# new dimensions

Benefits Newsletter for UC Retirees • Volume 25 • Number 1

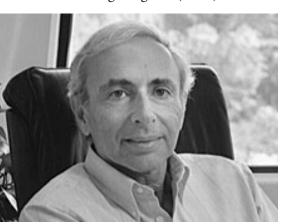


### Professor's Love of Mentoring Leads to Emeriti Program

Mel Green retired seven years ago, but he never lost his passion for instructing and guiding young people.

A professor emeritus of biology at UC San Diego, he's been working with undergraduates and advocating for them for more than 40 years. "I feel that what students need most is mentoring," says Green. During his teaching days at UCSD—and now—he has worked to widen the career path for students and future scientists.

Though he retired in 2001, he currently directs the UCSD Hughes Scholar Program, which supports undergraduate student research in biology. But that wasn't enough for Green; he also spearheaded the development of the UCSD Emeritus Mentoring Program (EMP) which is



Mel Green continued on page 5

offered through the UCSD Emeriti Association. The program, which began in 2005, matches undergraduates and junior faculty with Emeriti Association members, who make a commitment to mentor for the entire academic year.

"My greatest sense of reward and pleasure has come from close interactions with students," Green writes to his fellow emeriti to enlist their participation in EMP. "I believe that real teaching must extend far beyond the classroom. For me it often takes place at lunch, in the coffee shop, on the tennis court, and at times even in my office."

Green speaks enthusiastically about the students he mentors, describing a brother and sister whom he mentored and recently returned to visit him. The sister is in her fourth year of medical school, while the brother has completed an M.D./Ph.D. program and is doing stem cell research. "He is a sponge for learning!" Green enthused. "They make me feel like my life is worthwhile."

One of Green's current mentees is Christina Brown, a senior who spent eight weeks last summer at the University of Wisconsin in a special research opportunity program

## Vision Plan

**UC to Offer Retiree** 

C is pleased to be able to offer for the first time, a Vision plan option to retirees. The plan benefits will model the benefits currently available to UC employ-

ees. Retirees from all UC locations are eligible to

enroll if they are:

- receiving monthly retirement (or disability or survivor income) with a UC-sponsored defined benefit plan, and
- enrolled in a UC-sponsored medical, dental, or legal plan or have elected to suspend UC-sponsored benefits.

Participation in this program is voluntary and monthly premiums will be paid entirely by the retiree at a group rate.

Special communications from the Vision Services Plan (VSP) in the coming months will provide details about enrollment and premium cost. The enrollment period will be held in April and coverage will be effective July 1. Please note that the plan will not be open for enrollment every year.

For questions about the benefits, contact VSP directly at: 1-800-877-7195 (Group No. 00101923).

# UC Research of Interest

## Program Boosts Senior's Activity, Quality of Life

Older adults often carry a deeply ingrained belief that inactive, sedentary lives are an inevitable part of aging. But this mindset is not just wrong; it can be changed—with positive physical and mental health results.



In a UCLA study, researchers show that older adults who participated in a pilot test for a program aimed at changing this mindset became more physically active, increasing their walking levels by about 24 percent—an average increase of 2.5 miles per week. The study was published in the *Journal of the American Geriatrics Society*.

"We can teach older adults to get rid of those old beliefs that becoming sedentary is just a normal part of growing older," said Dr. Catherine Sarkisian, assistant professor of geriatrics at the David Geffen School of Medicine at UCLA and the study's lead author. "We can teach them that they can and should remain physically active at all ages."

The researchers worked with 46 sedentary adults age 65 and older from three senior centers in the Los Angeles area. The participants attended four group sessions where they were taught to reject the notion

that becoming older means becoming sedentary and to accept that they can continue engaging in physical activity well into old age. Each session was followed by a one-hour exercise class that included strength, endurance and flexibility training.

As a result of the program, participants increased the number of steps they took per week from a mean of 24,749 to 30,707—a 24 percent increase—and their scores on a survey gauging their expectations about aging rose by 30 percent.

See: http://newsroom.ucla.edu/portal/ucla/pilot-program-boosts-older-adults-40326.aspx

## Herbal Extract Found to Increase Lifespan

The herbal extract of a yellowflowered mountain plant indigenous to the Arctic regions of Europe and Asia increased the lifespan of fruit fly populations, according to a recent UC Irvine study.

Flies that ate a diet rich with *Rhodiola rosea*, an herbal supplement long used for its purported stress-relief effects, lived an average of 10 percent longer than fly groups that didn't eat the herb. Study results appeared in the online version of *Rejuvenation Research*.

"Although this study does not present clinical evidence that Rhodiola can extend human life, the finding that it does extend the lifespan of a model organism, combined with its known health benefits in humans, make this herb a promising candidate for further anti-aging research," said Mahtab Jafari, a professor of pharmaceutical sciences and study leader. "Our results reveal that Rhodiola is worthy of continued study, and we are now investigating why this herb works to increase lifespan."

See: http://today.uci.edu/news/release\_detail.asp?key=1701

# Study Looks at Potential Protective Effects of Antioxidants, Fish Oils



Age-related macular degeneration (AMD) is the leading cause of vision loss in the United States for people over age 60. The Shiley Eye Center at UC San Diego is participating in a study sponsored by the National Institutes of Health (NIH) designed to determine if a modified combination of vitamins, minerals and fish oil can further slow vision loss from AMD.

The nationwide study builds upon results from an earlier study which found that high-dose antioxidant vitamins and minerals taken by mouth reduced the risk of progression to advanced AMD by 25 percent, and the risk of moderate vision loss by 19 percent.

In this second study, plant-derived yellow pigments and omega-3 fatty acids derived from fish and vegetable oils will be added to determine if these nutrients further decrease the risk of progressive vision loss.

"So many people are taking vitamins and supplements to prolong life and prevent disease. This large, well-organized study will provide hard evidence regarding these specific supplements and their value for the prevention of AMD," said Stuart I. Brown, M.D., chair of the department of ophthalmology and director of the UCSD Shiley Eye Center.

See: http://ucsdnews.ucsd.edu/ newsrel/health/11-07MacularDegenerationLF-.asp 冷

# benefits Registration

Q: I want to have my pension check direct deposited to a different bank. How do I make that change?

- Download and complete a form UCRS 160 from the At Your Service website (atyourservice.ucop.edu).
- Attach a voided check and mail to UCRS.
- Be advised there can be two or three-month delay in finalizing direct deposit, depending on when the forms are received.

Q: Why do I have to fill out a Medicare Advantage Prescription Drug (MAPD) form when I begin receiving Medicare, or change insurance carriers after I've been on Medicare coverage?

A: The MAPD form is the form the insurance carrier sends to the Centers for Medicare and Medicaid Services (CMS), the Medicare Administrator, to 'assign' your Medicare to the insurance carrier as the provider of your services. Only subscribers of the HMO plans (Health Net, WHA, Kaiser) are required to provide the signed form to the carrier. Blue Cross subscribers do not need to make this assignment.

### **Make Address Changes Online**

f you've recently moved, you can now change your address online through At Your Service Online. Go to At Your Service (atyourservice.ucop. edu), and select "Sign In to My Account." You will need to log in with your username and password. Then select "Personal Information" in the upper left-hand corner. Simply update the information and select "Submit." Your address will be automatically updated. This service is not available to retirees living overseas; you must use a paper form. Please note: If you have money in the Retirement Savings Program, you will also want to change your address at FITSCo (netbenefits.com or 1-866-682-7787).

### **Retiree Financial Workshops Coming Soon**

ITSCo has developed a new workshop for retirees called "The Fundamentals of Retirement Income Planning," which will be presented at all campuses in the first quarter of 2008. Watch your mail for a schedule of these presentations and information on how to register. If you can't make it to the presentation, you will be able to view it online. Go to the FITSCo website (netbenefits.com), sign in, and then choose "Recorded Workshops" in the right-hand column. You'll find a list of workshops including "The Fundamentals of Retirement Income Planning."

## Regents Consider LLNL Asset Transfer Agreements at January Meeting

The University of California is seeking Regents' authorization to enter into two agreements with the Department of Energy/National Nuclear Security Administration (DOE/NNSA) regarding the University of California Retirement Plan (UCRP) benefits of Lawrence Livermore National Laboratory (LLNL) employees. The proposed transfer agreement establishes the amount of UCRP assets and liabilities associated with LLNL service that will be transferred to the new defined benefit plan sponsored by Lawrence Livermore National Security for those employees who chose to transition to this plan. Regents' authorization will also be sought to enter into an agreement regarding the DOE/NNSA's ongoing reimbursement obligation to UC for any UCRP funding shortfalls related to the retained LLNL retirees and inactive vested members. The agreements are part of the normal closeout of UC's contract with DOE to manage LLNL. The Regents are considering the agreements at their meeting on January 15–17 in Los Angeles. For details, visit At Your Service (atyourservice.ucop.edu) and/or The Regents website (universityofcalifornia.edu/regents). Presentations to review these agreements with retirees will be scheduled in the Livermore area in April. >

### **HR Representatives to Visit LANL**

etirees with questions about their UC Retirement Plan can get them answered when Human Resources and Benefits representatives make their next visits to LANL. The LANL visit is scheduled for March 26 and 27 at Los Alamos Research Park, 4200 West Jemez Road, Suite 200B. To schedule an appointment, please contact Dolores Johnson at 1-800-239-4002, ext. 70236.

### UC Wellness Program to Launch in January

Living Well

UCLA Medical Center. Along with links to varied wellness resources and

information, the extensive *UC Living Well* website gives information about the many *UC* campus, medical center, and laboratory wellness programs and recreational and sports facilities and activities.

University retirees and their adult family members covered by most UC medical plans (Blue Cross Plus and PPO, Core, Health Net, and Western Health Advantage) will be provided enhanced wellness and personal health management benefits.

To complement its retiree medical insurance benefits, the University has made it a priority to provide retirees with the latest tools, information, and resources to help them and their family members achieve and maintain a healthy lifestyle. The new StayWell benefits program launches this month as part of the expanded *UC Living Well* program.

Participation in the StayWell program will be voluntary and at no cost to retirees. StayWell will not be available to Kaiser members who

Did you know that walking one mile can burn at least 100 calories?



currently have access to Kaiser's fully integrated wellness resources.

The *UC Liv-ing Well* website,

which includes a link to the StayWell site, is at *uclivingwell.ucop.edu*.

*UC Living Well* is the University's wellness initiative that is expanding systemwide in 2008 after a successful 2007 pilot phase at Berkeley, Office of the President, UCLA, and

### StayWell enriches individual wellness efforts

StayWell represents improved, standardized wellness and individual health management resources at no charge to retirees. The program is designed to help eligible retirees and their family members achieve a healthy lifestyle.

The program is administered for UC by StayWell Health Management, a renowned nationwide industry leader for nearly 30 years.

Those who are eligible to participate in StayWell will receive introductory communications from StayWell in January. They and their eligible family members are encouraged to consider the many benefits and resources that are available and to check out the StayWell website.

Here's what is offered:

## Health assessment and coaching

To take full advantage of Stay-Well benefits, you may first take a voluntary online or paper health assessment (HA) that will review your health behaviors and give you immediate, personalized feedback to help you make any healthy changes that may be needed.

Upon registering for a health assessment, you establish a personalized website that is a portal to health information and services and becomes an individual wellness tracking and progress site.

If you complete a HA, you will receive a \$75 gift certificate that may be redeemed at a wide variety of recognized retailers. This gift certificate is available not only to retirees, but also to dependents age 18 and older who complete a health assessment.

When you take the HA, your personal identifying and health information is fully protected in accordance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and other privacy laws.

After completing the health assessment, you will be invited to participate in the NextSteps® Wellness Coaching Program if the health assessment identifies any health risks. The coaching program helps you set and meet health improvement goals. You will receive information and personal guidance from an experienced Wellness Coach by phone, mail, and online educational resources. Later, you will be able to take another HA to assess how your positive lifestyle changes have benefited your health.

### Additional online health resources and tools

StayWell benefits include a number of other online interactive tools and educational resources, including:

- Family Centers, which provide information on family and lifestyle health issues;
- Take Care, a drug and nutrition guide resource;
- Health Tools, which create goals and reminders for preventive measures, appointments, and exercise sessions; and
- **Health Centers,** a collection of online guides to help you with health topics, such as cholesterol, tobacco cessation, stress reduction, and more.

### **News from Retirement Centers** and Associations

CLA retirees are closing in on a goal they've been working toward since 2000—senior housing located near the campus. The Houstonbased Belmont Corp. is building and funding a new senior living community. With sections for those living independently, for those who need help with bathing, feeding or taking medication (assisted living), and for people with Alzheimer's or dementia, the project is expected to open in 2009. Priority placement in the units will be given first to retired faculty and staff; then to the parents of retired faculty and staff; then to current retirement-eligible faculty and staff; and lastly, to the parents of current faculty or staff. Residents must be at least 60 years old.

All of the Retiree and Emeriti associations and centers invite new members, whether or not you retired from the center nearest your current home. The Los Alamos National Laboratory is particularly interested in recruiting new members. Use the contact information on At Your Service (atyourservice.ucop.edu/retiree/index.html) to get more information.

The UC Irvine Retiree Association and the UCI Center for Emeriti & Retirees are producing an inaugural UCI Retirees Arts Exhibit, In the Eve of the Beholder. Opening in January, the exhibit features the work of more than 15 retired faculty and staff in a variety of media (painting, ceramics, jewelry, and more).

The Berkeley Retirement Center's Retiree Work Opportunities (ROW) program received a 2007 Breakthrough Award from MetLife and Civic Ventures, two organizations that promote engaging retirees to meet organizational and societal needs. ROW is a website to publicize parttime, temporary and short-term, project-based assignments and to store profiles of retired UC staff who want to be considered for those work opportunities. Now in its fifth year, 330+ retirees and more than 240 hiring managers are using the website to find each other. >

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April	April 29	May 1			
May	May 28	May 30			
June	June 27	July 1			
July	July 30	August 1			
August	August 27	August 29			
September	September 29	October 1			
October	October 29	October 31			
November	November 26	December 1			
December	December 30	January 1, 2009			

Mel Green continued from page 1

funded by the Howard Hughes Medical Institute. "She came back this year with such enthusiasm for everything—her research, her future. She is a wonderful student leader now."

Currently freshman and sophomore students in the Chancellor's Scholar program are eligible to participate in the program. "These are very bright kids who are usually from low-income families and often among the first in their families to attend college," says Green. He notes that UCSD has opportunities for juniors and seniors to partner with faculty on research projects, but first and second year students are not usually allowed to participate in those projects in most departments.

The Emeritus Mentoring Program allows the student to choose his or her mentor based on professional and extra-curricular interests. The nature of the mentor-mentee relationship varies. "Basically, the mentors talk to the students and give them a sense that somebody cares about them," Green says. "We help with everything from academics to personal problems. I've played tennis with students, introduced them to music and theater."

Of course, the students are not the only ones to benefit from the program. "Once you give up your research career, then what? We (emeriti) want to feel like we're useful," says Green. "And what can be more useful than helping our students be successful?" >>





#### Alzheimer's Revisited

Several retirees responded to the item on Alzheimer's Disease in the last issue of *New Dimensions*, many with ideas for additional help or ways to plan for care should they suffer from Alzheimer's or dementia in the future.

Jane Millar of Gainesville, Florida writes: "The best way to plan for dementia or other serious problems is to carry out a plan before one is needed." She moved to Oak Hammock, a continuing care retirement community at the University of Florida

"I'm in independent living, but should I ever need to be in assisted living, the memory impaired unit, or skilled nursing, all are available to me, under my contract, at the same monthly fee I pay for my apartment. If one waits until there are signs of dementia or, in most cases until one is past 80, the type of contract I have is not available."

She continues, "My children will be spared the worst decisions that must be made should I be disabled by a stroke or other calamity requiring long-term care. And I will be in a community where I already have friends who can easily visit."

#### **Aging into Medicare**

UCSF retirees Rod and Sandy Seeger wrote about an issue that affects many retirees when they turn 65 and become eligible for Medicare: disruptions in medical coverage. In the Seegers' case, the Medicare version

of their HMO was not available in or near their home ZIP code, even though they had been covered by the non-Medicare version for years. In order to keep their same doctors/ medical group, they had to change to another plan.

Why does this happen? Because the Medicare version of an HMO plan is different from the non-Medicare plan. The Medicare HMO may have different coverage areas based on the plan's determination of a need for coverage in an area or based on the determination of the Centers for Medicare and Medicaid Services (CMS). If the plan or CMS determines there is no need for Medicare coverage in an area that includes your home ZIP code, then the coverage is not offered. In addition, physicians and medical groups choose whether to sign a contract to be in the Medicare network. As a result, the Medicare version of an HMO plan may have different physicians/medical groups than the non-Medicare plan.

If you age into Medicare and the Medicare version of your HMO does not cover you, you will be able to enroll in a different plan. However, if you can be covered by the Medicare version of your plan but your doctor has not signed a contract to be in the Medicare network, you must choose a new doctor. You cannot change plans until the next Open Enrollment.

If you will be aging into Medicare in the next year, you may want

to research whether your physician and medical group are part of your HMO's Medicare network and whether the Medicare version of your HMO covers your home ZIP code area.

During the next annual Open Enrollment you have a couple of options. If you wish to stay enrolled in your current Medicare Advantage Plan, you can choose another physician/medical group that does have a contract with your health plan. If you want to stay with your current physician/medical group, you can enroll in another UC-sponsored plan that does have a contract with that physician/medical group.

To get additional information and answers to your questions, you may wish to call your health plan's customer service center to discuss your particular situation with them. You can also speak with your physician/medical group about their contracts with other health plans. The Health Care Facilitator at your UC location may also be able to assist you.

#### **Share Your Stories**

What is the biggest/most difficult issue you face as a retiree? We'd like to hear from you. Please respond by email (NewDimensions-L@ucop.edu) or regular mail (UC HR/Benefits, New Dimensions editor, 300 Lakeside Drive, 12th floor, Oakland, CA 94612).

#### **New Dimensions**

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### **Don't Forget to Sign up for Medicare Part B**

If you have Medicare Part A (hospital insurance) but not Part B (medical insurance), you can enroll in Part B during Medicare's General Enrollment Period which starts January 1 and goes through March 31 of each year. UC requires retirees and their eligible family members who are enrolled in a UC-sponsored medical plan to enroll in Medicare Part B when they become eligible for premium-free Medicare Part A.

If you are eligible for premium-free Part A and do not enroll in Medicare Part B, you will be permanently de-enrolled from UC-sponsored medical coverage. A plan member or enrolled family member who signs up for Medicare Part B and then cancels their Part B coverage will be permanently de-enrolled from their UC-sponsored medical plan coverage. Medicare Part B coverage must be continuous.

The cost of Medicare increases if you delay enrollment. The cost for your Part B may increase by 10 percent for each 12-month period that you could have had Part B but did not enroll. You will be required to pay this extra amount as long as you have Part B. To enroll in Medicare Part B, sign up at your local Social Security office or call 1-800-772-1213 for additional information.

#### **Behavioral Health Benefits for Medicare enrollees**

If you are a Medicare member enrolled in **Health Net Seniority Plus, Kaiser Senior Advantage, WHA Care +, Kaiser Mid-Atlantic or Kaiser Umbrella**, your behavioral health benefits are provided through your plan, and must be pre-authorized by your Primary Care Physician (PCP) or medical group. Please contact your plan or your PCP directly for referrals and instructions on how to obtain behavioral health services.

If you are a Medicare member enrolled in the **Core Medicare** or **High Option Supplement to Medicare** plans, your behavioral health benefits are provided by BC Life and Health Insurance Company and must be obtained from Medicare providers. Please call the number on your I.D. card for referrals and instructions on how to obtain behavioral health services.

If you are a Medicare member enrolled in **Blue Cross PPO** or **Blue Cross PLUS**, your behavioral health benefits are provided by United Behavioral Health (UBH). When seeking behavioral health services, please call UBH at 1-888-440-8225 for a referral to a participating provider.

For more information, see your plan booklet or call the toll-free number on your I.D. card. >



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### Comments or questions?

Write New Dimensions at:

University of California, Human Resources and Benefits P.O. Box 24570, Oakland, CA 94623-1570 Email: NewDimensions-L@ucop.edu

#### For benefits questions:

UC Customer Service Center: 1-800-888-8267 Website address: atyourservice.ucop.edu

#### **Want the Latest News about Your Benefits?**

of *New Dimensions*, visit the At your Service news page for retirees. It has updated information and news about your benefits, a link to the last issue of *New Dimensions*, and more. Either go to At Your Service (*atyourservice.ucop.edu*) and select the blue "Retirees" button on the upper right or go directly to the retiree page (*atyourservice.ucop.edu/retirees*).

