

UCRP Secure Despite U.S. Economic Turmoil

In the wake of the recent stock market turmoil and the global economic crisis, many UC retirees have been writing and calling with questions and concerns about the health of the UC Retirement Plan and the security of their pension benefits.

Like other pension funds, the UCRP investment portfolio has experienced declines. Since June 2007, UCRP investments had declined more than 24 percent as of October, 2008. That included an estimated decline of 19.6 percent for the current fiscal year.

While UCRP has suffered losses, your UCRP benefits are secure. **UCRP is a defined benefit plan and pension benefits are paid independent of investment performance or funded status.**

The decline in assets, combined with the fact that UC pays out \$155 million each month in retirement benefits, means that the plan's funded status has gone down. As of June 30, 2008, UCRP was estimated to be 103 percent funded, compared to 105 percent on June 30, 2007. As of October 8, 2008, UCRP's funded status was estimated to be around 100 percent, using what's called a "smoothed" valuation. This downward trend in the funded status demonstrates the need for employees and the University to resume contributions to UCRP in 2009 to help keep UCRP strong. (Note:



retirees will not be required to make contributions to the Plan.)

The Regents are expected to consider the actual percentage contribution for employees and the University at their meeting in early February. Contributions are expected to resume in July, 2009, subject to collective bargaining.

More information about the performance of UCRP investments is available online. The report of the Regents' Consulting Actuary on the 2007–08 performance of UCRP investments is available at (<http://www.universityofcalifornia.edu/regents/meetings.html>). Quarterly investment performance reports from the Office of the Treasurer are available on the Treasurer's website: (http://www.ucop.edu/treasurer/invinfo/investment_info.html). 🖱

UC Research of Interest

Spreading the Joy

A laugh can be infectious. You don't need a sophisticated study to tell you that. But does this happy contagion vanish as quickly as a smile?

New research from James Fowler of UC San Diego and Nicholas Christakis of Harvard Medical School shows that happiness spreads far and wide through a social network—traveling not just the well-known path from one person to another but even to people up to three degrees removed.

During gloomy economic times, it is heartening to know, said Fowler, that “happiness spreads more robustly than unhappiness” and seems to have a greater effect than money.

The study was published in December in the *British Medical Journal*.

“Scientists have been interested in happiness for a long time,” said Fowler. “They’ve studied the effect of everything from winning the lottery to losing your job to getting sick, but they never before considered the full effect of other people. We show that happiness can spread from person to person to person in a chain reaction



through social networks.”

Christakis and Fowler used data from the Framingham Heart Study to recreate a social network of 4,739 people whose happiness was measured from 1983 to 2003.

The research shows that happiness loves company. Happy people tend to cluster together, and, on the surface, people with more social contacts seem generally happier. Fowler and Christakis observe, however, that what matters there is not just the total number of connections but the number of happy ones.

On average, every happy friend increases your own chance of being happy by 9 percent. Each unhappy friend decreases it by 7 percent.

See: <http://ucsdnews.ucsd.edu/newsrel/soc/12-08Happiness.asp>

Marriage Improves after Kids Fly the Coop

So much for the empty nest blues. A UC Berkeley study that tracked the relationships of dozens of women has found evidence that marriages improve once the kids have flown the coop.

The study, conducted by UC Berkeley's Institute of Personality & Social Research, followed the marital ups and downs of some 100 women through early marriage, child-rearing and, in many cases, divorces, remarriages and domestic partnerships.

Researchers gauged participants' levels of satisfaction with their marriages at ages 43, when most had children at home; 52, when children were starting to leave home; and 61, when virtually all of the women had empty nests. Overall, the study found, participants' marriages improved because of the quality of time they spent with their spouses after their children left home.

When asked by researchers how



their relationships had changed, one study participant explained it this way: “Twenty years ago, we were in the battle of the children. Today, we can enjoy one another for who we are.” Another told researchers, “Once the kids grow up...there's some of that stress removed...that responsibility removed, so things are a little more relaxed.”

As for how the study's findings can benefit married couples: “Don't wait until your kids leave home to schedule quality time with your partner,” said UC Berkeley psychology professor Oliver John, a co-author of the paper with Ph.D. candidate Sara Gorchoff, who spearheaded the study. It was published in the November issue of the journal *Psychological Science*.

See: http://www.berkeley.edu/news/media/releases/2008/12/03_marriage.shtml

How Red Wine Fights Alzheimer's

Scientists call it the “French paradox”—a society that, despite consuming food high in cholesterol and saturated fats, has long had low death rates from heart disease. Research has suggested it is the red wine consumed with all that fatty food that may be beneficial—and not only for cardiovascular health but in warding off certain tumors and even Alzheimer's disease.

Now, Alzheimer's researchers at UCLA, in collaboration with Mt. Sinai School of Medicine in New

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York, have discovered how red wine may reduce the incidence of the disease. Reporting in November in the *Journal of Biological Chemistry*, David Teplow, a UCLA professor of neurology, and colleagues show how naturally occurring compounds in red wine called polyphenols block the formation of proteins that build the toxic plaques thought to destroy brain cells, and further, how they reduce the toxicity of existing plaques, thus reducing cognitive deterioration.

Polyphenols comprise a chemical class with more than 8,000 members, many of which are found in high concentrations in wine, tea, nuts, berries, cocoa and various plants. Past research has suggested that such polyphenols may inhibit or prevent the buildup of toxic fibers composed primarily of two proteins—A β 40 and A β 42—that deposit in the brain and form the plaques which have long been associated with Alzheimer's. Until now, however, no one understood the mechanics of how polyphenols worked.

"What we found is pretty straightforward," Teplow said. "If the A β proteins can't assemble, toxic aggregates can't form, and thus there is no toxicity."

The research suggests that administration of the compound to Alzheimer's patients might block the development of these toxic aggregates, prevent disease development and also ameliorate existing disease."

Human clinical trials are next.

"No disease-modifying treatments of Alzheimer's now exist, and initial clinical trials of a number of different candidate drugs have been disappointing," Teplow said. "So we believe that this is an important next step."

See: <http://newsroom.ucla.edu/portal/ucla/red-red-wine-how-if-fights-alzheimer-71974.aspx> 📄

Retiree Re-employment Policy Currently Under Review

Pending formal review and comment, a new policy will govern the re-employment of all retired UC employees into staff or Senior Management Group (SMG) positions. This policy is applicable to retired academic appointees who are rehired into staff or SMG positions; however, it does not apply to academic appointees recalled into teaching or academic research appointments.

At press time, the University was considering comments from the leadership of the Council of UC Emeriti Associations (CUCEA) and the Council of UC Retiree Associations (CUCRA), as well as faculty and other stakeholder comments.

The proposed policy will replace the current Guidelines for Rehire of UC Retirees and includes the following requirements:

- Reemployment must be as a result of exigent circumstances, such as that the retired employee possesses skills that are critical to the mission of the University and the University is not able to find a suitable replacement.
- Reemployment must not occur until there has been a break in service of at least 30 days, and preferably 90 days
- The appointment must be limited to no more than 43 percent time and must not exceed a total of 12 months
- The Regents must approve the appointment if it involves a retired employee hired into a SMG position or a retired employee whose annualized base salary plus any other cash compensation in the rehire position meets or exceeds the Indexed Compensation Level.
- The Executive Officer must approve the appointment if it involves a retired employee rehired into a staff position.
- The location must submit supporting documentation for the reemployment action and a UCRP Retired Employee Election Form to the Office of the President.

The policy applies to former employees who elect a University of California Retirement Plan (UCRP) monthly retirement benefit or a lump sum cashout.

A retired employee who is receiving UCRP monthly retirement income, but agrees to suspend pension payments, may be employed into a career appointment subsequent to an appropriate break in service.

The policy was developed to ensure compliance with Internal Revenue Service restrictions on the distribution of pension benefits prior to an employee's separation from service or attainment of "normal retirement age" as defined under UCRP.

The policy and related information are available on the At Your Service website. 📄

A New Year, Time to Take a New Health Assessment

Get a healthy start to the year by completing a new health assessment. They are free, confidential and may pay off, literally.

In 2009, retirees and their spouses or domestic partners who are enrolled in a non-Kaiser medical plan are eligible to complete the StayWell health assessment and participate in follow-up wellness coaching for which they qualify.

This year, the incentive for completing StayWell's health assessment is a \$100 gift card for retirees and

\$50 for spouses/domestic partners, but you must be enrolled in a UC medical plan on January 1, 2009 and complete the health assessments by April 15, 2009 to qualify for the gift card. Even if you completed a health assessment and received a gift card in 2008, you are encouraged to do it again by April 15. Children and other family members (other than spouse/domestic partner) are not eligible for the StayWell program in 2009.

UC Kaiser Permanente members and their family members aged 18 and older may also take a health assessment, via Kaiser's HealthWorks program. Those who take the health assessment by April 15 will be eligible for a drawing for prizes, including a \$500 gift certificate and iPods.



For more information about health assessments, including articles about how UC retirees have benefited from StayWell's health assessment and wellness coaching programs, visit the UC Living Well website (uclivingwell.ucop.edu). 🐟

2009 Health and Welfare Booklets Go Green

In support of the University's Policy on Sustainable Practice, UC has worked with the health and welfare plan vendors to minimize the amount of printed information sent to plan members each year, much of which ends up in landfills. For this reason, many 2009 plan booklets and "evidence of coverage" documents will not be sent to all members, as some plans have done in the past. Some plans will continue to mail to new members and retirees with Medicare will receive hard copies of all materials, per the federal Centers for Medicare and Medicaid Services (CMS) requirements.

You can view plan booklets electronically through the At Your Service website or through the appropriate plan's website.

If you would like a printed copy of your plan booklet, you can print one from the At Your Service website or call the plan directly and request a booklet be mailed to you. Your plan's toll-free number is available on At Your Service and on your member identification card. You also may request a booklet by calling the toll-free number on your member identification card.

This new process ensures that everyone has access to a plan booklet while saving significant paper resources and providing substantial savings on printing and mailing costs. 🐟



Medicare Corner

Don't forget to sign up for Medicare Part B (Medical Coverage)

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. Your coverage will begin on July 1. 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. (If you are not eligible for Medicare Part A free of charge, this rule does not apply to you.)

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 may 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.

UC Offers Investment Strategy Workshop for Retirees

UC is sponsoring a workshop for retirees—Determining Your Investment Strategy—at various locations this winter.

The workshop, conducted by Fidelity Retirement Services, will help retirees participating in the UC Retirement Savings program:

- Understand asset allocation and diversification;
- Recognize the characteristics of asset classes;
- Identify their appropriate target asset mix based on their own personal situations; and
- Learn how and when to adjust their asset mix going forward.

The schedule of the workshops and RSVP information is available on At Your Service (atyourservice.ucop.edu/retirees).

2009 Schedule of UCRP Benefit Checks

Benefit Payment for this Month	Mailing Date of Direct Deposit Statements/ Checks	Date of Direct Deposit/ Date of Checks
January	January 28	January 30
February	February 25	February 27
March	March 30	April 1
April	April 29	May 1
May	May 28	June 1
June	June 29	July 1
July	July 29	July 31
August	August 28	September 1
September	September 29	October 1
October	October 28	October 30
November	November 25	December 1
December	December 30	January 1, 2010

Share Your Stories



Writing a New Chapter in Retirement

Before Roberto Haro retired from UC Berkeley in 2000, a close friend prodded him to consider what he might do in retirement. “I had written some short stories before and had been successful. So when I was thinking about retiring, I started to think about what I might write about.”



Roberto Haro

Eight years and six published books later, he certainly figured out what he wanted to do. “I can honestly say that life began anew for me when I retired,” Haro says.

Writing under the name Roberto de Haro, he has had five novels and one true story published. He is working on two other novels. Many of his books explore the relationship between well-to-do people and those in the working class. For example, one of his current projects is a novel about a police officer who becomes a lawyer and the tension between his newer lawyer friends and his old police department friends. His other novel in progress is the third in a trilogy about a Cajun fighter in France during and after World War I, a historical period that particularly interests him.

Book tours have provided Haro with opportunities to travel to places he’s always wanted to visit. “My publishers (iUniverse and Author House, subsidiaries of Barnes and

Noble) make recommendations for book tours and public libraries often call me,” Haro says. In October, he toured New England, giving presentations in Boston, Cape Cod, and Bar Harbor, Maine. “I’m retired, so I only do what I want to do.” 🐾

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).

New Mail-Order Prescription Pharmacy for Health Net

Health Net has changed its mail order pharmacy to CVS/Caremark effective December 1, 2008. All current Health Net members were sent a letter which includes detailed information on how to order new medications and transfer existing prescriptions.

To place an order for open refills or new prescriptions, members must first register with CVS Caremark, either via paper form or online. To register online, log on through the Health Net website (healthnet.com/uc) and select the CVS Caremark quick link.

More information is available in the CVS Caremark *Getting Started* brochure available on At Your Service (atyourservice.ucop.edu). 🐾

New Dimensions

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Editor: Anne Wolf
anne.wolf@ucop.edu

Contributor: Steven Ong
Design: Kathy Kirkpatrick

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

Interim Associate Vice President:
John Cammidge

Executive Director, Client Relations and
Diversity: Joe Lewis

Director, Communications and
Multimedia Services: Andy Evangelista

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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

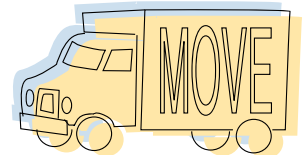
UC San Francisco
Emeriti: Ernest Newbrun
415-731-7421
Retirees: Frances Larragueta
415-776-7220

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

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). 📞



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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Human Resources and Benefits
P.O. Box 24570
Oakland, CA 94623-1570

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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

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Website address: atyourservice.ucop.edu

