

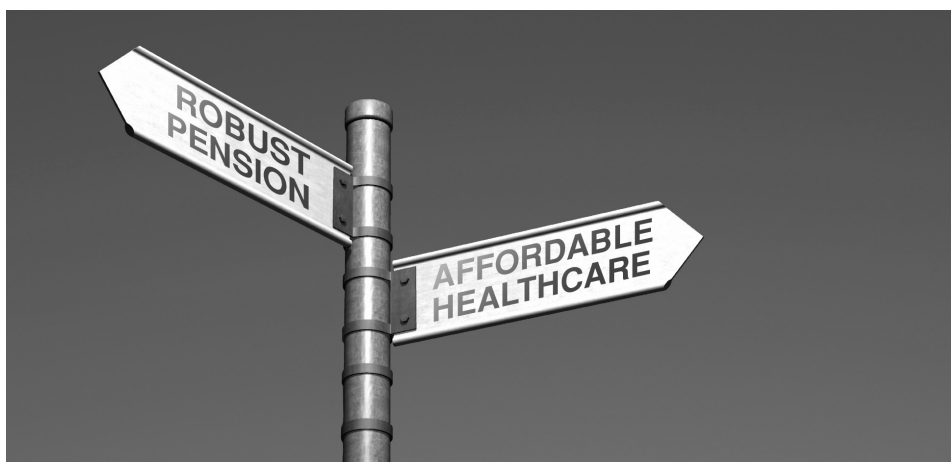
Post-Employment Benefits Task Force presents range of options at local forums

The President's Post-Employment Benefits Task Force is evaluating strategies to manage the escalating costs of the UC retiree health program, including changes in the level of UC contribution and/or changes in eligibility rules for future retirees, according to Gary Schlimgen, UC director of pension and retirement programs.

Those ideas are among a range of options the group is considering as it develops recommendations for balancing the long-term costs of retiree health and pension benefits with the need to provide sustainable, quality post-employment benefits to faculty and staff.

Throughout the month of April, Schlimgen and Randy Scott, executive director of talent management and staff development, are presenting the options under consideration at task force forums at every UC location. As in the fall location forums, members of the PEB task force will also participate as panel members to listen to the audience and answer questions.

The task force is expected to make its final recommendations to President Mark Yudof in June. Since



Yudof appointed the task force in 2009, it has been gathering information from the UC community and analyzing options.

The task force has three work teams looking at retiree health, pension and funding / finance models for post-employment benefits. Charles Hess, chair of the Council of UC Emeriti Associations, chairs the retiree health work group and Marian Gade, chair of the Council of UC Retirement Associations, sits on the pension work team.

The retiree health work team's primary objective is to develop a long-term strategy to manage the University's overall liability for retiree health, which is currently \$14.5 billion, said Schlimgen. The task force has never considered

Post-Employment Survey Results

More than 3,200 retirees took the online survey about post-employment benefits during the month of February. Among the highlights of the survey results are:

- 94% of retiree respondents expressed satisfaction with the retiree medical program;
- 58% indicated willingness to pay higher monthly premiums in order to keep health care costs lower and predictable.

A report on the survey results will be available in May on the Future of UC Retirement Benefits website http://www.universityofcalifornia.edu/news/ucrpfuture/emp_task.html#benefits.)

UC Research of Interest

Older = Happier

Susan Turk Charles' research could put an end to the grumpy-old-man stereotype. The associate professor of psychology & social behavior at UC Irvine has repeatedly found that people usually get happier with age.



Charles studies emotional well-being throughout the adult lifetime, with an emphasis on how seniors control their feelings. Read more about Charles' and her research at www.uci.edu/features/2010/03/feature_agingqa_100308.php

High estrogen levels a stroke risk for older women

Postmenopausal women who have higher estrogen levels but are not taking menopausal hormone therapy have a higher risk of stroke, according to new research published in the *Archives of Neurology*.

Led by UC Davis Health System endocrinologist and epidemiologist Jennifer Lee, the study also found that women with the highest levels of naturally occurring estrogen had larger waist sizes.

"Higher naturally occurring estrogen indicated a twofold greater stroke risk," Lee said. "These results raise the possibility that estrogen levels might be a decision-making tool for health-care providers and

their female patients when discussing stroke and weighing the option of estrogen therapy."

Read more about the study at: ucdmc.ucdavis.edu/newsroom/newsdetail.html?key=3790&svr=http://www.ucdmc.ucdavis.edu&table=published

'Pay It Forward' Pays Off

Good acts – acts of kindness, generosity and cooperation – spread just as easily as bad. And it takes only a handful of individuals to really make a difference.

In a study published in the March 8 edition of the *Proceedings of the National Academy of Sciences*, researchers provide the first laboratory evidence that cooperative behavior is contagious and that it spreads from person to person to person. When people benefit from kindness they "pay it forward" by helping others who were not originally involved, and this creates a cascade of cooperation that influences dozens more in a social network.

In the study, James Fowler, associate professor of political science at UC San Diego, and Nicholas Christakis, professor of sociology at Harvard and professor of medicine and medical sociology at Harvard Medical School, show that when one person gives money to help others in a "public-goods game," where people have the opportunity to cooperate with each other, the recipients are more likely to give their own money away to other people in future games.

"Personally it's very exciting to learn that kindness spreads to people I don't know or have never met," Fowler said. "We have direct

experience of giving and seeing people's immediate reactions, but we don't typically see how our generosity cascades through the social network to affect the lives of dozens or maybe hundreds of other people."

Read more at: ucsdnews.ucsd.edu/newsrel/soc/03-08ExperimentalFindings.asp

Learning helps keep brain healthy

UC Irvine neurobiologists are providing the first visual evidence that learning promotes brain health — and, therefore, that mental stimulation could limit the debilitating effects of aging on memory and the mind.

Using a novel visualization technique they devised to study memory, a research team led by Lulu Chen and Christine Gall found that everyday forms of learning animate neuron receptors that help keep brain cells functioning at optimum levels.

"The findings confirm a critical relationship between learning and brain growth and point to ways we can amplify that relationship through possible future treatments," says Chen, a graduate researcher in anatomy & neurobiology.

Read more at: today.uci.edu/news/2010/03/nr_gall_100302.php

News about your benefits

Annual UCRP COLA announced

Benefit recipients of the University of California Retirement Plan (UCRP) will receive a cost-of-living adjustment (COLA) beginning July 1, 2010. The increase will appear in checks paid at the end of July.

The 2010 COLA is based on the 1.61 percent average increase in the Consumer Price Index (CPI) measured February 2009 to February 2010 for the Los Angeles and San Francisco metropolitan areas.

The July 1, 2010 COLA rates for UCRP members or benefit recipients will be as follows:

Retirement Date*	COLA
On or before July 1, 2006	2.00%
From July 2, 2006 through July 1, 2009	1.61%

* UCRP provides a COLA for recipients of UCRP Disability, Death While Eligible (DWE), Pre-Retirement Survivor and Survivor Income.

How the COLA is calculated

The UCRP COLA formula generally matches the cumulative increase in the CPI up to 2% annually. This year members who retired before July 2, 2006 will receive a 2% COLA. The larger COLA helps those UCRP recipients retain more of their purchasing power by partially making up for the years of inflation greater than 2% that were not matched by the UCRP COLA.

Rules for minimum required distributions updated

Retirees who return to work after age 70 ½ will no longer be able to suspend minimum required distributions (MRDs) under new UC rules effective for 2010 calendar year distributions.

The new rule applies to distributions from UC's 403(b), 457(b), and DC Plans.

IRS regulations require participants to begin receiving MRDs by April 1 of the calendar year following the year they reach age 70 ½ or the year they leave UC employment, whichever is later. Once MRDs begin, they generally must continue annually until the entire plan balance has been paid out.

Previously, UC allowed retirees who return to work to suspend MRDs; however, to ensure full compliance with recently issued final IRS regulations regarding MRDs, UC can no longer allow this practice.

Fidelity Retirement Services will notify affected participants to emphasize the new rules and to explain any new processes.

If you have any questions about your MRD, please call Fidelity Retirement Services at 1-866-682-7787. Retirement Services Specialists are available Monday through Friday from 5:00 a.m. to 9:00 p.m. PT to assist you.

Health care reform changes to UC plans likely in 2011

How will the new federal health care law affect UC sponsored medical coverage? Many retirees are wondering.

With the new healthcare legislation signed into law on March 25, the regulatory process is expected to start in the near future. UC Human Resources continues to closely monitor the implementation of the employer-related provisions.

UC retirees will be given notice of any changes, as well as information about how to take necessary actions, once additional details are available.

For example, many people are anxious to know how to include adult children under age 26 in their health plan. This provision will be effective at UC, following open enrollment,



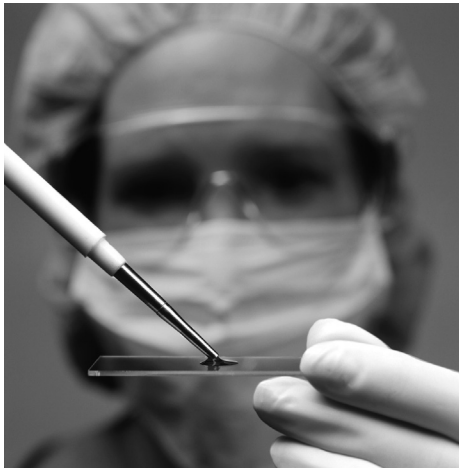
for the start of the 2011 calendar year. This provision does not apply to adult children who are eligible to enroll in another employer-sponsored plan. UC HR will provide details as soon as it can.

Watch for more information in future issues of New Dimensions and on the At Your Service website. 📄

UC Systemwide News

UC Davis opens stem cell research facility

The UC Davis Institute for Regenerative Cures opened March 10 on the university's Sacramento campus. Supported by the California Institute for Regenerative Medicine



(CIRM), the facility is the first of several major, CIRM-supported laboratories to open. "This facility gives the best minds in medicine the tools they need to turn stem cells into cures," said Claire Pomeroy, vice chancellor for Human Health Sciences and dean of the School of Medicine at UC Davis. Read more about the Institute at ucdmc.ucdavis.edu/newsroom/newsdetail.html?key=3836&svr=http://www.ucdmc.ucdavis.edu&table=published

UC Commission on Future hears first recommendations

The University of California Commission on the Future heard the first round of recommendations from five working groups March 23 during a public meeting at UC San Francisco.

The commission, co-chaired by UC Board of Regents Chairman Russell S. Gould and President Mark G. Yudof, was created

by Gould last July to help develop long-term strategies to ensure access, affordability and excellence in instruction, research, public service and health care amid ongoing financial challenges resulting from the state fiscal crisis.

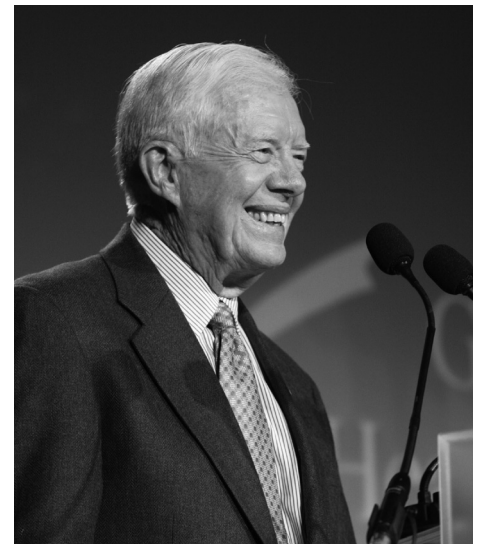
This first round of recommendations came from five working groups focusing on size and shape of UC, education and curriculum, access and affordability, funding strategies and research strategies. (The recommendations are posted at the UC Commission on the Future web site, <http://ucfuture.universityofcalifornia.edu/>.) Many of the issues require further research and discussion over the coming months. The commission will consider feedback from the Academic Senate, staff, students and the public over the next two months before presenting a prioritized first round of recommendations to the Regents for their consideration in July.

The working groups will continue to develop, analyze and refine additional recommendations before the commission concludes its deliberations and presents a final round of recommendations to the Regents in the fall.

Jimmy Carter to visit UC Merced

Former President Jimmy Carter will visit UC Merced on May 3 to deliver the keynote address at a National Parks Institute seminar on the management of parks and protected lands.

Carter will speak at a leadership program for senior executives in park and public land management from around the world.

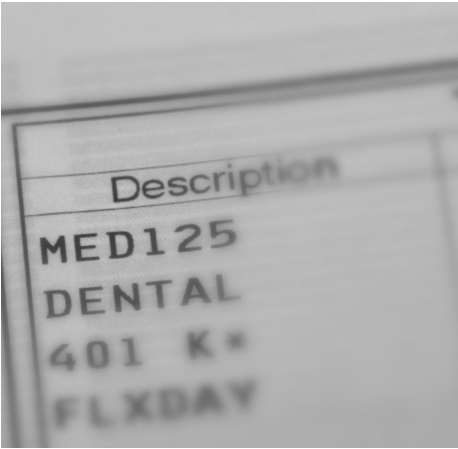


The National Parks Institute is a collaborative venture of UC Merced and the National Park Service that provides management development curriculum for park and public land managers, promotes scientific research in parks, fosters stewardship, and promotes and develops environmentally sustainable resource management practices.

Read more at ucmerced.edu/news_articles/03102010_president_jimmy_carter_to.asp

Correction

In an item about Minimum Required Distributions (MRDs) in the last issue of New Dimensions, we gave President Barack Obama credit for suspending MRDs in 2009 as part of the American Recovery and Reinvestment Act. In fact, MRDs were suspended as part of the Worker, Retiree and Employer Recovery Act passed by Congress in December 2008, during the Bush administration. We regret the error.



eliminating retiree health benefits, Schlimgen said. “The effort has been fully focused on finding ways to offer sustainable retiree health benefits to current and future employees and retirees.”

The task force is looking at the option of reducing the employer contribution for retiree health insurance premiums from the current level of 89 percent, Schlimgen said. The team is looking carefully at how this would affect employees and retirees who are not eligible for Medicare because they are not coordinated with Social Security.

“Retirees’ monthly medical premiums will go up,” he said. “It’s just a question of how much.”

Other options involve changing the eligibility rules for retiree health insurance. These potential changes will not affect current retirees.

UC might raise the eligibility age for retiree health insurance for new employees from 50 to 55, for example. Under that scenario, UC could still offer retiree health benefits to employees who retire at age 50 – 54, but employees would not receive a UC contribution toward the cost of health insurance premiums.

In proposing any changes to retirement benefits, Schlimgen said, the University will comply with its obligations under HEERA.

Post-Employment Benefits Task Force Forums

Remaining forums include:

UC Davis	April 19
Berkeley	April 20
UC Hastings	April 21
UC San Francisco	April 23
UC Merced	April 26
Lawrence Berkeley Lab	April 28
UC Santa Barbara	April 30
UC Santa Cruz	May 3

For specific times and instructions, visit the Future of UC Retirement Benefits website: http://www.universityofcalifornia.edu/news/ucrpfuture/emp_task.html or contact your local retirement center, retiree or emeriti association, or UC Customer Service (1-800-888-8267) for details.

If you missed the Post Employment Benefits Forums, you can view the presentation on the Future of UC Retirement Benefits website http://www.universityofcalifornia.edu/news/ucrpfuture/emp_task.html beginning in mid-May. You can also make comments and ask questions via the feedback form on the website.

He also noted that changes to retiree health benefits do not affect retirees from Los Alamos and Lawrence Livermore National Labs, because their health benefit programs are provided by the current lab management organizations, not UC.

Historically UC has been able to provide a level of premium coverage that is no longer sustainable, given our severe and expected long term budget issues and the new financial reporting requirements associated with the program, Schlimgen said.

“UC is under tremendous financial pressure,” he said. “Retiree health benefit costs, which are paid from assessments to campus and medical center operating budgets, add to that pressure.”

At the forums, Schlimgen and Scott are also presenting options for changes to the UC Retirement Plan. The pension changes under

consideration will not affect current retirees.

The task force forums continue through May 3. See the box below for more information.

The task force expects to submit recommendations to President Yudof in June, and he will determine which recommendations will be forwarded to the Regents. The Task Force report will be released to the public in summer. 🦋

Share Your Stories



Happily ensconced in academia

On April 27, California will mark the 50th anniversary of the Master Plan for Higher Education. The Master Plan set out the three distinct segments of higher education in California and established the principal of universal access and choice.

Camille Parker, a UC Berkeley retiree, writes that she developed a great appreciation for the Master Plan during her years at Berkeley working in the Junior College Leadership Program (now the Dale Tillery Summer Institute for Community Colleges).

She continues to be “happily ensconced in academia” as a working retiree, managing a program at

Contra Costa College in San Pablo, CA for students in the California Work Opportunity and Responsibility to Kids program (CalWORKS). She writes:

“My students are very low income parents with children under 18 years of age, who for myriad reasons need education and training to be more competitive in obtaining a foothold in the world of work. I’ve been in this position for 12 years and was made full-time faculty two years ago. I have to say, it’s the most rewarding job I’ve had, watching people struggle with personal barriers and achieve their objectives.”

Parker’s passion for education

has not waned: three years ago she completed a doctorate in educational administration. 🦋

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, 7th Floor, Oakland, CA 94607).

Exercise works wonders

UC Santa Cruz retiree Dale “Eddie” Kinnamon writes that he is living proof that exercise works wonders. At age 60, unhappy with his appearance, suffering twice-weekly allergy attacks, and taking daily medication for acid reflux, Kinnamon started exercising when his doctor threatened to put him on high blood pressure medicine.

Kinnamon joined a local health club and devoted himself to getting 30 to 45 minutes of exercise daily. He writes: “My goal was to make it one full week of daily visits, and it took three months to increase my daily visits until I finally made all seven days. At that point amazing results began to occur.

“I wanted to exercise because it felt great...My allergy attacks ended. I found that acid reflux was no

longer a problem, and I also was thrilled to discover that my blood pressure had returned to the safe range.”

A year later, he is 10 pounds lighter and takes no medicine. “All of these improvements happened just from regular exercise with no change in the foods I eat,” he writes.

“So do yourself a favor and increase your health, energy level,



physical appearance, and life span. Begin a regular exercise program this week!” 🦋

New Dimensions

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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

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UC Davis Retiree Center

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UCI Center for Emeriti and Retirees

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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
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LLNL Retiree Networking Group

llnretirees.org

UCLA Emeriti/Retirees Relations Center

Eddie Murphy, Director
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President's and Regents' Retiree Association

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dericksen.brinkerhoff@ucr.edu
Retirees: Cliff Wurfel
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UCSD Retirement Resource Center

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or Emeriti@ucsd.edu

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

UC Santa Barbara Emeriti/Retiree Relations Center

805-893-2168

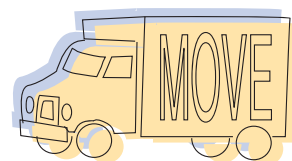
UC Santa Cruz

Emeriti: Stanley D. Stevens
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sstevens@library.ucsc.edu
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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?

To continue receiving *New Dimensions*, be sure to notify UC of your new address. You may change your address online: atyourserviceonline.ucop.edu/asyo or you may submit a *UC Benefits Address Change Notice*, available by calling the UC Customer Service Center at 1-800-888-8267. The form is also available online: atyourservice.ucop.edu. Want to go green? Consider signing up for the electronic version of *New Dimensions*. Simply sign in to your personal account on At Your Service. Under the "Stay Connected" tab, choose "Newsletter." ➡





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Comments or questions?

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