

Policymaker Ensures Healthy Retirees, Better Benefits

Mark Esteban may have one of the most interesting—and challenging—jobs at the University of California.

As Director of Health and Welfare Benefits Policy and Programs, he and his staff negotiate all the health and welfare plans for employees and retirees and then make sure the various carriers provide the services they've agreed to. Esteban's goal is to offer employees and retirees quality health care programs at a price that's affordable to them and the University. In an era of rising health care costs and tight budgets, it's a tall order.

The results of Esteban's work are most visible during Open Enrollment when plan changes, new plans and plan rates for the coming year are announced. Esteban sees 2009 as a year of stability. "Given the significant changes we made to the medical program in 2008, our goal for 2009 is to make minimal plan changes, allowing our members (and health plan partners) to continue to gain familiarity with our new plans which include "carve out" programs for wellness (StayWell) and



Mark Esteban

behavioral health benefits (United Behavioral Health)," Esteban says. There will be very few changes to medical plans this time and those are ones mandated by the plan carriers or by Medicare.


The current program now includes a number of options to encourage members to become more engaged in their own health care, including waiving copayments for preventive care visits for all non-Medicare plans, and the StayWell program for members of all medical plans except Kaiser (Kaiser has its own wellness program). In addition, the first three outpatient behavioral health visits have no copay. A vision plan for retirees has also been added, though it is not open for enrollment during the upcoming Open Enrollment.

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Open Enrollment Starts October 30

Open Enrollment for 2009 UC Health and Welfare benefits will be from 8:00 am, Thursday, October 30, through midnight, Tuesday, November 25.

You will receive a detailed Open Enrollment booklet with a summary of benefit plan changes or you can find information online (atyourservice.ucop.edu/open_enrollment). You will use the Open Enrollment application on the At Your Service website (atyourservice.ucop.edu) to make any changes.

UC's Open Enrollment does not apply to LANL and LLNL retirees. LANL retirees: See page 6 for information about your Open Enrollment. 

UC Research of Interest

Reckless Spending, Not Illness or Job Loss, Causes Most Bankruptcy

Simple overspending has driven most personal bankruptcies in recent years, a change from previous decades when illness and unemployment were major factors, concludes a UC Davis study.

“The reasons people file for personal bankruptcy indeed have shifted during the past couple of decades,” says Ning Zhu, the study’s author and an associate professor of management at UC Davis. “Although our research supports the notion that adverse life events, like losing one’s health or job, contribute to personal bankruptcy filings, excessive consumption contributes more to the recent increase in personal bankruptcy filing.”

According to the American Bankruptcy Institute, 2,039,214 personal bankruptcies were filed in 2005, up nearly five-fold from the 412,510 bankruptcies filed in 1985. Personal bankruptcies jumped from 0.3 percent to 1.8 percent of all U.S. households during the same period.

Overall, Zhu concluded that debt accounted for more than 50 percent of recent bankruptcies, while medical problems caused just 5 percent



and unemployment led to only 13 percent.

Zhu found that bankrupt households have bigger mortgages, car loans and credit card balances than solvent ones, but make less than half as much money.

See: http://www.news.uc-davis.edu/search/news_detail.lasso?id=8741

Study Answers Why Eyelids Sag with Age

Many theories have sought to explain what causes the baggy lower eyelids that come with aging, but UCLA researchers have now found that fat expansion in the eye socket is the primary culprit.

As a result, researchers say, fat excision should be a component of treatment for patients seeking to address this common complaint.

The study, published in the September issue of the *Journal of Plastic and Reconstructive Surgery*, is the first to examine the anatomy of multiple subjects to determine what happens to the lower eyelid with age. It is also the first to measure what happens to the face with age using high-resolution magnetic resonance imaging (MRI).

“A common treatment performed in the past and present is surgical excision of fat to treat a ‘herniation of fat’—meaning that the amount of fat in the eye socket does not change but the cover that holds the fat in place, the orbital septum, is weakened or broken and fat slips out,” said lead author Dr. Sean Darcy, a research associate in the division of plastic and reconstructive surgery at the David Geffen School of Medicine at UCLA and a plastic surgery resident at UC Irvine. “This orbital septum weakening or herniation-of-fat theory is what most plastic surgeons have been taught.



“However, our study showed there is actually an increase in fat with age, and it is more likely that the fat increase causes the baggy eyelids rather than a weakened ligament,” Darcy said. “There have been no studies to show that the orbital septum weakens.”

Currently, many plastic surgeons performing procedures to treat baggy eyelids do not remove any fat at all. They reposition the fat or conduct more invasive tightening of the muscle that surrounds the eye, or they tighten the actual ligament that holds the eyeball in place. These procedures are performed despite there being no data indicating that these structures change with age.

See: <http://newsroom.ucla.edu/portal/ucla/baggy-lower-eyelids-a-new-ucla-55830.aspx>

Age-Related Memory Loss Tied to Slip in Filtering Information Quickly

UC scientists have identified a way in which the brain’s ability to process information diminishes with age, and shown that this breakdown contributes to the decreased ability to form memories that is associated with normal aging.

The finding fuels the researchers’ efforts to explore strategies for enhancing brain function in the healthy aging population, through mental training exercises and pharmaceutical treatments.

The research, conducted by UCSF and UC Berkeley scientists, builds on the team’s seminal 2005

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Workshops Show How to Use Fidelity Retirement Services Website

Workshops to demonstrate Fidelity Retirement Services' NetBenefits website to retirees will be held at various UC locations in November and December.

The workshops are designed to familiarize retirees with NetBenefits, which allows online access to your UC Retirement Savings Program accounts at any time. The workshops will show you how to log on to your account, manage your portfolio and even arrange for distributions from your account.

To find out about available workshops near you and reserve space please call Fidelity's toll free reservation line, 800-642-7131, Monday through Friday, 5 a.m. to 9 p.m. (Pacific Time).

Workshop locations and dates will also be posted on the At Your Service website (atyourservice.ucop.edu). Click on the "Retiree" tab on the upper right side on the At Your Service site, and then click on the image or headline titled "Retirement Readiness Education Programs." 🐾

discovery that the brain's capacity to ignore irrelevant information diminishes with age.

The new study revealed that both brain processes—the capacity to ignore irrelevant information and the ability to process information quickly—diminished with age and, in fact, worked in tandem. The study participants had trouble suppressing unnecessary information, but only because the speed with which they processed the irrelevant data decreased. The team is now investigating strategies for remediating these changes, both mental training exercises that would improve the speed and efficiency of information processing and drugs that would inhibit the brain's attention to extraneous information.

The study was published in September in the *Proceedings of the National Academy of Sciences*.

See: <http://pub.ucsf.edu/newsservices/releases/200809023/> 🐾

Health Net To Change Mail Order Pharmacy

Health Net will change its mail order pharmacy from Express Scripts to CVS/Caremark effective December 1, 2008. All current Health Net members will soon receive a letter which will include detailed information on how to order new medications, as well as transfer existing prescriptions. Look for more information on the At Your Service website (atyourservice.ucop.edu). 🐾

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While there will be few changes in the plans for 2009, the premium costs have provided Esteban with ample challenges. As he



explains, members pay the difference between the gross premium (the amount the insurance company charges) and the amount of UC's contribution towards the medical program. A substantial portion of the UC contribution comes from the State of California, and the lack of a State budget this late into the year presented unprecedented uncertainty for medical program funding. However, Esteban says, "at the end of the day, I believe we have done an excellent job of keeping our memberships' out-of-pocket and monthly premium costs as low as possible."

One of the most difficult parts of Esteban's job is balancing, in an affordable way, the diverse needs of the 113,000 employees and 37,000 retirees and their family members enrolled in benefits plans. "There are so many different people with different opinions of what plans and benefits we should offer. We have to manage this project from a global perspective. Not everyone's individual situation is going to be perfect."

Nonetheless, Esteban feels good about the benefits UC offers. "Giving people resources to improve their quality of life is the responsible thing for an employer to do," he says. "Whether people use those resources is their choice, but we want them to have meaningful and high quality choices." 🐾

Teaming Up for Better Health

When Cynthia Aubrey sought a wellness coach, she ended up with a teammate, too. It's what she needed—someone who could nudge Aubrey down her own path to a healthier lifestyle, rather than an authority figure to force-feed a rigid diet and exercise regimen.

Last spring, Aubrey, who retired as a computer consultant at UC Davis in 2005, took a health assessment, provided by StayWell, the wellness and personal health management program that is offered to many UC employees and retirees.

The assessment confirmed some health and weight issues, which Aubrey already was trying to address. She had cut down on sweets and sodas in favor of healthier foods and picked up her physical activity, taking walks on the trails near her Oregon home. Still, she heeded the assessment's findings and decided to participate in StayWell's NextSteps Program, which connected her with a wellness coach.

In the first phone session with her coach, Amanda, they discussed Aubrey's exercise and eating habits and set some reasonable goals for the coming months. Between their five monthly sessions, Amanda sent Aubrey handy information, including publications with nutrition and fitness tips and a calendar on which she could stick colorful markers noting the dates in which she engaged in healthy activities. "The calendar, with all the sticky things, served as a nice visual and incentive to stay on track," said Aubrey.

The calendar first showed 60-minute walks, three days a week, and with Amanda's advice and encouragement, she added two visits a week to the gym. A food journal and a weight tracker on the StayWell website were also helpful.

Aubrey's biggest weakness is snacking at night, but her coach did not advise that she go cold turkey and quit. Instead, she suggested that Aubrey perhaps lighten the portions of her snacks, switch from ice cream to popcorn or fruit, and designate only a few nights for snacking. "I still have ice cream, but not as much and not as often," said Aubrey.

Despite a recent ankle injury, which set back her exercise routine, Aubrey says she's doing and feeling great. She lost about 10 pounds and noticed that her clothes are fitting differently. "I definitely lost inches—turned some of that tissue into muscle."

She gives credit to her coach, who was "more like a friend helping me work through this."

Elizabeth Shipley of Red Bluff, CA, also benefited from a similar relationship with her StayWell coach, Mark, who was more of a "collaborator" than coach.

Shipley is the wife of UC Berkeley retiree and space science technician William Bridgehouse, who passed away in July. For the last few years, she has been on her own "Thousand Day Diet," which favors healthy foods rather than those she used to enjoy. She's two-thirds through her second thousand days, and she's lost a whopping 40 pounds.

She took the opportunity provided by the StayWell program for retirees and their beneficiaries and connected with a wellness coach to help keep her on a healthy course. Coach Mark's bits of advice over



a few months—such as adding 10 minutes of extra exercise four days a week to her usual five days of 35-minute walks or workouts—were helpful. So now, four days a week, she dances for at least 10 minutes to all types of music, "depending on my mood."

One of her weaknesses is eating too much at receptions and events where food is abundant and served constantly. Mark advised that she pick only the three items she likes most and just say "no" to the rest. It was some simple advice, but it's worked.

Of most value, she said, was Mark's support and encouragement. It might be just one of the little things, but a bunch of the little things make a big impact.

For more information, see the UC Living Well website (uclivingwell.ucop.edu). 🌟



Medicare Corner

Are You New to Medicare? Check your behavioral health benefits

When you enroll in Medicare and transfer to the Medicare portion of your UC-sponsored medical plan, your behavioral health benefits (which includes coverage for mental health or substance abuse services) remain the same, but the providers you can use may change as follows:

Health Net, Kaiser Permanente—CA, and Western Health Advantage: Once enrolled in the Medicare portion of these plans—Health Net Seniority Plus, Kaiser Senior Advantage; or WHA Care+—behavioral health benefits will no longer be provided through United Behavioral Health (UBH); these benefits will now be provided as part of your medical plan. Your medical plan’s behavioral health provider network may be different and your benefits may be denied if you see an out-of-network provider. You may also need to obtain new authorizations/referrals to behavioral health providers. *If you are receiving behavioral health care when your Medicare coverage becomes active, immediately call your medical plan for assistance.*

Anthem Blue Cross PPO and Anthem Blue Cross PLUS: Once enrolled in the Medicare portion of this plan, you will continue to receive your plan’s behavioral health benefits through United Behavioral Health (UBH). Call UBH to ensure that any behavioral health provider you use takes Medicare.

Core: Once enrolled in the Medicare portion of this plan, you will continue to receive your behavioral health benefits through Anthem Blue Cross Life and Health Insurance Company. Make sure that any behavioral health provider you use takes Medicare.

For details on your coverage or if you have questions about how Medicare works with your behavioral health benefits, see your new plan booklet for Medicare enrollees and/or contact member services at the appropriate plan.

Medicare Prescription Drug Coverage

All UC Medicare prescription drug plans provide at least a standard level of coverage set by Medicare.

UC retirees who have any UC-sponsored medical insurance plan except the Anthem Blue Cross PPO Medicare without Prescription Drugs **do not need to enroll in a non-UC Medicare Part D Prescription Drug plan. If necessary, your UC medical plan will automatically enroll you in Part D and you will not be charged** any additional premium.

In 2008, the University introduced the Anthem Blue Cross PPO Medicare without Prescription Drugs. This plan allows UC retirees who are eligible to participate in another medical insurance program with Part D benefits offered by another employer to do so while maintaining enrollment in UC’s retiree medical insurance program. This plan provides coverage for medical and hospitalization, but no prescription drug

coverage. It is **not** considered “creditable coverage” under Medicare Part D.

Creditable Coverage

The University of California has determined that the prescription drug coverage offered by the following UC-sponsored Medicare plans is considered creditable coverage: Anthem Blue Cross PLUS, Anthem Blue Cross PPO, Core, Health Net/Seniority Plus, Health Net Medicare COB, Health Net Private Fee-For-Service, High Option Supplement to Medicare, Kaiser Permanente CA/Senior Advantage, Kaiser Permanente Mid-Atlantic, Kaiser Umbrella, and WHA Care+).

“Creditable coverage” under Medicare Part D means the prescription drug coverage, on average, is expected to pay out at least as much as the standard Medicare Part D benefit.

Under Medicare rules, Medicare enrollees must maintain continuous Part D coverage or may risk paying more for Part D in the future. If you cancel or lose UC-sponsored medical coverage and do not enroll in another Medicare Part D plan, you may face a late enrollment penalty when you do enroll in Medicare Part D coverage in the future.

For additional details, visit: www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). 📞

Share Your Stories



Retirement offers the opportunity to help others, and two retirees recently wrote about their volunteer experiences which have taken them to many different places in the world.

UC Santa Cruz retiree **Glenna Roukes** writes about her nearly 20 years of experience teaching English around the world. She began teaching in Manila, Philippines. Then, after earning a certificate in Teaching English as a Second Language, she headed to Transylvania, Romania, where her students were doctors, nurses, bankers and lawyers. At age 70, she began teaching in China. "These experiences [opened] up a whole new chapter in my life that did not include 'retire-

ment' in my vocabulary," she writes. "They say the new 80s are the 60s; I'm looking forward to the next adventure."

Barbara Looney, wife of UC Davis retiree Perry Looney, writes to say that she and Perry spend their retirement volunteering. In 2006, they spent two months in Honolulu doing volunteer work for the Hawaii Pacific Baptist association and the University Baptist Church. They've volunteered at inner-city churches, youth camps, and with disaster-relief efforts. "We go wherever there's a greater need," Barbara told the Honolulu Advertiser. "And it gives us a chance to meet some really wonderful people all over the world." 🐟

Share Your Stories

We'd like to hear from you. Whether you have a challenging issue related to retirement or a story about the joys of your life as a retiree, write to us and we may share your story in *New Dimensions*. 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).

LANL Retiree Open Enrollment Starts October 27

Benefits Open Enrollment for Los Alamos National Laboratory (LANL) retirees is scheduled for October 27–November 21, 2008. The mailing from Your Benefits Resources (YBR) will show a two week enrollment period; this is not true for LANL retirees. You are provided four weeks to change your benefits through YBR.

No changes are planned for retirees' LANL/LANS medical plan in 2009 and **medical premiums will not increase for LANL retirees in 2009.**

Beginning January 2009, vision insurance will be available to all LANL/LANS retirees. VSP has agreed to offer group premium rates which provide you a lower cost than purchasing vision insurance outside of the Lab's plan. The retiree vision plan is a voluntary insurance in which the total cost of the monthly premiums will be paid by you. Comprehensive VSP coverage and monthly premium information will be mailed to your home address by VSP, and information will be posted on LANL's retiree website at <http://www.lanl.gov/worklife/benefits/retirees/>. In order to participate in the LANL/LANS retiree vision plan, enrollment is required.

As a LANL/LANS retiree, you may change your current benefits or enroll in vision coverage through

YBR between 8:00 a.m. (MST) on Monday, October 27, 2008 and 11:59 p.m. (MST) on Friday, November 21, 2008.

- On-line: www.ybr.com/benefits/lanl
- Toll Free: 1-866-934-1200 (Mon–Fri, 6:00 a.m.–7:00 p.m. MST)

YBR also allows you to set up direct debit options for payment of medical, dental and vision premiums, as well as a Direct Deposit form for Part B Reimbursements through Mellon Bank.

Please review the benefits options and costs available to you for 2009.

If you don't want to make any changes to your health and welfare benefits, no action is required; your current medical coverage will continue in 2009. 🐟

New Dimensions

Volume 25 Number 4, October 2008

New Dimensions is published by University of California Human Resources and Benefits to provide news and information to UC retirees.

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In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

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
530-752-5182, retireecenter@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

LBL Retiree Association
Suzanne Stroh
510-524-1953, scstroh@gmail.com

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
Emeriti: 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

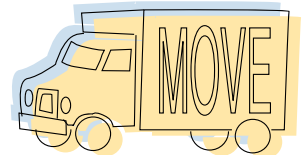
UC San Francisco
Emeriti: Ernest Newbrun
415-731-7421
Retirees: Frances Larragueta
415-776-7220

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

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You can also choose to receive the newsletter electronically rather than the paper version. To choose the electronic version, sign in to your personal account on At Your Service (atyourserviceonline.ucop.edu/ayso). Then select "Newsletter" under "Stay Connected." 📞



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Comments or questions?

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Email: NewDimensions-L@ucop.edu

For benefits questions:

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