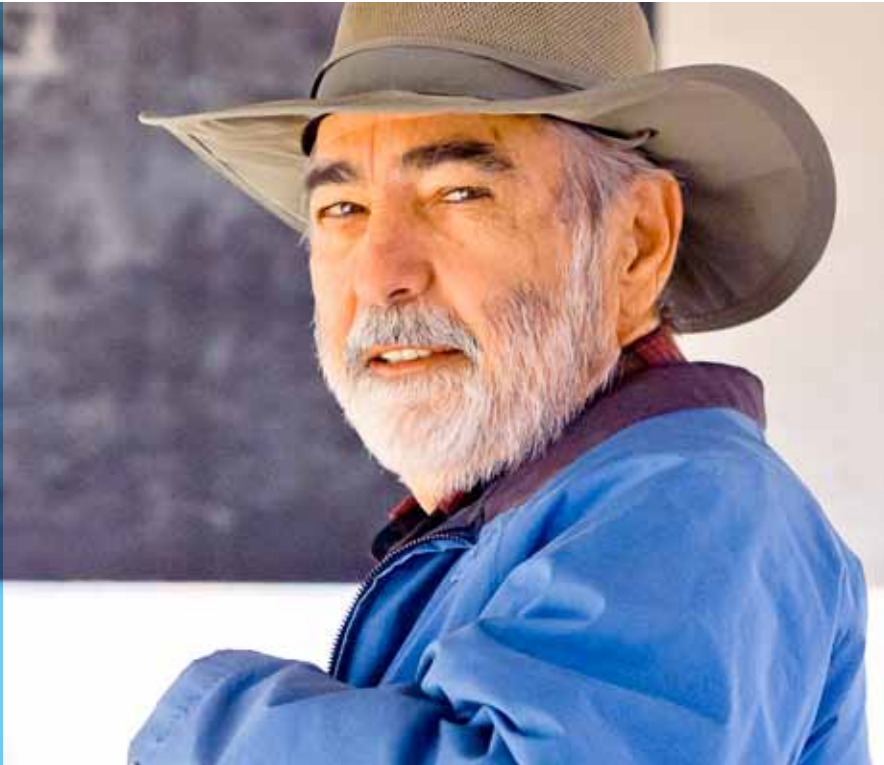


# new dimensions



## UC welcomes President Napolitano



UC President Janet Napolitano

The University of California on Sept. 30 welcomed Janet Napolitano, former secretary of the U.S. Department of Homeland Security and twice-elected governor of Arizona, as its 20th president.

Napolitano, 55, is an accomplished public-sector leader with a long-standing interest in education. She is the first woman to hold the post of president in UC's 145-year history.

In a note to students, faculty and staff across the 10-campus system, Napolitano said she was both excited and humbled by her new role.

"It is my intent, beginning today, to serve as the strongest advocate possible for the University of California, ready to stand up at every opportunity on its behalf, in any venue that will have me," Napolitano wrote. "Together, let us strive not only to maintain UC's position as the world's premier

## Big changes, new choices for 2014 Open Enrollment

Some big changes and new choices in medical plans are coming to Open Enrollment, which is open through Nov. 26.

UC is offering a revamped menu of plans for 2014 that offers better value and clearer choices.

Medicare-eligible retirees in California will have five plan options:

- Blue Shield Medicare PPO
- Blue Shield Medicare PPO without prescription drug coverage
- Blue Shield High Option Supplement to Medicare
- Health Net Seniority Plus
- Kaiser Senior Advantage

The Anthem Blue Cross PLUS Medicare, Core Medicare and Kaiser Umbrella Medicare will no

longer be offered. The Blue Shield Medicare plans are very similar to the current Anthem Blue Cross Medicare plans.

Retirees not yet eligible for Medicare also will have five plans to choose from:

- Health Net Blue & Gold HMO
- Kaiser Permanente HMO
- UC Care, a new UC PPO plan
- Western Health Advantage HMO (Davis-Sacramento)
- Core

Retirees currently enrolled in the Anthem Lumenos PPO with HRA are also eligible for the Blue Shield Health Savings Plan.

Five non-Medicare plans — Anthem Blue Cross PPO and

The information here does not apply to Los Alamos or Lawrence Livermore National Labs retirees. Your benefits are provided by LANS and LLNS, not UC.

PLUS, Anthem Lumenos PPO with HRA, Health Net Full HMO and Kaiser Umbrella — are being discontinued.

"The 2014 plans provide clear and distinct choices to meet our employees' and retirees' diverse and changing needs," said Michael Baptista, executive director of benefits programs and strategy. "Everyone can choose a plan based on what's most important to him or her, whether that's having predictable costs or the widest choice of doctors."

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### Quoteworthy

"I bring many things with me to California, beginning with an unshakeable belief in the transformative power of education."

Janet Napolitano, UC President  
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### Calendar

- Nov. 26** Open Enrollment ends
- Dec. 16** Deadline for making changes to minimum required distributions; contact Fidelity: 866-682-7787

### Spotlight

Experience more than makes up for an aging brain when it comes to financial decision making.  
Page 3

## New online application lets you change tax withholding for pension income

Have you been meaning to change the amount of federal or California tax withholding for your pension benefit, but just haven't gotten around to finding the form and getting it in the mail?

Now you can sign in to your account on At Your Service to view your current tax withholding elections and make changes you've been meaning to make!

It's convenient and secure. Simply sign in to your personal account on At Your Service (<https://at.your-service-online.ucop.edu/ayso>), select "Benefit Tax Withholding" from the menu and then "Change Tax Withholding."

Follow the steps to enter changes to your tax withholding elections. There's even a calculator function to show the effect on your benefit income of changing your withholding allowances (select "Benefit Tax Withholding" from the main menu and then "Estimate Tax Withholding")

If you have questions about using At Your Service to change your tax withholding, call the UC Retirement Administration Service Center at 800-888-8267.

With the introduction of this tool, retirees now can do all of the following online:

- View benefit income statements
- Manage Direct Deposit banking information
- View annual tax statements
- Manage federal and California tax withholding allowances and amounts

While you're signed in to your account, take a moment to make sure that your address and beneficiaries are up to date.

## UC outlines benefits changes resulting from DOMA ruling

The U.S. Treasury Department and Internal Revenue Service in September issued additional guidance regarding the Supreme Court's ruling on the Defense of Marriage Act (DOMA). Based on that guidance and UC Human Resources' operational review, HR has provided additional information regarding taxes and UC benefits for employees and retirees affected by the ruling.

Per IRS guidance, changes to federal tax treatment apply to all same-sex married couples, regardless of where they live. In light of that guidance, UC is continuing to update records for those who identify themselves as having a same-gender spouse, and taxes will no longer be withheld on the value of UC's contribution to benefits for a spouse and/or a spouse's children.

The IRS has also issued guidance regarding individuals' ability to recoup taxes paid in previous years. Retirees are now able to reclaim income taxes for open taxable years—usually up to three years. If you were married as of Dec. 31 of the calendar year, you are treated as married for the full calendar year. For example, if you legally married on March 1, 2013 (and are still married on Dec. 31, 2013), you will be treated as married for the entire year. This means that, if your new spouse (former domestic partner) was covered under your UC-sponsored health plan for all of 2013, UC's portion of the premium

for your spouse's coverage will not be treated as "imputed income," and any taxes related to this coverage that were withheld from your pension payments can be refunded.

It is important to report your marriage to the UC Retirement Administration Service Center as soon as possible so that UC can refund any 2013 taxes previously withheld. To do so, fill out the UBEN 100 form, available on the At Your Service website ([ucal.us/UBEN100](http://ucal.us/UBEN100)).

If you want to get a refund of income taxes or FICA taxes withheld in a prior year open under statute and there was a marriage in place, you will need to call the Retirement Administration Service Center to request a consent form. The form gives your consent for UC to request the FICA tax refund on your behalf. UC will submit the request for affected employees and retirees, and will send your refund to you once UC receives it. UC will also send you a W2-c, which you can use to file an amended income tax return.

UC HR has also created a chart to provide information on the effect of the DOMA ruling on all UC benefits for employees and retirees with a same-gender spouse. You can view it at: <http://atyour-service.ucop.edu/news/general/1309-doma.html>

The ruling and benefits changes do not apply to domestic partners.

## New vendor, new approach to wellness in 2014

UC will relaunch its UC Living Well wellness program in 2014 with a new approach and a new vendor providing wellness programs.

Retirees enrolled in UC-sponsored medical plans – including Kaiser – can earn points toward an incentive award by participating in activities and wellness coaching.

Some of the changes you can expect include:

- Participation in campus-based activities will be the focus
- A health assessment will no longer be required, though you can earn points toward an incentive award by completing the total health profile
- Retirees enrolled in Kaiser can participate and earn the incentive award
- The incentive will be a \$75 gift card
- Spouses and domestic partners will no longer be eligible for the incentive award, but they may take advantage of the program website and online tools

Watch for more information about UC Living Well in the February, 2014, New Dimensions.

## Fidelity statements to move online

In an effort to reduce paper consumption and help the environment, statements from Fidelity Retirement Services for UC Retirement Savings Program accounts (403(b), 457(b) and DC plans) will be online beginning April 1, 2014.

You can view your statements online by logging in to [www.ucfocusonyourfuture.com](http://www.ucfocusonyourfuture.com). Then select My Account and Go to NetBenefits to check your

account balance and personal rate of return.

You can view and print your statement for any period within the past 24 months.

If you don't have access to a computer or the Internet, you can call Fidelity at 866-682-7787 to request a printed statement be mailed to you. You can change your delivery method at any time by visiting [ucfocusonyourfuture.com](http://ucfocusonyourfuture.com) or calling Fidelity.



## Biologists develop new method for discovering antibiotics

Biologists at UC San Diego have developed a revolutionary method for identifying and characterizing antibiotics, an advance that could lead to the discovery of new antibiotics to treat antibiotic-resistant bacteria.

The researchers made their discovery by developing a way to perform the equivalent of an autopsy on bacterial cells.

“This will provide a powerful new tool for identifying compounds that kill bacteria and determining how they work,” said Joseph Pogliano, the professor of biology at UC San Diego who headed the research team.

“Some bacteria have evolved resistance to every known class of antibiotic and, when these multi-drug resistant bacteria cause an infection, they are nearly impossible to treat. There is an urgent need for new antibiotics capable of treating infections caused by antibiotic-resistant bacteria.”

The researchers published their findings in the online edition of the journal *Proceedings of the National Academy of Sciences*.

Read more at: [http://ucsdnews.ucsd.edu/pressrelease/biologists\\_discover\\_new\\_method\\_for\\_discovering\\_antibiotics](http://ucsdnews.ucsd.edu/pressrelease/biologists_discover_new_method_for_discovering_antibiotics)

## Older is wiser, at least economically

The brains of older people are slowing, but experience more than makes up for the decline, a UC Riverside assistant professor of management and several colleagues found when asking study participants a series of financially related questions.

UC Riverside’s Ye Li and Martine Baldassi, Eric J. Johnson and Elke U. Weber, all currently or formerly of Columbia University, outlined the results in a paper, “Complementary Cognitive Capabilities: Economic Decision Making, and Aging,” published in the journal *Psychology and Aging*.

The study is believed to be the first to measure decision making over a lifespan through the lens of two types of intelligence: fluid and crystallized. Fluid intelligence is the ability to learn and

process information. Crystallized intelligence refers to experience and accumulated knowledge.

Past research has found fluid intelligence declines with age, but provides no definitive conclusion as to whether decision-making abilities decline as people age. Li and his colleagues set out to answer that question.

Their work has broad implications. As the average age of the world’s population rises rapidly, understanding how and how well older adults make decisions is crucial because they are faced with an increasing number of important choices related to their retirement finances and health care.

Read more at: <http://ucrtoday.ucr.edu/17781>

## Clot busting simulations test potential stroke treatment

Researchers are using computer simulations to investigate how ultrasound and tiny bubbles injected into the bloodstream might break up blood clots, limiting the damage caused by a stroke in its first hours.

Strokes are the most common cause of long-term disability in the United States and the third most common cause of death. More than 795,000 Americans suffer a stroke every year, which happens when a clot blocks an artery or blood vessel and restricts blood flow to the brain. The longer the clot stays intact the more brain tissue dies, the higher the chance of severe damage and the lower a victim’s chance of survival.

Now, researchers from UC Berkeley and UC San Diego suspect these clots could be

broken up—without surgery or drugs—using a combination of microbubbles and high intensity focused ultrasound. The team used supercomputers at the Department of Energy’s National Energy Research Scientific Computing Center at Lawrence Berkeley Laboratory to figure out how this might work. Their findings were published in *Journal of the Acoustical Society of America*.

Read more at: <http://cs.lbl.gov/news-media/news/2013/clot-busting-simulations-test-potential-stroke-treatment/>



## Take a tour with your fellow retirees

Start planning now for travel next summer or fall with tours sponsored by the Council of UC Retiree Associations (CUCRA). If you and your family or friends book these tours, you support CUCRA's work.

### Discovering Poland

12 days • July 10, 2014

Embark on an all-encompassing excursion including Warsaw, Krakow, Wawel Castle, Auschwitz, Wroclaw, Jasna Gora Monastery, Black Madonna, Torun, Marienburg Castle, Gdansk and Solidarity Shipyards.

Booking No. 563828  
\$4,049 per person, double occupancy

### Inspiring Iceland

9 days • July 20, 2014

Visit Iceland, where streaming lava fields and hot pools reflect its volcanic nature, while massive glaciers continue to sculpt the mountains and valleys. Tour highlights include Reykjavik, Golden Circle, Thingvellir National Park, Snaefellsnes Peninsula, Puffin Cruise and the Blue Lagoon.

Booking No. 563671  
\$4,849 per person, double occupancy

### Canadian Rockies by Train

9 days • Aug. 11, 2014

Board VIA Rail's The Canadian in Vancouver for a once-in-a-lifetime overnight train journey. Relax in the dome car and experience panoramic views of Canada's unspoiled wilderness. Highlights include Maligne Canyon, an overnight stay at the Fairmount Chateau Lake Louise and Banff Springs Hotel, and a day on an Alberta plains ranch.

Booking No. 563537  
\$4,999 double occupancy

### Australia/New Zealand

21 days • Oct. 9, 2014

Explore the diverse wonders of the lands "down under" including a three-day adventure in the rugged Outback, the Great Barrier Reef, Sydney Opera House, New Zealand's Southern Alps and more.

Booking No. 563667  
\$8,749 double occupancy

### Highlights of South Africa

20 days • Oct. 9, 2014

Tour highlights include Soweto, Apartheid Museum, Mpumalanga, two game-viewing drives in Kruger National Park, game-viewing drive in Hluhluwe-Umfolozi Game Reserve, Port Elizabeth, Oudtshoorn, Knysna Lagoon & Featherbed Bay, Swellendam, Cape Town, Cape Peninsula, Stellenbosch Winelands and much more. For more information go to: [www.gct.com/saf2014](http://www.gct.com/saf2014). For reservations call Grand Circle Travel tours (1-800-597-2452, Press 2, and indicate Booking Number G4-23853).

### Antarctica

18 days • Dec. 31, 2014

Discover the magic and wonder of the "White Continent" aboard the stylish and comfortable MS Fram for 12 nights. Other tour highlights include Buenos Aires, Ushuaia, Tierra del Fuego National Park, Home-Hosted Dinner, The Drake Passage, Half Moon Island, Deception Island, Paradise Harbor, Antarctic Sound, and Port Lockroy.

Booking No. 563669  
\$11,699 and up, double occupancy

**Poland, Iceland, Canada, Australia/New Zealand and Antarctica trips include the following:** round trip air travel from Los Angeles, taxes, fees and hotel transfers. Some tours have discounts if you book early. For reservations and information on these tours call Collette Vacation (877) 872-4331 and indicate the Booking Number.

## New medical plans continued from page 1

UC is eliminating the Anthem Blue Cross PPO and PLUS plans and the Health Net full network HMO plan because “the costs for these plans continue to increase at a much faster rate than the other plans,” Baptista said. “Neither the university nor employees and retirees can continue to absorb double-digit annual increases.”

Retirees can make their new medical plan selection online during Open Enrollment, which opened Oct. 28 and ends at 5 p.m., Nov. 26. If you do not select a new plan during Open Enrollment, you will be moved into a new plan as shown in the chart at right.

Most retirees will see either a slight increase in their monthly premiums or a decrease in their Medicare Part B reimbursement. Retirees in non-Medicare plans will experience higher increases. The changes result from UC’s gradual reduction of its contributions to retiree medical plan premiums to a floor of 70 percent. For 2014, UC will contribute, on average, 77 percent of the cost of retiree medical insurance.

The 2014 plan offerings are the result of a comprehensive review of UC’s medical plan portfolio aimed at providing high quality medical insurance that is more specific to

If your current plan is...	and you do nothing, you will be enrolled in...
Anthem Blue Cross PLUS	UC Care
Anthem Blue Cross PLUS Medicare	Blue Shield Medicare PPO
Anthem Blue Cross PPO	UC Care
Anthem Blue Cross Medicare PPO	Blue Shield Medicare PPO
Anthem Lumenos PPO + HRA	Blue Shield Health Savings Plan
Core Medicare	Blue Shield Medicare PPO
Health Net full network HMO	Health Net Blue & Gold
Kaiser Umbrella	UC Care
Kaiser Umbrella Medicare	Blue Shield Medicare PPO

individual needs, while limiting cost increases to employees, retirees and the university. Without the changes in medical plans, premium increases would have been much higher for many retirees.

### New for Medicare-eligible retirees outside California

For Medicare-eligible retirees living outside California, UC is taking a new approach. For those Medicare-eligible retirees with all covered family members in Medicare, UC will fund a Health Reimbursement Arrangement (HRA) which retirees will use to purchase individual coverage through Extend Health, a company that

sponsors a Medicare Exchange.

With the assistance of Extend Health’s licensed and trained benefit advisors, each covered family member will choose an individual Medicare plan that’s best for them.

Retirees eligible for the Extend Health program have received information in the mail and should contact Extend Health at 855-359-7381 to enroll.

### Other changes

Retirees also will see the following changes in 2014:

- For most plans, brand-name drugs will cost more when a generic equivalent is available

unless an exception for medical necessity is authorized.

- UC will relaunch its UC Living Well wellness program with a new approach and a new vendor.
- To support UC’s policy for all locations to be tobacco-free, the non-Medicare medical plans will offer prescription nicotine replacement products, at no cost and over-the-counter products with a generic copay when prescribed by a doctor.

UC continues to offer dental insurance with no premium for those eligible for the full UC contribution. Retirees subject to graduated eligibility pay a portion of the low monthly premium.

ARAG Legal is not open for enrollment this year, while vision insurance is open. Eligible retirees will receive enrollment information in the mail from Vision Service Plan.

For more information, see your Open Enrollment booklet or the Open Enrollment website ([atyourservice.ucop.edu/oe](http://atyourservice.ucop.edu/oe)). If you have questions, contact the UC Retirement Administration Service Center at 800-888-8267.

## New Dimensions

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## For benefits questions:

### Retirement Administration Service Center:

1-800-888-8267 (8:30 a.m. – 4:30 p.m. PT)

### At Your Service:

[atyourservice.ucop.edu/retirees](http://atyourservice.ucop.edu/retirees)

## Are you moving?

To continue receiving *New Dimensions*, be sure to notify UC of your new address online: [atyourserviceonline.ucop.edu/asyo](http://atyourserviceonline.ucop.edu/asyo) or by submitting a *UC Benefits Address Change Notice*, available online at [atyourservice.ucop.edu](http://atyourservice.ucop.edu) or by calling the Retirement Administration Service Center at 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](mailto:anne.wolf@ucop.edu)).

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**UC President Napolitano** continued from page 1

public university, but also to push the University forward to ever new heights. The University of California, and California itself, expect and deserve nothing less from all of us.”

In addition to her experience leading large, complex organizations, Napolitano’s career has been marked by several firsts: She was the first female valedictorian at Santa Clara University, where she earned a bachelor’s degree in political science; the first female attorney general of Arizona; and, during her two terms as Arizona governor,

the first woman to chair the National Governors Association.

As chair of the Governors Association, she launched “Innovation America,” an initiative to align K-12 and higher education curricula to better prepare students for a global economy and strengthen the nation’s competitiveness by improving its capacity to innovate.

At the Department of Homeland Security, she supported cutting-edge research and development, investing more than \$2.2 billion in state-of-the-art solutions at national labs and universities

across the country to protect people and critical infrastructure. She also strengthened Homeland Security’s outreach efforts to academic institutions by establishing the Office of Academic Engagement.

“I bring many things with me to California, beginning with an unshakeable belief in the transformative power of education,” Napolitano said in her note to the UC community. “I also bring a deep appreciation for the greatness of this university, and for what that has meant, and will mean, for the past, present and

future of the state, the nation and the world.”

The UC Board of Regents appointed Napolitano in July following an extensive search in which she emerged as the unanimous choice from a field of more than 300 prospective candidates. She succeeds Mark G. Yudof as UC president.

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11/13 62.5M

*share your stories*

**Trading places in retirement**

**Dorothy Nason White**  
UC Berkeley

As administrative assistant in the History Department at UC Berkeley, I had ready access to noon concerts, art exhibitions and other extracurricular activities. I also learned that faculty members on sabbatical leave often rented their homes to visiting faculty.

After retiring, this inspired me to list our comfortable brown-shingled Berkeley home with faculty housing. Our neighborhood

included several faculty members as well as a nice assortment of other interesting folks who were very welcoming to our tenants.

We were able to live at various times in London, Paris, Florence and Padua for more than two years with a good deal of expenses covered. In London, because we shared a flat with a couple of Brits young enough to be our children, we made a slight

profit. We are still in touch with these two after 31 years.

As I like to say, although I was never registered at the university, I received an excellent education there.

**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).