retirees who are presently members of the MUS health care plan. You should have recently received a letter describing this Special Enrollment from Ms. Connie Welsh, MUS Director of Benefits. The
Special Enrollment period, February 17-28, 2014, will allow for changes and/or updates regarding membership and dependent status. In addition, the Special Enrollment period offers NON MEDICARE RETIREES UNDER THE AGE OF 65, the option of dropping MUS coverage in order to enroll in an alternative, private health insurance plan available through the Affordable Care Act Marketplace (ACA) (www.healthcare.gov) as of April 1, 2014. Non Medicare retirees should have received, or soon will receive, from the MUS Director of Benefits, a second letter describing this new, additional option for health insurance coverage.

Examine these letters carefully. For certain households, dropping MUS health insurance and replacing it with coverage through the ACA may offer the potential for significant premium savings. For those households whose annual income falls between 100% and 400% of the federal poverty level ($15,510 to $62,040 for household of two), substantial savings in premium costs may be realized as the result of off-setting premium subsidies from the federal government. In order to acknowledge the complexity of a decision to drop MUS coverage in favor of the Marketplace, the MUS Benefit Plan will offer, under certain conditions, a right to retreat back to MUS health coverage. Please see the above mentioned letter and enclosures for full details.

Undoubtedly, many factors must be considered in choosing to exit MUS health insurance coverage in favor of enrolling in the ACA Marketplace. Among these factors are: provider networks (contracted physicians and facilities), deductible and coinsurance amounts, prescription drug usage, costs and associated formulary, plan design and maximum out-of-pocket expenses. Additional information is available from Montana’s Commissioner of Securities and Insurance (http://montanahealthanswers.com/). Certified Navigators are trained to help individuals make good decisions and actually sign up for ACA insurance. In Gallatin County Certified Navigators are provided by Community Health Partners (Bozeman, 406-585-1360; Belgrade, 406-922-0820). Your campus HR department (Laura Underkofler, 406-994-3652) and the OCHE Benefits Office at 1-877-501-1722 can provide additional information about MUS plans and answer questions regarding the Special Enrollment. ARF will provide additional information as it becomes available.

Contact Ken Hapner for more details. kdhapner@gmail.com

**Dues:** Our dues have not increased and for those of you who are not Life Members, the annual assessment is now due. They are $15 for regular membership; $25 for a sustaining membership; $50 for a contributing membership; $100 to become a benefactor; and $200 for a lifetime membership. Mail your checks to the
ARF treasurer, Don Mathre, 731 South 12th Ave, Bozeman, MT  59715. Make checks payable to the MSU Association of Retired Faculty.