

# new dimensions

Benefits Newsletter for UC Retirees • Volume 28 • Number 3

August 2011

## Retirees experience joy of learning at Osher Institutes

A couple of classes was all it took. Leah Jordan was hooked.

She had discovered UC Irvine's Osher Lifelong Learning Institute through a friend, and was drawn to its medley of classes and the opportunity to learn alongside others with equally inquisitive minds.

"I was enthralled with the academic format and the variety of interesting courses that were offered. It was like a magnet for me," Jordan said. "Having been a teacher for 34 years, I'm always hungry for knowledge. Learning is an essential function of living. When you retire, it often doesn't occur unless you make it occur."

That was about seven years ago. Today, Jordan is an avid ambassador of OLLI at Irvine, spreading the word to others.

Six other UC campuses—Berkeley, Davis, Los Angeles, Riverside, Santa Cruz and San Diego—also offer OLLI courses through UC Extension, giving retirees a venue to keep stimulating the mind past the age of 50.

"It renews your energy and gives people who don't want to sit around a reason to go somewhere," said Jordan, who has served on Irvine's board of directors for six years. "Even if you learn one new tidbit of information, it's pretty neat."

continued on page 3



UC Customer Service Representative Napua Fejarang says she's able to provide faster, better service now that the Retirement Administration Service Center has adopted new state-of-the-art technology.

## Retirement Administration Service Center gets technology boost

When retirees call the UC Customer Service Center, they'll get more consistent answers and spend less time on hold than they might have previously, thanks to state-of-the-art technology.

The new customer relations management (CRM) software is the latest milestone in the newly created Retirement Administration Service Center (RASC).

The RASC is a stand-alone center that combines customer service with the departments that calculate pensions, disability benefits and survivor benefits and manage retiree health insurance administration. About 80 people staff the RASC, which serves retirees, faculty and staff systemwide.

To fully appreciate the RASC, you need a little history.

In 2008, as part of restructuring of the systemwide Human Resources and Benefits department, a project was initiated to determine the feasibility of having a third-party vendor assume responsibility for retirement benefits administration functions.

A request-for-proposal process was completed, but in early 2009, President Mark G. Yudof ultimately decided that university faculty, staff and retirees would be better served by an in-house service center.

Yudof's decision began a two-year process to reorganize several functions into one

continued on page 5

# UC Research and News of Interest

## New approach to treating non-healing bone fractures

A method for producing a type of natural stem-cell grout that can be used to treat patients whose fractured bones fail to fully heal is being tested as part of a clinical trial by UC Davis orthopedic surgeons.

The surgeons are using a specialized syringe and new cell separation equipment to extract stem-cell-rich bone marrow from the pelvises of patients. They say the technique could enable people to avoid the current standard procedure, which involves surgically removing bone and bone marrow from the pelvis and transplanting it to the fracture site.

“We are offering a promising new alternative for augmenting bone regeneration,” said Mark A. Lee, associate professor of orthopedic surgery and principal investigator of the study. “Our goal is to harness the tremendous healing potential of these cells to minimize pain and discomfort for our patients,” added Lee.

**Read more at:** <http://www.ucdmc.ucdavis.edu/newsroom/newsdetail.html?key=5467&svr=http://www.ucdmc.ucdavis.edu@table=published>

## Brain state affects memory recall

Lost your keys? Your brain might be in a better state to recall where you put them at some times than at others, according to new research from UC Davis.

“It’s been assumed that the process of retrieving a memory is cued by an external stimulus,” said Charan Ranganath, professor at the UC Davis Center for Neuroscience and Department of Psychology. “But we found that the levels of brain activity before items came up were correlated with memory.”

The research goes against the assumption that the brain is waiting to react to the external world, Ranganath said. In fact, most of the brain is busy with internal activity that is not related to the outside world—and when external stimuli come in, they interact with these spontaneous patterns of activity.

It’s not clear whether it is possible to deliberately put your brain into a better state for memory recall, Ranganath said. The laboratory is currently investigating that area—with the hope that it might lead to better treatments for memory loss.

**Read more at:** [http://www.news.ucdavis.edu/search/news\\_detail.lasso?id=9923](http://www.news.ucdavis.edu/search/news_detail.lasso?id=9923)

## UC scientists honored with Forever stamps

Four American scientists, including two from UC, were honored on Forever stamps issued by the U.S. Postal Service in June.

The scientists are: UC Berkeley chemist Melvin Calvin; UC San Diego physicist Maria Goeppert Mayer; botanist Asa Gray; and biochemist Severo Ochoa.



With these stamps, the third in the American Scientists series, the Postal Service honors four Americans who, while dedicating their lives to understanding the fundamental process of nature, made extraordinary contributions to the advancement of science.

“In this small way, we have created a lasting tribute to four extraordinary scientists, and as we share their legacy with Americans everywhere, it is our fervent hope that these stamps also will help to light the spark of science in young minds everywhere,” said Pritha Mehra, Postal Service vice president, Mail Entry and Payment Technology, who dedicated the stamp.

Calvin was the first scientist to trace in detail the process of photosynthesis, and he conducted pioneering research on using plants as an alternative energy source. He won the Nobel Prize in chemistry in 1961.

Mayer developed a theoretical model that helped explain the structure of the atomic nucleus; for this work she became one of only two women, the other Marie Curie, to win a Nobel Prize in physics.

## UC again is top university in winning U.S. patent

The University of California in 2010 was awarded the most U.S. patents of any university, according to the Intellectual Property Owners Association (IPO), which in June published its list of the world’s top 300 patent-producing organizations.

It marked the 18th consecutive year that UC topped all universities in the IPO’s annual list, which is based on data from the U.S. Patent and Trademark Office.

In 2010, the 10-campus UC system received 349 patents for discoveries made by its researchers, according to the IPO. The patents stem from UC ideas and inventions for technologies and products ranging from clean energy to medical treatments.

continued on page 6

OLLI is about learning for the simple joy of it—with no exams, grades or term papers to write.

“It’s all about enriching the intellectual and cultural lives of our retirees,” said Sandra Richards, director of OLLI at UC Riverside, which offers classes at three locations. “Members value the networking they get with other like-minded individuals who are here to learn.”

UC retirees, as well as the general public, are welcome to enroll in OLLI classes. Membership fees and course fees vary by location.

Michael Williams, who worked as a technology specialist at UCLA Extension for 45 years before retiring last year, has taken a variety of OLLI courses that range from astronomy and French art to jazz and the history of the Beatles.

“All the classes I’ve gone to re-energize my mind. I love it,” said Williams, who is 65. “It has really made a difference in my retirement. I’m able to go and learn about new things. Going back out to the university and being a part of it again just makes me feel connected.”

The UC OLLIs are part of a larger network of 117 institutes nationwide that offer courses for people over age 50.

Each UC institute has its own structure and makes its own choices on the curriculum. OLLI at UCLA, for example, offers a



The UC Irvine Jazz Ensemble performs during the “Jazz! Jazz! Jazz!” class at UC Irvine’s Osher Lifelong Learning Institute. Composer Kei Akagi plays the piano, accompanied by Michael Dessen on the slide trombone and Darek Oleszkiewicz on bass.

generous dose of science and history because that’s what members want, Program Manager Valari Kirkbride said.

The opportunity to teach students who come by choice, rather than to fulfill a requirement, appeals to instructors too.

Susan Hoffman, UC Berkeley’s OLLI director, sees it as a two-way connection between the campus and its neighbors. OLLI, she says, gives older adult learners a university-sponsored public arena in which they can create a “community of engagement and collaboration,” while providing Berkeley faculty, postdocs, graduate students and visiting scholars the opportunity “to teach what they love” to classrooms of highly educated, highly motivated older students.

At each location, leaders rely on a host of strategies to keep the institutes thriving and to continue to draw new members. OLLI at UC Riverside is offering free membership and one free class for the fall starting Sept. 12 to newly retired UC Riverside staff and faculty. The value of that package is normally \$55.

For George Hersh, a psychologist and active 75-year-old student at OLLI in Berkeley, membership has undeniable benefits. But with success comes challenges too.

“The general quality of classes is climbing,” he explains, “and you’re faced with agonizing choices.” 🐼

## Find an UC Osher Lifelong Learning Institute near you

For more information about UC’s Osher Lifelong Learning Institutes, courses and how to sign up, visit these websites:

- UC Berkeley: <http://olli.berkeley.edu>
- UC Davis: [http://extension.ucdavis.edu/unit/osher\\_lifelong\\_learning\\_institute/](http://extension.ucdavis.edu/unit/osher_lifelong_learning_institute/)
- UC Irvine: <http://unex.uci.edu/community/olli/>
- UCLA: [www.uclaextension.edu/fos/Osher.aspx](http://www.uclaextension.edu/fos/Osher.aspx)
- UC Riverside: [www.extension.ucr.edu/osher/](http://www.extension.ucr.edu/osher/)
- UC San Diego: <http://extension.ucsd.edu/programs/osher/>
- UC Santa Cruz: <http://ucsc-osher.wikispaces.com/>

# News about your benefits



## Turning 65 requires action, changes to your medical plan

If you or an enrolled dependent turns age 65, you will need to take action related to your medical insurance enrollment. The University will mail information and instructions to you three months prior to the date the person reaches age 65.

In general, if a person turns age 65 and is eligible for premium-free Medicare Part A, that person must enroll in Medicare Part B. A person may be eligible for premium-free Part A under his or her own work record or under a spouse's or an ex-spouse's work record.

If you or your eligible dependent does not maintain enrollment in Medicare Part B, your UC-sponsored insurance will be assessed a monthly penalty of \$385 and you and your family members risk termination of your medical coverage.

Family members turning age 65 and not eligible for premium-free Medicare Part A, will need to submit proof that they are ineligible.

If the Medicare-eligible person is employed and turns age 65, he or she should accept Medicare Part A if it is premium-free, and delay Medicare Part B enrollment. Once the person stops working, he or she should enroll in Medicare Part B immediately.

Depending on your medical plan, you may need to enroll in a different plan once you or your family member turns age 65. The following is some important plan information for Medicare members:

**Anthem Lumenos** does not cover Medicare-eligible members. You will need to enroll in a different plan.

**Health Net Blue & Gold** requires at least one covered member not be in Medicare. You will need to enroll in a different plan if all family members are now in Medicare. Managed Health Network, and not United Behavioral Health, will provide the Medicare member's behavioral health benefits.

For **Health Net HMO** members in Medicare, Managed Health Network, and not United Behavioral Health, will provide behavioral health benefits.

**Kaiser Permanente** members covered by Medicare will no longer have access to United Behavioral Health benefits, but will continue to have access to Kaiser behavioral health benefits.

**Western Health Advantage** does not cover Medicare-eligible members. You will need to enroll in a different plan.

If all of your family members will be covered by Medicare, the **Anthem Blue Cross High Option** plan may now be an option available to you.

Note: To receive uninterrupted medications when changing medical plans, check that your pharmacy is aware of your new plan. Enroll immediately with your new mail-order company for prescriptions received through the mail.

More information about Medicare coverage is available at:

**Medicare website:** [www.medicare.gov](http://www.medicare.gov) or by calling Social Security at 800-772-1213

**At Your Service website:** [atyourservice.ucop.edu/retirees/health\\_welfare/medical/medicare.html](http://atyourservice.ucop.edu/retirees/health_welfare/medical/medicare.html) or by calling UC Customer Service at 800-888-8267

## Your benefits travel when you do

Accidents happen—even when people are on vacation. So, if you need a doctor, it's good to know your UC health benefits travel with you. Here are a few tips for using your benefits while vacationing.

### Before you leave on vacation

- Make sure you have enough medications for your trip. You may want to request an additional supply or check whether you can use your plan's retail or mail order pharmacy while you're away.
- Keep your health insurance card in your wallet and put a copy in your suitcase, in case your wallet is lost or stolen.
- Visit your plan's website for travel information; some medical plans have travel kits.
- Check with your medical plan about an urgent care center in your vacation area. They cost less than an emergency room visit.

### While you are away

- Medical plan nurse lines are available 24 hours a day, seven days a week; call them for advice and guidance.
- UC's dental plans cover the cost of emergency office visits for pain relief.
- All of the medical plans have toll-free numbers you can call if you have questions; the number is on your health insurance card.
- If you're in an HMO plan or the Anthem Blue Cross PLUS and you get emergency treatment, call your plan or primary care provider as soon as possible to report the emergency.

### If you travel outside the U.S.

- All UC-sponsored medical plans cover emergencies. Generally, you will need to pay for the care, including prescriptions, at the time you receive services and then file a claim for reimbursement. Call your plan as soon as possible to report the emergency care.
- Know how to contact your medical plan. Depending upon your vacation site, UC plans may have international toll-free numbers or you can call collect.
- If you will be traveling for an extended period of time and you are in Medicare, call your plan to ask whether you need to enroll in another UC medical plan.

Visit your plan's website and booklet for information on coverage while traveling overseas. 📄

### Thanks to survey responders

A special thank you to the 400-plus New Dimensions readers who responded to our survey. Your responses and comments were very helpful in understanding your continued dedication to UC and your desire for more news about the University.

We appreciate your overall positive response to the newsletter. As a result of the responses, we anticipate making very few changes at this time.

The Editors

unit, replace outdated technology, and redesign processes for efficiency and cost savings.

Under the guidance of RASC Director Joe Lewis and a newly formed, cross-functional management advisory board, chaired by Dwaine Duckett, vice president of human resources, a new organizational structure and management team was put in place, and in early May the RASC deployed what Lewis calls "the backbone of the service center": a new CRM tool.

CRM software systems are widely used in business to improve customer service, reduce costs and provide data to help measure efficiency and effectiveness.

The first phase of the CRM launch has focused on the Customer Service Center.

"One of the advantages of the CRM is that it provides uniform instructions for handling routine calls," said Napua Fejarang, a customer service representative since 2009.

For example, if a retiree calls to ask whether they must sign up for Medicare now that they are turning 65, the CRM automatically loads information Fejarang can use to help answer the caller's questions, ensuring she gives the proper information. She can also make sure the caller gets any UC forms they might need.

The CRM shows the history of a caller's interactions with Customer Service and what's been done previously to answer the caller's question or solve a problem. "I can't always resolve the problem myself; it needs other departments to actually resolve it," Fejarang said. "But now I can see where the other departments are in resolving the problem and report that to the caller."

With the old technology, Fejarang would have to call or email the other department, wait for a response and then respond to the caller. Many times she had to call her customer back.

Fejarang and other customer service representatives receive more than 5,000 calls and 1,000 emails a month, many more in high-volume periods such as Open Enrollment. So improved efficiency can make a big difference in the number of calls that get answered and the amount of time a caller is on hold.

"We've always tried to be efficient and serve callers as best we can, but I feel better about the service I'm able to provide [with the CRM], Fejarang said. "The calls seem to be more streamlined."

For Ellen Lorenz, director of business controls and customer service, the CRM's data reports are an additional advantage of the system. "Previously we could tell how many calls come in and, of those, how many get handled and how many people hang up. Now we can tell why customers call in."

The information is turned into performance metrics that can be used to improve service. The customer service center currently exceeds its goal of answering 80 percent of calls within 90 seconds.

The data also identifies recurring questions, which can help the RASC and other departments improve processes and communications.

With the CRM deployed and plans for additional improvements, Lewis said, "we're poised to live out the President's vision for having this service center 'in house' and of use to employees and retirees systemwide." 📄

# Share Your Stories



## A volunteer retiree



A volunteer retiree **Ruby Long** was among the last group of VERIP retirees from UC Berkeley, and she's been a very busy retiree. She writes:

"I have taught ESL in Oakland's Korean Center for a couple of years, and then spent 2+ years in the Peace Corps in Tashkent, Uzbekistan.

"About 15 years ago I organized a volunteer group, Reading Partners, to read with elementary school children at Piedmont Avenue Elementary School. It is still going and some of the original volunteers are still with the program.

"I'm now a volunteer at the Downtown Oakland Senior Center where I am part of a team that organizes field trips for seniors. I'm a docent at Mountain View Cemetery. I am also actively involved with North Oakland Village, a non-profit

group that provides services for people who want to stay in their homes as they age. I've become a historian of the Piedmont Avenue area and I lead occasional neighborhood walks for various organizations.

"I had a job I liked a lot, but I love being retired." 🐾

## A safe retirement in Mexico



**David Bracker**, a retiree from UC San Francisco writes that he and his wife are "as happy as clams (where did that expression come from?). We have a condo on the

beach in the state of Nayarit Mexico, just above Puerto Vallarta, and a home in San Miguel de Allende a magical colonial town.

"All this publicity about Mexico being unsafe is simply not true. Sure there are places in Mexico that can be labeled as violent, but most places are a safe and rewarding experience. The history, culture, people, food, weather and prices are world class. Caution in any city/town in your travels is essential and with common sense Mexico is fabulous. As always don't believe everything you hear—check it out yourself." 🐾

### 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, #7305, Oakland, CA 94607).

UC Research and News continued from page 2

UC now holds 3,802 active U.S. patents, according to UC's 2010 Technology Transfer Report. Last year, UC research also produced 1,565 new inventions and spawned 75 startup companies. UC inventions have led to the formation of more than 500 startup companies since 1976, and these companies serve as an important engine for economic growth in California.

In the IPO's new report of patents granted, UC ranked 83rd overall, behind only the top U.S. companies. IBM once again ranked first with 5,866 patents in 2010.

Among universities, UC was followed by Massachusetts Institute of Technology (ranked 152nd, with 174 patents); Stanford University (163rd, with 155 patents); the Wisconsin Alumni Research Foundation, which manages patents for

the University of Wisconsin at Madison (184th, with 136 patents); the California Institute of Technology (188th, with 134 patents) and the University of Texas (199th, with 122 patents). 🐾

## 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

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

### UC Davis Retiree Center

Sue Barnes, Program Manager  
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retireecenter@ucdavis.edu

### UCI Center for Emeriti and Retirees

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949-824-7769  
emeriti@uci.edu or retirees@uci.edu

### LANL Retiree Association

Mary Mariner  
505-672-1950  
Chuck Mansfield  
505-662-2115

### LBNL Retiree Association

Suzanne Stroh  
510-524-1953  
scstroh@gmail.com

### LLNL Retiree Networking Group

llnlretirees.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: Anthony W. Norman  
951-776-0363  
anthony.norman@ucr.edu  
Retirees: Cliff Wurfel  
951-689-3885, falaise27@cs.com

### UCSD Retirement Resource Center

Suzan Cioffi, Director  
858-534-4724, RetireeLink@ucsd.edu  
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### UC San Francisco

Emeriti: Dr. Harry Ralston  
415-509-7250, hjr@phy.ucsf.edu  
Retirees: Richard Drake  
415-514-2019

### 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: Nancy Pascal  
831-423-2422,  
njpascal@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](http://atyourserviceonline.ucop.edu/asyo) or you may submit a *UC Benefits Address Change Notice*, available online at [atyourservice.ucop.edu](http://atyourservice.ucop.edu). or by calling the UC Customer Service Center at 1-800-888-8267. 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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UC Customer Service Center: 1-800-888-8267

## Inside:

- ☛ Retirees experience Osher  
—page 1
- ☛ Retirement Service gets tech  
boost—page 1
- ☛ Research of Interest—page 2
- ☛ News about your benefits  
—page 4
- ☛ and more...

## Comments or questions?

Write *New Dimensions* at:  
 University of California  
 1111 Franklin #7305, Oakland, CA 94607  
 Email: [NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu)

### For benefits questions:

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

**See inside for:**  
**University of California Medicare Part D  
 Prescription Drug Coverage Annual Notice**



8/11 57M



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# University of California Medicare Part D Prescription Drug Coverage Annual Notice

On January 1, 2006, prescription drug plan coverage called Medicare Part D became available for everyone with Medicare Part A and B. Medicare regulations require that the University of California annually provide the following notice about the prescription drug coverage in UC-sponsored Medicare plans for retirees.

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## Creditable Coverage

The University of California has determined the prescription drug coverage offered by the following UC-sponsored plans (Anthem Blue Cross PLUS-Medicare; Anthem Blue Cross PPO-Medicare; Core-Medicare; High Option Supplement to Medicare; Anthem Lumenos PPO with HRA; Health Net Medicare HMO (Seniority Plus); Health Net Medicare COB; Kaiser Permanente-California Senior Advantage Plan; Kaiser Permanente Umbrella Plan (closed to new members)) is considered **Creditable Coverage**. This means the prescription drug coverage in these plans is expected to pay on average at least as much as the standard Medicare prescription drug coverage.

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## Non-Creditable Coverage

The University of California has determined the prescription drug coverage offered by the Anthem Blue Cross PPO-Medicare without Prescription Drugs is considered **Non-Creditable coverage**. This plan has no prescription drug coverage.

The Medicare Modernization Act imposes a late enrollment penalty on individuals who do not maintain "Creditable Coverage" for a period of 63 days or longer following their initial enrollment period for the Medicare Part D prescription drug benefit. This penalty will not become effective if the individual is still working and enrolled in the employer's group health plan.

For additional information, visit: [www.medicare.gov](http://www.medicare.gov); or call 1-800-MEDICARE (1-800-633-4227) or TTY/TDD users call 1-877-486-2048.

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## Medicare Part D Prescription Drug Formulary

Each health plan has its own preferred list of Food and Drug Administration-approved generic and brand name drugs, called a prescription drug formulary. Medicare determines the classes of drugs that must be included in a Medicare Part D plan but the list of individual drugs may vary in each health plan formulary, and may change during the year because drug therapies change, new drugs are released, new medical information becomes available, or as a result of Medicare Part D requirements. Call your health plan or check their website for formulary details.

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## Non-UC Prescription Drug Plans

The Annual Coordinated Election Period (ACEP) for Medicare Part D drug plans is from October 15 to December 7, 2011. You will only be able to join, and get coverage under one Medicare drug plan at a time. If you enroll in a non-UC Medicare prescription drug plan, you cannot continue to be covered in a UC sponsored medical plan that has a Medicare Part D drug benefit. Please call UC Customer Service at 1-800-888-8267 with any questions before signing up for a non-UC sponsored Medicare Part D plan.