

Learn about the Future of UC's Retirement Benefits



UC offers employees very competitive pension and retiree health benefits as part of its efforts to attract and retain outstanding faculty and staff, as well as to reward employees for their years of career service. But the cost of those benefits has increased substantially, a trend that is projected to continue.

The President's Task Force on Post-Employment Benefits has been charged with developing options for balancing the long-term costs of post-employment benefits with the need to provide competitive total compensation to faculty and staff. The Task Force will study the issues, weigh input from the UC

community, and then make recommendations to UC President Mark Yudof on ways to change the funding and policies for post-employment benefits.

The Task Force is holding forums at UC locations throughout the fall to give faculty, staff and retirees the opportunity to ask questions and learn about the immediate and long-term effects of fiscal pressures on the University's pension and retiree health programs.

The forums include a presentation on the issues followed by time for participants to ask questions. The fall schedule of local sessions is available online (www.universityofcalifornia.edu/news/ucrpfuture/emp_task.html).

By the numbers

UC spends roughly \$1.5 billion annually in pension benefits, and the retirement plan accrues an additional \$1.3 billion in pension liability each year for its current employees. The funded status of the UC Retirement Plan is expected to decline from 95 percent to 61 percent by 2013, even with the restart of contributions in April, 2010.

The University also pays approximately \$225 million each year for retiree health benefits. That expense, which is paid for from operating revenue, is projected to increase by about \$37 million per year. By 2013, UC will be spending \$373 million

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Open Enrollment Begins October 29

The annual Open Enrollment period is just around the corner, running from 8 a.m. PT October 29 to 5 p.m. PT November 24. Watch for your Open Enrollment materials in the mail and find complete details online (atyourservice.ucop.edu/open_enrollment).

Retirees will be pleased to learn that there are no major changes in benefits for any health plans for 2010; in fact, most changes will enhance retiree coverage. For instance, copays for generic drugs will cost a bit less next year, and in some cases, mental health benefits have been expanded. In addition, both the legal plan and the vision plan are open for enrollment.

Given the continuing rise in healthcare costs nationwide, as well as UC's current budget crisis, it is not surprising that medical plan premiums are increasing.

As you may know, UC President Mark G. Yudof approached the difficult budget decisions this year using the principle of shared sacrifice—faculty, staff, students

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UC Research of Interest

Food as Brain Medicine

In addition to helping protect us from heart disease and cancer, a balanced diet and regular exercise can also protect the brain and ward off mental disorders.

Spinach has folic acid, which can aid in memory; omega-3 fatty acids in salmon can stave off depression and schizophrenia; and the spice curcumin—frequently used in Indian cooking—has been shown to counteract Alzheimer’s disease and brain trauma in animal models.

Among other recent findings, junk food can actually damage the brain, said Fernando Gómez-Pinilla, a UCLA professor of neurosurgery and physiological science who has spent years studying the effects of food, exercise and sleep on the brain.



“Food is like a pharmaceutical compound that affects the brain,” Gómez-Pinilla said. “Diet, exercise and sleep have the potential to alter our brain health and mental function. This raises the exciting pos-

sibility that changes in diet are a viable strategy for enhancing cognitive abilities, protecting the brain from damage and counteracting the effects of aging.”

Gómez-Pinilla, a member of UCLA’s Brain Research Institute and Brain Injury Research Center, analyzed more than 160 studies about food’s affect on the brain; the results of his analysis appear in the July issue of the journal *Nature Reviews Neuroscience* and are available online.

Among the highlights of his analysis: Omega-3 fatty acids — found in salmon, walnuts and kiwi fruit — provide many benefits, including improving learning and memory and helping to fight against such mental disorders as depression and mood disorders, schizophrenia, and dementia, Gómez-Pinilla said. Read more at:

http://www.magazine.ucla.edu/exclusives/food_brain_medicine/

New Hope against Melanoma

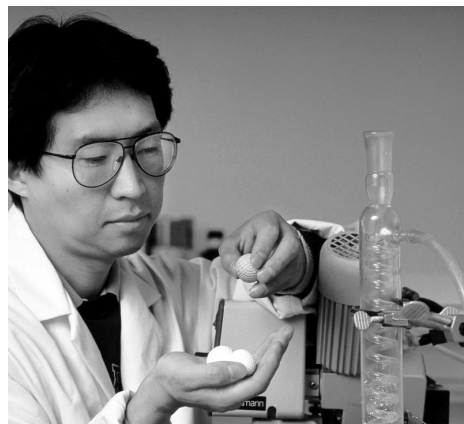
Researchers at the Moores UC San Diego Cancer Center are injecting a modified herpes virus into melanoma tumors, hoping to kill the cancer cells while also bolstering the body’s immune defenses against the disease.

Melanoma, the most dangerous kind of skin cancer, takes about 60,000 lives a year in this country. Researchers hope the experimental therapy will improve survival rates.

Gregory Daniels, MD, PhD, assistant clinical professor of medicine at the UC San Diego School of Medicine and his co-workers are comparing the modified virus treatment, called OncoVEX GM-CSF, to general immune system stimulation with the immune-boosting protein GM-CSF, in an

international trial for patients with advanced melanoma.

“Melanoma has always been curable, but only in a small fraction of patients,” Daniels said. “Local tumor killing with immune activation may provide an additional tool to increase this number to a larger population of cancer patients.”



According to Daniels, the injected virus appears to preferentially infect cancer cells, leading to tumor death.

The expression of the GM-CSF protein may also direct an immune attack against both infected and non-infected tumors. The virus has in essence been genetically reprogrammed to target the cancer cells, while healthy cells remain relatively untouched.

The research team is testing the two-pronged attack of direct tumor cell killing and immune activation. Their aim is to see if it will help those patients whose cancer has spread to other areas of the body to live longer without disease than has been possible with standard therapies. For more information, visit:

<http://www.health.ucsd.edu/cancer>

Saving Marine Fisheries

Scientists have joined forces in a groundbreaking assessment of the status of marine fisheries and

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ecosystems. The two-year study, based at UC Santa Barbara, shows that steps taken to curb overfishing are beginning to succeed in five of the ten large marine ecosystems that they examined.

The paper, which appeared in the July 31 issue of the journal *Science*, provides new hope for rebuilding troubled fisheries.

It reveals that the rate of fishing has been reduced in several regions around the world, resulting in some stock recovery. Moreover, it bolsters the case that sound management can contribute to the rebuilding of fisheries elsewhere.

It's good news for several regions in the U.S., Iceland, and New Zealand, said Ray Hilborn, of the University of Washington, who led the study together with Boris Worm, of Dalhousie University.

"These highly managed ecosystems are improving," says Hilborn. "Yet there is still a long way to go: of all fish stocks that we examined, 63 percent remained below target and still needed to be rebuilt."

"Across all regions, we are still seeing a troubling trend of increasing stock collapse," Worm said. "But this paper shows that our oceans are not a lost cause."

The authors caution that their analysis was mostly confined to intensively managed fisheries in developed countries, where scientific data on fish abundance is collected. They also point out that some excess fishing effort is simply displaced to countries with weaker laws and enforcement capacity.

Christopher Costello, an economist at the Bren School of Environmental Science & Management at UCSB, is one of the paper's co-authors. Read more at:

<http://www.ia.ucsb.edu/pa/display.aspx?pkey=2062>

Retirement Community with UCLA Ties Opens



Westwood Belmont Village

The view from Harold and Lillie Fischer's apartment includes the hills and skyline of Los Angeles, and a small glimpse of the UCLA campus where Harold worked until his retirement in the early '70s.

The couple left their home of 55 years to be among the first to move into Belmont Village Westwood, a 168-unit community featuring both independent and assisted living, as well as Alzheimer's care. It is the first retirement community affiliated with a UC campus, part of a growing trend in senior housing.

"We visited three (retirement communities) and concluded this was superior, and after living here, it definitely is," Harold Fischer said.

Across the country, universities and colleges are developing housing on or near campus as a way for retired faculty and staff to maintain ties and enjoy the rich cultural and intellectual opportunities.

Belmont Village, about a mile from UCLA, is privately owned but has a cooperative agreement with

UCLA to give priority to rental applications from retired faculty and staff. It opened its doors in July.

The facility—located in one of the most prestigious neighborhoods in Los Angeles—offers shuttle service to and from campus, special ticket offers to UC events, and regular lectures from retired UCLA faculty.



UCLA retiree Harold Fischer and his wife, Lillie, (front center and left) are among the first Belmont Village residents.

Those kinds of connections were the driving force behind the project, said Ed Retzler, retired associate dean of UCLA Extension and a

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Local Forums Calendar

The Post-Employment Benefits Task Force is holding forums this fall to give retirees the opportunity to ask questions and learn about how fiscal pressures are affecting the University's pension and retiree health programs.

Hastings College of Law	October 20
Office of the President	October 21
UC Davis and Health System	November 9
UC Berkeley	November 10
UCLA	October 12
UC Riverside	October 19
UCSF	October 22 and 23
UC Santa Cruz	November 3

For more information, check the Task Force website at:

http://www.universityofcalifornia.edu/news/ucprfuture/emp_task.html

You can also visit the location's website for more information.

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annually and by 2018, the figure will climb to an estimated \$610 million.

The University's long-term liability for retiree health benefits for current and future retirees is also projected to increase, from \$13 billion today to nearly \$26 billion by 2018. In other words, the unfunded liability is increasing at a rate of more than \$1.5 billion per year. Governmental accounting regulations now require UC and other employers to include this liability in their financial statements. Such a significant liability could affect UC's credit rating when borrowing money for campus buildings, hospitals and other projects.

More information about the Task Force is available on the Future of UC Retirement Benefits website:

www.universityofcalifornia.edu/news/ucprfuture/emp_task.html

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and retirees are all being asked to help solve the University's budget problem.

For retirees, this means that the University's contribution to medical plan premiums is changing. In past years, UC has paid roughly 92 percent of retiree health care premiums. In 2010, UC's contribution will average 89 percent, a figure that aligns more closely with the percentage UC contributes to health care premiums for active employees. UC is compelled to make the change because of our severe budget constraints and financial reporting obligations.

In actual dollars, the premiums will increase. The premiums retirees pay will vary depending on the plan and whether you choose to cover yourself only or additional family members or if you are enrolled in Medicare. UC continues to offer one of the most generous retirement benefits packages of any large California employer.

Looking ahead, we know that health care costs will likely rise again in 2011, even as UC's financial situation remains difficult. Please be assured we are looking for ways to maintain affordable, high-quality health care options. The President's Post-Employment Benefits Task Force (see Page 1) is developing long-term solutions to ensure UC continues to offer attractive retiree health benefits.

Retirees may now view their current health plan enrollment and make all Open Enrollment changes online by signing in to their personal account via the At Your Service website: atyourservice.ucop.edu, or by contacting UC Customer Service by phone at: **1-800-888-8267**.

NOTE to Los Alamos and Livermore National Laboratories retirees:

The UC Open Enrollment information does not apply to you. Information about the Los Alamos Open Enrollment is available on page 6.

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member of the ad hoc committee that worked on the project.

"We anticipate there will be opportunities for cooperative ventures...attending classes, cultural events, athletics, joint research. It's all just getting started," Retzler said.

The ad hoc committee worked for nearly ten years to make the project a reality, said Eddie Murphy, director of the Emeriti/Retiree Relations Center, and another key figure in making Belmont Village Westwood happen. UCLA administrators liked the idea, but had no land nor money available for the project.

The problem was solved when one of the committee members mentioned their quest for retirement housing to an administrator at an assisted living facility he was visiting. The next day, a Belmont Vice Pre-

sident called and offered to help.

"We had a developer," Murphy said. "The next big hurdle was finding land near the University. We talked with members of the City Council, with community leaders. We looked into getting land from the Veterans Administration."

Their lucky break came when Belmont Village was able to negotiate a land lease with a local church for a site on Wilshire Boulevard. The church had turned down previous development offers, but the congregation liked the idea of a senior living facility.

The project broke ground in 2007.

"People were very skeptical that we'd open by summer 2009, but here we are," Murphy said. "It's exciting to see it come to fruition. I cried the day of the grand opening."

Former Berkeley Lab Workers Now Eligible for Screening Program

The Medical Screening Program for Former Workers has been expanded to include former Lawrence Berkeley National Laboratory employees.

The screening program, administered by occupational health experts from UC San Francisco and Boston University School of Public Health (BUSPH), offers medical evaluations to former lab workers who suspect they may have been exposed to harmful substances and want to find out more about their health status.

The process consists of:

- 1) a private interview conducted with a program staff member;
- 2) a medical exam, with tests based on potential occupational exposures held at a Kaiser Permanente Occupational Medicine Clinics;
- 3) a complete set of screening results, including a summary letter with recommendations, sent directly to participants.

To be eligible to participate, individuals must have worked at Berkeley National Lab, Lawrence Livermore National Laboratory or Sandia-CA for one year or more of cumulative time, or have worked around beryllium or in construction or maintenance for any period of time. Individuals who do not meet these criteria but have health concerns that they believe are related to exposures while working at the labs will also be considered.

Many former workers at the labs were involved in work during and after the Cold War that may have resulted in exposure to asbestos, beryllium, ionizing radiation, lasers, lead, silica, solvents, and other chemical and physical hazards. This

can put them at a higher risk for developing conditions such as asbestosis, chronic beryllium disease, lung disease, certain cancers, and hearing loss.



“Many of the exposures we screen for are not typically considered by primary care practitioners, and that is the real added value of our program” said Dr. Lewis Pepper, principal investigator from BUSPH.

Since the screening program began in 2007, more than 1,000 former employees and contractors from LLNL and Sandia have come through the program. More than half of participants have been screened for beryllium exposure, and over three percent are sensitized to beryllium, indicating that they may develop, or already have, chronic beryllium disease.

“The beryllium lymphocyte proliferation test (BeLPT) is a good example of a screening test that may be difficult and costly to obtain outside of a program such as ours,” said Pepper.

While there is no cost to participate in the screening, the program

does not receive funding for follow-up medical testing (except for BeLPT) or travel expenses. Former workers who may be eligible for medical benefits or compensation through the Energy Employees Occupational Illness Compensation Program (EEOICPA)—a federal compensation program administered by the Department of Labor—will be referred to appropriate resources for assistance.

The Medical Screening Program for Former Workers is funded by the Department of Energy and carried out by independent occupational health experts at BUSPH and UCSF, in compliance with the 1993 Defense Authorization Act. More information is available at the program website: www.bu.edu/formerworker

Online Monthly Benefit Statement Coming Soon

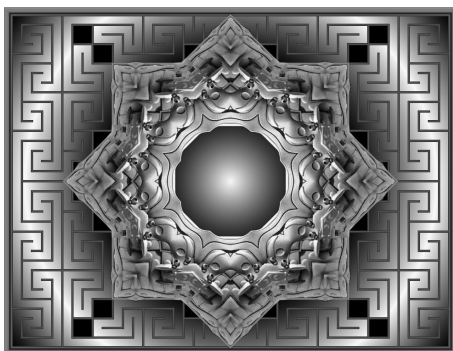
UC is currently developing an application that will enable retirees to view their monthly UCRP benefit income statement online. In addition, you will continue to receive paper statements in the mail. The online application is expected to be available by early 2010. Watch for more details on At Your Service (atyourservice.ucop.edu/retirees) and in future issues of *New Dimensions*.

Share Your Stories



The Art of Retirement

Terry McGuire, a former sheet metal worker at Lawrence Berkeley National Laboratory retired in 2003 with his wife to the banks of the South Umpqua River in Oregon. He lives in a small home on a 4.5 acre site with loads of trees and large lawns. He writes:



Finding or Creating by Terry McGuire

“In my final years at the lab I programmed and operated a laser cutter and during this period began learning to use a computer for laying out the shapes of the metal pieces to be cut on the machine. These skills

translated into a hobby of doing art work on a home computer.

After retiring, my wife and I worked with several of my early art images, transferring them to adhesive paper which we adhered to old 78 RPM records. Then we did bead work to enhance the images and finally finished off each record with a small battery operated clock mechanism stuck through the hole in the center of the record making dozens of clocks which we sold at a local arts fair as ‘Time Records.’

All during this time, my abilities with the computer were progressing and my style of art developed likewise. Over the next few years I had numerous pieces selected for juried shows at the Umpqua Valley Arts Association (UVAA). In 2006 I was asked to put together a one man show for the Douglas County Library, and this past spring I displayed a one man show of 45 pieces at the (UVAA) museum.”

The Fun of Retirement

After retiring from Health Sciences Media Relations at UCLA, Lois Fletcher spent six months traveling and then started volunteering at the Claude Pepper Senior Recreation Center in West LA. She helps where she can: in the front office with membership, as a member of committees, teaching the beginners computer class. She is also part of an investment club, a reader’s social club and a volunteer organization that helps at a local women’s center. She also enjoys visiting with her grandson and nieces.

She writes, “I could be busy probably seven days a week, having fun of course, but I choose to keep a few days for myself, remembering that I am retired and am allowed to be a couch potato a few days a week.” 🐟

Open Enrollment Information for LANL Retirees

Beginning January 1, 2010, the Los Alamos National Laboratory (LANL) medical and pharmacy insurances will be provided by Blue Cross Blue Shield of New Mexico. United Health Care and Anthem Blue Cross will no longer provide health and welfare insurances for the Laboratory. Since the Laboratory is eliminating ALL current medical plans and replacing them with new plans administered by Blue Cross Blue Shield of New Mexico, you must make an election for your medical benefits during this Open Enrollment period. If you do not elect a medical

insurance plan you and your dependents will be mapped to the medical insurance plan most similar to your current plan.

As a LANL/LANS retiree, you may change your current benefits through YBR between 8:00 a.m. (MST) on Monday, October 26, 2009 and 11:59 p.m. (MST) on Friday, November 20, 2009.

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

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. Reach us by email (NewDimensions-L@ucop.edu) or regular mail (New Dimensions editor, 1111 Franklin Street, 12th Floor, Oakland, CA 94607).

New Dimensions

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Editor: Anne Wolf
anne.wolf@ucop.edu

Contributor: Carolyn McMillan

Design: Lorelle Graffeo

UNIVERSITY OF CALIFORNIA
HUMAN RESOURCES

P.O. Box 24570

Oakland, CA 94623-1570

Vice President, Human Resources:
Dwayne B. Duckett

Director, Internal Communications:
Paul Schwartz

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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

Patrick Cullinane, Director
510-642-5461, ucbrc@berkeley.edu
Fax: 510-643-1460

UC Davis Retiree Center

Sue Barnes, Program Manager
530-752-5182
retireecenter@ucdavis.edu

UCI Center for Emeriti and Retiree Relations

Jeri Fredericks, Director
949-824-7769
emeriti@uci.edu or 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 Retiree Networking Group

llnretirees.org

UCLA Emeriti/Retirees Relations Center

Eddie Murphy, Director
310-825-7456, emeriti@errc.ucla.edu

President's and Regents' Retiree Association

Patricia Pelfrey
510-528-4490, ppelfrey@berkeley.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

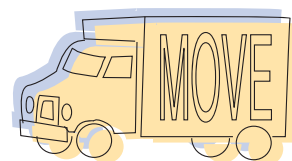
UC Santa Cruz

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

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

Are you moving?

If you want to continue to receive *New Dimensions*, be sure to notify UC of your change of address by changing your address online (atyourserviceonline.ucop.edu/ayso) or 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 on paper. 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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