

## UC Davis “Fit for Life” Class Offers Both Health and Social Benefits

At this time of year, Jon Vochatzer can be found mostly at the UC Davis track working with college athletes—young and in their physical prime—who compete at the highest levels. As the men’s head track coach, he emphasizes speed and endurance as he pushes personal best performances.

Three days a week, however, Vochatzer works with another team: 35 retirees, ranging in age from mid-60s to early 80s. And with this group, the coach’s strategy is of course much different. He encourages them to meet personal goals, such as strengthening certain muscles or lowering cholesterol, all with the aim of staying fit.

Vochatzer’s relationship with retirees began in 2003 when Plant Sciences professor emerita Barbara Webster and three other retirees sought some basic advice and information about walking on the Davis track. As Vochatzer tells the

story, he answered their questions and helped them start a walking program using the track. Soon they were adding weights to the program.

When the Activities and Recreation Center (the ARC) opened two years ago, the program—now called “Fit for Life”—moved indoors. Today the group meets with him for 90 minutes three times a week for a combination of group warm up and individualized work outs. The program has a long waiting list.

Vochatzer asks each member to get a notebook and write down their personal health and exercise goals. They also record what they do at each session, as well as their heart rates at various times during the class. Every three weeks, he checks their progress.


“The intent of the program is to encourage them to stay fit,” says Vochatzer. “I want to give them exposure to things they are interested in and to make them stronger, more fit and last longer.” He encourages them to continue to be active on the days the class doesn’t meet. Many work in their gardens, bike or walk. On Sundays, they rest.

“It’s wonderful,” says Webster, whose own program includes the rowing machine, walking on the

continued on page 5

## Open Enrollment for Retiree Vision Plan Ends April 30

Open Enrollment for UC’s new vision plan for retirees is now in progress. In March, Vision Service Plan (VSP) sent a detailed packet to eligible retirees about the plan, including enrollment and premium information. **If you would like to enroll, you must complete enrollment through AdminAmerica (VSP’s billing company) by April 30, 2008. Benefits are effective July 1.**

Participation in this program is voluntary and monthly premiums will be paid entirely by the retiree at a group rate. If you have questions about the vision care benefits, go to the VSP website ([www.vsp.com/go/UCretirees](http://www.vsp.com/go/UCretirees)) or call VSP directly at 1-800-877-7195 (group number: 12334445). For questions about enrollment or billing, call AdminAmerica at 1-866-896-1273. 

*This article does not apply to Lawrence Livermore National Laboratory and Los Alamos National Laboratory retirees. For information on LLNL and LANL retiree health and welfare benefits, contact Hewitt Associates (LANL: 1-866-934-1200; LLNL: 1-866-994-5567).*



# UC Research of Interest

## More Men Tackle Housework

American men are helping with chores and child care more than ever, a trend that ultimately contributes to healthier marriages, according to a UC Riverside researcher.

In a paper published in March by the Council on Contemporary Families, sociologists Scott Coltrane of UCR and Oriel Sullivan of Ben Gurion University reported a steady, 40-year trend of more couples of all ages sharing family tasks.

“Men and women may not be fully equal yet, but the rules of the game have been profoundly and irreversibly changed,” they wrote in their paper.

Coltrane and Sullivan found that men’s contributions to household chores have doubled since the 1960s, to more than 30 percent of the total. The average woman with children—employed full or part time—is doing two hours less housework per week than in 1965. During the same period, fathers tripled the amount of time spent in child care, and mothers doubled the time spent with children.

Total hours of work—paid and family—done by men and women has remained roughly equal since the 1960s, Coltrane and Sullivan said. Women’s paid work time has

significantly increased while that of men has decreased. The time women devote to housework has decreased



while the time men spend in family work of all kinds has increased.

See <http://www.newsroom.ucr.edu/cgi-bin/display.cgi?id=1788> for more information.

## Federal Poverty Guidelines Fail to Properly Assess Needs of State’s Seniors

If you are elderly and live in California, how poor do you have to be to become eligible for public assistance?

Too poor, says a recent report from by the UCLA Center for Health Policy Research. The Elder Economic Security Standard Index (Elder Index) for California shows that the federal poverty line (FPL), which is used to determine income eligibility for most public programs, takes into account less than half of the basic costs experienced by adults 65 and older in the state.

The FPL is also used to allocate state and federal resources to local communities. In 2007, the federal poverty guideline for a single elderly person (65 or older) was an annual income of \$10,210; for an older couple, it was \$13,690. But according to the UCLA report’s calculations, which are broken down by each California county, the basic annual cost of living for a retired older adult in good health and living in rental housing averages \$21,011, reaching a high of \$27,550 in San Mateo County. For an older couple, the average is \$30,537, with a high of \$37,263 in San Mateo.

The report recommends that poverty guidelines be adjusted using the Elder Index to adequately reflect the current cost of living.

See <http://newsroom.ucla.edu/portal/ucla/federal-poverty-line-grossly-underestimates-45575.aspx> for more information.

## Strong Community Networks Linked to Fewer Recurring Heart Problems

Home may be where the heart is, but it could be one’s surrounding community that helps keep the



ticker healthy, according to a study led by researchers at UC Berkeley’s School of Public Health.

Specifically, the study found, low-income patients with existing heart problems are significantly less likely to have another heart attack or a recurrence of chest pain if they live in a county with higher measures of trust, cooperation and social networks—something researchers call “social capital.” This was true even after researchers accounted for such factors as gender, age, race or ethnicity, and the existence of other concurrent health problems.

“This analysis points to a real effect on real people,” said study lead author Richard Scheffler, UC Berkeley professor of health economics and public policy. “It speaks to the value of clubs and social organizations in providing health information and reducing stress, both of which are known to reduce heart disease.”

See [http://www.berkeley.edu/news/media/releases/2008/02/26\\_heart.shtml](http://www.berkeley.edu/news/media/releases/2008/02/26_heart.shtml) for more information. 🐟

## Annual Cost of Living Adjustment Announced

**B**enefit recipients of the University of California Retirement Plan (UCRP) will receive a 2 percent cost-of-living adjustment (COLA) beginning July 1, 2008. The COLA applies to UCRP members who began receiving monthly benefits on or before July 1, 2007. The increase will appear in checks paid at the end of July.

The 2008 annual UCRP COLA is based on the 2.94 percent average movement in the Consumer Price Index (CPI) measured February 2007 to February 2008 for the Los Angeles and San Francisco metropolitan areas. The UCRP COLA generally matches the CPI increase up to 2 percent and then adds 75 percent of the CPI increase over 4 percent, if any. The maximum COLA is 6 percent. 🐼

## FITSCo Renamed Fidelity Retirement Services

On April 1, FITSCo changed its name to Fidelity Retirement Services. The new name better reflects the services provided by UC's master record keeper. Everything else remains the same, including phone numbers, retirement counselors and services. You will notice the name change soon on UC materials. For more information, go to [www.netbenefits.com](http://www.netbenefits.com) or call a Fidelity Retirement Services representative at 1-866-682-7787. 🐼



## Medicare Corner

### Medicare Reminders

While most retirees comply with UC's rules regarding Medicare, the following information serves as a reminder of those rules. For additional information about Medicare, see the *Medicare Factsheet for Employees and Retirees* online ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)) or request it from the UC Customer Service Center. Failure to comply with these policies can result in the permanent loss of your UC-sponsored medical coverage.

### Medicare Parts A & B

If you are a UC retiree enrolled in a UC-sponsored medical plan, UC requires you and your enrolled family members to enroll in Medicare Part B as soon as you become eligible for premium-free Medicare Part A, usually at age 65. UC will send out a packet of information about Medicare approximately three months prior to your 65th birthday. To view your enrollment information, including whether you are enrolled in Medicare, go to At Your Service online and view "Current Enrollments."

### Medicare Part C

Medicare Part C is the term used to describe the coordination between Medicare and UC's HMO plans. Under this arrangement, you are required to assign your Medicare benefit to your HMO and to maintain that assignment. In return, your HMO will provide your benefits and handle the coordination with Medicare.

### Medicare Part D

UC has integrated Medicare Prescription Drug Plans with each of the Medicare coordinated plans. All UC Medicare Prescription Drug Plans provide the standard of coverage set by Medicare and most provide more. If necessary, your UC medical plan will automatically enroll you in Part D and you will not be charged any additional premium.

In order to retain UC's medical coverage, a retiree enrolled in a UC-sponsored medical plan offering Part D cannot be enrolled in another non-UC Part D plan. 🐼

## Fidelity Workshop Schedule Online

**F**idelity Retirement Services offers several different workshops at all UC locations, including topics of interest to retirees. The schedule of workshops is now available on the At Your Service website ([atyourservice.ucop.edu/retirees](http://atyourservice.ucop.edu/retirees)). The schedule is arranged by location and is updated quarterly. 🐼



# Health Net To Adjust Pharmacy Copays for Former PacifiCare Members' Maintenance Drugs

To help facilitate an easy transition to Health Net, arrangements were made earlier this year to continue (for a limited time) the PacifiCare copays for maintenance medications that cost more under Health Net. The following program requirements must be met in order to qualify:

- The “maintenance medication(s)” must be included on the list posted on At Your Service ([atyourservice.ucop.edu/retirees](http://atyourservice.ucop.edu/retirees)).
- You must have filled a prescription for the maintenance medication(s) through PacifiCare in the last quarter of 2007 (October 1, 2007–December 31, 2007).
- You must refill your prescription with Health Net between January 1, 2008 and April 30, 2008.
- The medication has a higher copay under Health Net than under PacifiCare.

If you refilled your maintenance medication between January 1, 2008 and February 1, 2008, you may have been over-charged by Health Net. If you believe you qualify for reimbursement, you have two methods to be reimbursed for the overpayments.

1. You may complete a claim form and submit it to Health Net with your receipt to be reimbursed for the difference now. As long as you include the paperwork provided by the pharmacy with your claim form, there is no need to have the pharmacist sign the form as indicated. If you qualify, you should receive your reimbursement within 30 days of Health Net receiving your completed claim form.

2. You may wait until after April 30, 2008, at which time Health Net will run a report of anyone who qualified for this pharmacy transition program and compare the copayments they paid. If you are identified as being overcharged, Health Net will reimburse you by check, mailed to your home address; you will receive any reimbursement 45–60 days later.

After May 1, you will pay the higher copay, as indicated in your Health Net Evidence of Coverage booklet. 🐟

## Blue Cross Changes Name

As of April 1, Blue Cross of California has been renamed Anthem Blue Cross. This change affects the following UC-sponsored medical plans: Blue Cross Plus, Blue Cross PPO, High Option and Core. Medical plan members will receive new identification cards in August.

Anthem is the nation's largest health benefits company and the Anthem name is used by 11 other health plans across the country. The internet address for Anthem Blue Cross plans has changed to [anthem.com/ca/uc](http://anthem.com/ca/uc). 🐟

## Earn \$75 Gift Certificate with New UC Benefit

As part of UC's new StayWell wellness benefit, retirees and their family members 18 years of age and older in any UC-sponsored medical plan except Kaiser are eligible to complete a Health Assessment. Each eligible person can earn a \$75 gift certificate.

The Health Assessment is designed to help individuals evaluate their health and learn how to improve or maintain it. All personal health information is kept confidential.

StayWell is mailing paper Health Assessments to all retirees during April. Retirees can complete the paper Health Assessment and return it in the self-addressed envelope or they can complete the electronic version online:

- Log on to <https://uclivingwell.online.staywell.com> and select “register now” to get started.
- Take the Health Assessment.
- You will receive your gift certificate within 3–5 business days of taking the online Health Assessment. 🐟



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treadmill with an incline to get her heart rate up, followed by leg pushes, lifting weights and bicycling. Her goal is to increase her stamina and strength and to maintain overall good body weight and fitness.

Webster credits the class and the group with helping her cope with her husband's death. "It was the exercise and the camaraderie of the group that got me through," she says.

Bob Halferty, a retired senior facility planner and president of the UC Davis Retiree Association, joined the class a little more than a year ago with the goal of losing weight and improving his cardio fitness. His routine includes 45 minutes on a bike or treadmill, 100 sit-ups on a machine with weights and 50 calf raises with 25 pound weights. He lost 27 pounds and has kept it off.

The class has developed a social aspect, too. At the end of each quarter, the group gathers for lunch to celebrate their achievements, and they have a barbecue and pool party every spring. In addition, the group has organized wine-tasting trips, walks and dinners at local restaurants.

Both Webster and Halferty say it is Vochatzer who keeps them on track—literally and figuratively. Last year at the Woody Wilson Classic, an open track meet held annually during UC Davis' Picnic Day, members of the Fit for Life class jogged or walked one lap on the quarter-mile track as the crowd in the stands cheered them on. As Halferty says, "Jon has a lot of fun putting us through our paces." 🐾

UC Davis is not the only campus to offer wellness classes for UC retirees. Ask your local retiree center or association about activities available at your location.

## Annual Health and Welfare Audit Begins in May

In May, UC/HR Benefits will conduct its annual random audit of family members enrolled in UC-sponsored health and welfare plans.

Randomly selected retirees will receive a letter asking them to submit documentation to verify that their family members are eligible for health and welfare benefits.

The consequence for a retiree enrolling an ineligible individual is a permanent de-enrollment (cancellation of coverage) of the ineligible individual. In addition, the retiree and all family members will be de-enrolled for 12 months. Failing to respond to the University's eligibility verification or failing to provide the required documentation when requested will also result in de-enrollment of the ineligible individual.

This yearly audit fulfills health contract obligations and helps ensure that those enrolled in UC health and welfare plans are fully eligible for coverage.

Each year, the audit results in de-enrollment of a number of UC retirees and their family members; therefore, you should review your health and welfare plan enrollments before the verification process starts.

If you have ineligible family members enrolled, such as a child who recently married or an ex-spouse you forgot to de-enroll, complete a *Retiree Continuation, Enrollment, or Change-Medical, Dental and/or Legal Plan* form (UBEN 100) and submit the form as soon as possible. This form is available from the UC Customer Service Center. Changes made during the audit will be subject to the penalties of the audit.

In the event of de-enrollment, continuation of coverage will be offered to the retiree and eligible family members if the retiree chooses to continue health coverage at their own expense. UC will not make any contributions for the expense during the continuation period.

UC's *Group Insurance Eligibility Factsheet* and additional information about the random audit, including eligibility rules and instructions on how to de-enroll a family member, are available on the At Your Service website ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)) 🐾



## Coming Soon: *New Dimensions* to Go Green

In the near future UC will offer the option of reading an electronic version of *New Dimensions* rather than receiving the paper version through the mail. Here is how it will work: You will be able to choose the electronic option by signing in to your personal account on At Your Service Online (choose "Sign in to My Accounts" on At Your Service) and making that selection. Then, when a new issue of *New Dimensions* is posted online, you will receive an email with a link to the newsletter. If you are interested in reading the electronic version of the newsletter, watch for news of this option on At Your Service and in a future issue of the newsletter. 🐾



# Share Your Stories



**Mary F. Chan**, a UC Davis Medical Center retiree, wrote to ask why *New Dimensions* doesn't request retirees to share their stories of happiness and success in retirement. "Life only gets better in many ways as we age, if we make it so," she writes. "A year after my retirement, I fell in love with yoga and have been teaching now for almost 8 years and

continue my travels from Sacramento to San Francisco for training. I am 70 years old and feel 49...I know I'm getting older, but my mind is still young and I have a young attitude. I love teaching yoga and love living life."

Chan's point is well taken. Your stories of success and happiness in retirement or those about a

difficult issue you face in retirement are welcome. Please respond by email ([NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu)) or regular mail (UC HR/Benefits, New Dimensions Editor, 300 Lakeside Drive, 12th Floor, Oakland, CA 94612). 📧

## Is Your UCRP Income Tax Withholding Correct for 2008?

April tax return time is also a good time to review your UC Retirement Plan (UCRP) monthly income tax withholding to make sure it is correct for 2008. If you owe lots of taxes for last year, you may be under-withholding, and if you will receive a large refund, you may be over-withholding.

You can make UCRP tax withholding adjustments any time during the year by completing the *Tax Withholding Election for UCRP Income*

form (UBEN 106). The form is available at [atyourservice.ucop.edu/forms\\_pubs/categorical/forms\\_worksheets.html](http://atyourservice.ucop.edu/forms_pubs/categorical/forms_worksheets.html) and from the UC Customer Service Center at 1-800-888-8267.

Retirees need to be careful in withholding correct amounts for taxes to avoid being assessed penalties as described in IRS Publication 505, *Tax Withholding and Estimated Tax*. This is particularly true if you have multiple income sources, such as UCRP and employment income for yourself and/or your spouse. It is a good idea to review your withholding and make necessary changes whenever there are significant changes in your financial, lifestyle, or tax status. Such changes include increases or decreases in employment and other sources of income, purchase or sale of real estate, expected significant capital gains or losses, expected significant changes in itemized deductions, marriage or divorce, and acquisition or loss of dependents for whom you can claim tax exemptions.

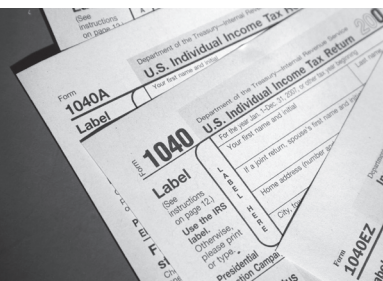
In addition to Publication 505, the IRS provides two useful publications: Publication 575, *Pension and Annuity Income*, and Publication 919, *How Do I Adjust My Tax Withholding?* The 2008 versions of both publications should now be available from IRS.

Your state taxing agency has similar online information that you should use at the same time that you review your federal tax withholding. California residents should go to [ftb.ca.gov](http://ftb.ca.gov).

If you use a tax advisor or accountant, he or she can review and recommend withholding adjustments for 2008.

Some of the commercial online and software tax preparation services that are now available also have tools that help you calculate and adjust your withholding.

To contact the IRS for withholding-related publications, visit the website ([irs.gov](http://irs.gov)) or phone 1-800-829-3676. 📞





## New Dimensions

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Editor: Anne Wolf  
anne.wolf@ucop.edu

Contributors: Norm Cheever,  
Steven Ong

Design: Kathy Kirkpatrick

UNIVERSITY OF CALIFORNIA  
HUMAN RESOURCES AND BENEFITS  
P.O. Box 24570  
Oakland, CA 94623-1570

Associate Vice President:  
Judith W. Boyette

Executive Director, Client Relations and  
Diversity: Kay Miller

Director, Communications and  
Multimedia Services: Andy Evangelista

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## Retiree Association Contacts

Use this listing if you are interested in joining an association or to inform your association of an address change. If you have moved away from your home campus emeriti/retiree association, you are welcome to join the association where you live.

If you have questions about your UCRS retirement benefits, call the UC Customer Service Center at 1-800-888-8267 (8:30 a.m. to 4:30 p.m. PT)

**UC Berkeley Retirement Center**  
510-642-5461, ucbrc@berkeley.edu  
Fax: 510-643-1460

**UC Davis Retiree Center**  
Doreen Barcellona Strnad, Coordinator  
530-752-5182, dastnad@ucdavis.edu

**UC Irvine Emeriti Association**  
949-824-6204, emeriti@uci.edu

**UCI Retiree Relations Center**  
949-824-7769, retirees@uci.edu

**LANL Retiree Association**  
Mary Mariner  
505-672-1950  
Chuck Mansfield  
505-662-2115

**LBNL Retiree Association**  
Suzanne Stroh  
510-524-1953, scstroh@sbcglobal.net

**LLNL Employee Services Association**  
925-422-9402

**UCLA Emeriti/Retirees Relations Center**  
310-825-7456, emeriti@errc.ucla.edu

**President's and Regents' Retiree Association**  
Patricia Pelfrey  
510-528-4490, ppelfrey@berkeley.edu

Note to associations: To update a listing, write to Anne Wolf at *New Dimensions* (email: anne.wolf@ucop.edu).

**UC Riverside**  
Dericksen Brinkerhoff  
951-682-3293  
dericksen.brinkerhoff@ucr.edu  
Retirees: Cliff Wurfel  
951-689-3885, falaise27@cs.com

**UCSD Retirement Resource Center**  
Suzan Cioffi, Director  
858-534-4724, RetireeLink@ucsd.edu  
or Emeriti@ucsd.edu

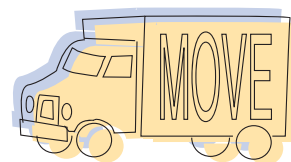
**UC San Francisco**  
Emeriti: Ernest Newbrun  
415-731-7421  
Retirees: Frances Larragueta  
415-776-7220

**UC Santa Barbara Emeriti/Retiree Relations Center**  
805-893-2168

**UC Santa Cruz**  
Emeriti: Stanley D. Stevens  
831-475-9172, sstevens@library.ucsc.edu  
Retirees: Lee Duffus  
831-426-6960, duffus@cruzio.com

## Are you moving?

If you want to continue to receive *New Dimensions*, be sure to notify UC of your change of address by submitting a *UC Benefits Address Change Notice* (UBEN 131). The form is available online (atyourservice.ucop.edu) or by calling the UC Customer Service Center (1-800-888-8267). 🚚





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Human Resources and Benefits  
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## Inside:

- ✎ Fit for Life—page 1
- ✎ Research of Interest—page 2
- ✎ COLA Announced—page 3
- ✎ Share Your Stories—page 6
- ✎ and more...

## 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](mailto:NewDimensions-L@ucop.edu)

### For benefits questions:

UC Customer Service Center: 1-800-888-8267  
Website address: [atyourservice.ucop.edu](http://atyourservice.ucop.edu)

