

new dimensions



Time for your annual benefits checkup

Open Enrollment runs through November 20

The following information does not apply to retirees from Los Alamos National Laboratory or Lawrence Livermore National Laboratory.

It comes like clockwork every year: UC's annual Open Enrollment period. This year, Open Enrollment runs from 8 a.m., Oct. 29 to 5 p.m., Nov. 20.

Even if you're satisfied with your UC benefits, it's a good idea to use the Open Enrollment period to review your benefits, any plan changes for next year, and basic information like your address on record or your beneficiaries' addresses.

Consider it your annual benefits check up.

This year, the news is good for retirees enrolled in Medicare plans. A component of health care reform relating to prescription drugs lowered the overall gross premiums as compared to last year. If you receive the full UC contribution, there will be no monthly premium for all Medicare plans except High Option Supplement to Medicare.

In addition, UC has increased the maximum Medicare Part B reimbursement to \$99.90 per person. The Medicare Part B reimbursement may apply if your premium cost is \$0.

Retirees under age 65 as well as retirees age 65 and over not eligible for Medicare will see premium increases.

"Recognizing that health costs rise each year, we continue to work

hard to balance keeping costs down with providing the highest level of benefits to all of our employees and retirees," said Michael Baptista, executive director of Benefits Policies and Strategy. "As we do every year, we looked at our plans in relation to the market and to the university's budget. For this year, we are fortunate to see lower premiums in our Medicare program that affects more than two-thirds of our retirees."

In 2010, the Regents approved gradual reductions in UC's contributions to retiree medical premiums over time, to a floor of 70 percent. For 2013, UC will contribute 83 percent of the premium for Medicare plans and 75 percent for non-Medicare plans for retirees under age 65.

Overall, many factors contributed to mitigate the increase to medical premiums, including the first increase in copayments since 2006. Retirees enrolled in HMOs and Anthem Blue Cross Plus will also see increases in copayments for some services including doctor visits, emergency room visits, outpatient surgery and brand name and non-formulary prescription drugs. The increases, which range from \$5 for doctor visits to about \$100 for outpatient surgery, are outlined on the Open Enrollment website (atyourservice.ucop.edu/open_enrollment) and in the Open Enrollment booklet mailed to all retirees in mid-October.

"We know that our employees and retirees have some of the lowest copayments among our

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- 2 News about your benefits
- 3 Research of interest
- 3 Share your stories

Quoteworthy

"We are fortunate to see lower premiums in our Medicare program that affects more than two-thirds of our retirees."

Michael Baptista
Director of Benefits Policies and Strategy
Cover story

Calendar

- Nov. 20** Open Enrollment ends
- Jan. 1** New schedule for mailing paper benefit checks

Spotlight

Congratulations to emeriti **Lloyd Shapley** of UCLA, winner of the Nobel Prize in economics, and **Uta Barth** of UC Riverside, winner of a MacArthur Foundation "genius" grant for her photography.

Retiree benefit payment schedule for 2013

Note: Beginning in 2013, the mailing date for paper checks and direct deposit statements will be the same date as the payment date except for the December benefit payment.

| Month | Mail Date | Direct Deposit/ Check Date |
|-----------|------------|----------------------------|
| January | 2/1/2013 | 2/1/2013 |
| February | 3/1/2013 | 3/1/2013 |
| March | 4/1/2013 | 4/1/2013 |
| April | 5/1/2013 | 5/1/2013 |
| May | 5/31/2013 | 5/31/2013 |
| June | 7/1/2013 | 7/1/2013 |
| July | 8/1/2013 | 8/1/2013 |
| August | 8/30/2013 | 8/30/2013 |
| September | 10/1/2013 | 10/1/2013 |
| October | 11/1/2013 | 11/1/2013 |
| November | 11/29/2013 | 11/29/2013 |
| December | 12/31/2013 | 1/2/2014 |

Women's preventive services available at no cost in 2013

Female employees and retirees enrolled in UC medical plans will receive certain preventive services at no cost beginning in January 2013.

Under the Affordable Care Act, women's preventive services must be covered without charge to patients as of the beginning of the first plan year after Aug. 1, 2012. For UC plans, the new plan year begins Jan. 1, 2013.

Effective on that date, the following services will be available at no additional cost to enrollees:

- Well-woman visits
- Screening for gestational diabetes
- Human papillomavirus (HPV) testing
- Counseling for sexually transmitted infections and HIV
- FDA-approved contraception methods and contraception counseling
- Breastfeeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence

Many of UC's plans already provide these services without additional cost. Those that currently charge for these services will no longer do so beginning Jan. 1, 2013.

For more information about UC's medical plans, see the At Your Service website (atyourservice.ucop.edu).

UC members continue to give medical plans high ratings

Once again, UC faculty, staff and retirees expressed a high degree of overall satisfaction with the health and welfare insurance plans UC offers. For the sixth year in a row, overall member satisfaction has remained high, and in many areas increased.

Satisfaction data for UC's newest medical plans, Health Net Blue & Gold and Anthem Lumenos PPO with HRA, are available for the first time. Anthem Lumenos received among the highest ratings in most categories, and Health Net Blue & Gold's ratings were consistent with other plans.

Please note that the Anthem Lumenos PPO with HRA is not open to new retiree enrollments.

DSS Research, an independent research firm, surveyed UC members to measure satisfaction with the Anthem Blue Cross plans, Health Net, Health Net Blue & Gold, Kaiser Permanente and Western Health Advantage (WHA).

The survey results below are based on responses from UC plan members.

| | Anthem Blue Cross PLUS | Anthem Blue Cross PPO | Anthem Lumenos PPO w/ HRA | Health Net Blue & Gold | Health Net HMO | Kaiser | WHA |
|---|------------------------|-----------------------|---------------------------|------------------------|----------------|--------|-------|
| Percent satisfied with overall health care | 91.3% | 91.1% | 93.2% | 89.7% | 93.7% | 93.1% | 96.1% |
| Percent satisfied with overall health plan | 86.5% | 85.4% | 85.3% | 88.6% | 91.6% | 92.5% | 94.4% |
| Percent indicating how often it was easy to get an appointment with a specialist | 76.8% | 83.0% | 85.9% | 74.7% | 79.1% | 79.9% | 71.8% |
| Percent indicating member always or usually received care for illness or injury as soon as needed | 85.1% | 88.9% | 92.6% | 84.8% | 87.8% | 87.9% | 90.1% |
| Percent indicating the plan's customer service always or usually provided information | 64.8% | 63.3% | 65.4% | 63.6% | 66.7% | 77.8% | 80.8% |
| Percent with no complaints or problems written to health plan | 70.2% | 69.7% | 75.2% | 74.3% | 74.3% | 86.1% | 90.0% |

Other Plans

In addition, Delta Dental, Vision Service Plan and United Behavioral Health (now Optum) conducted their own membership satisfaction surveys. Overall satisfaction rates for these plans are listed below.

| Plan | Satisfaction Rating |
|---------------------------|---------------------|
| United Behavioral Health: | 96.5% |
| Delta Dental PPO: | 97.4% |
| Delta Care USA: | 89.8% |
| VSP Retiree Plan: | 100% |

Reminder – Watch for MRDs

If you are age 70½ or older this year and are not working for UC in a regular, ongoing UC paid appointment through the end of the year, you must take a minimum required distribution (MRD) from your UC-sponsored 403(b), 457(b) and DC Plans.

If this is the first year that you are required to receive MRDs, you have until April 1, 2013 to have distributions processed from each of your UC Retirement Savings Plans. Unless you contact Fidelity to make arrangements to receive your MRDs earlier, Fidelity will send your payment(s) in mid-March 2013.

If you have been receiving MRDs prior to this year, you will automatically continue receiving MRDs each year (even if you return to UC employment). Unless you have made arrangements to receive your MRDs through systematic or other withdrawals, Fidelity will distribute MRDs automatically in late December.

Check with Fidelity and watch your bank account or mail to ensure these funds are distributed, as you are ultimately responsible for any IRS penalties if the distributions don't occur. Your MRDs will be withdrawn proportionately from your existing investment holdings unless you call Fidelity with other instructions prior to distribution.

For more information about MRDs, visit the "Retired from UC?" section of the website, ucfocusonyourfuture.com or call Fidelity at 1-866-682-7787.

Chemical in antibacterial hand soaps may impair muscle function

Triclosan, an antibacterial chemical widely used in hand soaps and other personal-care products, hinders muscle contractions at a cellular level, slows swimming in fish and reduces muscular strength in mice, according to researchers at the UC Davis and the University of Colorado.

“Triclosan is found in virtually everyone’s home and is pervasive in the environment,” said Isaac Pessah, professor and chair of the Department of Molecular Biosciences in the UC Davis School of Veterinary Medicine and principal investigator of the study. “These findings provide strong evidence that the chemical is of concern to both human and environmental health.”

Triclosan is commonly found in antibacterial personal-care products such as hand soaps as well as deodorants, mouthwashes, toothpaste, bedding, clothes, carpets, toys and trash bags.

The investigators performed several experiments to evaluate the effects of triclosan on muscle activity, using doses similar to those that people and animals may be exposed to during everyday life.

Read more at: news.ucdavis.edu/search/news_detail.lasso?id=10301



share your stories

The healing effects of nature

Clare Cooper Marcus
UC Berkeley



Just three months after retirement as a professor in the departments of architecture and landscape

architecture at UC Berkeley, I was diagnosed with breast cancer – and two years later with colon cancer.

This was not how I had planned to spend my “free” time – doctor’s appointments, surgeries, chemo. But amazingly, as so often happens with a sudden crisis, it became a positive turning point.

I turned to the natural environment for healing and solace – my own garden in Berkeley and, in my imagination, the landscape of Iona, an island in the Scottish Hebrides.

I yearned to write something about how the physical environment had helped me in the hope it would be of help to others, and to do this while on Iona. Then a miracle happened. Standing in line at a

conference, a complete stranger offered me her cottage on Iona, rent-free for six months. And so I moved there and wrote.

The cancer story retreated in importance; my experience of the island (including a stint as a waitress at a small hotel) took center stage, interspersed with flashbacks to a wartime childhood in England. The book, now published, is entitled “*Iona Dreaming: The Healing Power of Place – A Memoir.*”

My professional work also took an unexpected turn. Five years after retirement I co-authored with colleagues the first definitive book on the design of healing gardens in hospitals. I now consult and lecture on this topic, and am at work with a former student on a second book. The healing effects of nature continue to inform and enrich my life.

Having the space and time to keep moving

Karen Attix
UC San Francisco

I left the world of professional dance (Merce Cunningham Dance Company and my own company, Dances for 1 and 2) and the excitement and rigors of touring internationally to take a “desk” job at UCSF as manager of Arts & Performances.

With the inspiration and support of my fellow staff at Millberry Union, Chancellor and Mrs. Krevans and so many students and faculty whose love of music, dance and art was equal to mine, we established many programs, including the Music in the Library Series, which was the predecessor for the now popular Chancellor’s Concert Series held weekly in Cole Hall on the Parnassus campus.

I retired in 1998 and found myself back in the world of the body. I got my teaching certifications in Pilates and Gyrotonic and moved to Nevada City with my husband. I now teach fitness classes and ballet and choreograph for our local dance studio, CenterStage.

I love helping “boomers” stay in shape and teaching ballet and modern technique to the new crop of dancers. Best of all, by living in Nevada County, one hour from the ski slopes of Lake Tahoe, I can pursue my other kinetic passion – downhill skiing.

Retirement has given me the space and time to keep moving, both fast and slow, and to motivate others to “move it or lose it.”

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).

P.O. Box 24570
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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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Benefits checkup continued from page 1

comparators," Baptista said. "By raising doctor visit copayments by \$5, for example, we were able to save a significant amount on premiums, which benefits all employees and retirees as well as the university."

Since UC's last copayment increase in 2006, the average full cost of a doctor visit has increased about \$50. "We're asking employees and retirees

to pay just \$5 of that cost increase," Baptista said.

At the same time, the copayment for generic drugs remains \$5 for the HMO plans and \$10 for Anthem Blue Cross PLUS. And, many preventive services are now available without a copayment. In 2013, UC's non-Medicare plans will begin offering many women's preventive services at no charge.

So, take some time to review the plan changes and do your benefits checkup. If you're satisfied, you don't need to take any action. If you want to make changes, sign in to your account on At Your Service (atyourservice.ucop.edu); then make and confirm your changes by Nov. 20 at 5 p.m.

New Dimensions

November 2012 / Vol. 29 / No. 4

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

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UC Customer Service Center:
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(8:30 a.m. to 4:30 p.m. PT)

At Your Service:
atyourservice.ucop.edu/retirees

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 online at atyourservice.ucop.edu or by calling the UC Customer Service Center at 1-800-888-8267.

Emeriti/Retiree Association Contacts

Use the listings below if you want to join 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.

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

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