

# new dimensions



## Are you covered? Open enrollment is time to consider benefits and changes

There aren't many changes to UC benefits in 2016. But the annual Open Enrollment period — which runs to 5 p.m, Tuesday, Nov. 24 — is an opportunity to consider any changes in your situation, look at your benefits options and make sure that you have the best possible benefits for you and your family next year.

An Open Enrollment booklet has been mailed to UC retirees. It includes a "To Do" list and instructions on how to make benefits changes. If you have

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.

no changes for 2016, you don't need to do anything. The booklet also summarizes benefits enhancements and changes that are in store for 2016. Those details — along with tools and resources to help you understand your benefits — are also on the Open Enrollment website ([ucnet.universityofcalifornia.edu/oe](http://ucnet.universityofcalifornia.edu/oe)).

### Medical plan enhancements

All UC's current medical plans will be available in 2016, and UC added several programs to improve your care.

- For those who travel, all medical plans in 2016 will cover immunizations when needed for travel. Check with your plan or the Open Enrollment

website for the coverage that your plan will offer.

- For smoking cessation, the Health Net Blue & Gold and Health Net Seniority Plus plans will add the "Quit for Life" telephonic behavioral coaching program to go along with the current online program.
- The Health Net plans will expand the Omada Prevent program for people with pre-diabetes to target those who are at risk for heart disease.
- Blue Shield Health Savings Plan and Core will add "Oncology Practice of the Future," a program designed to ensure comprehensive cancer care for members.

- Core will add coverage for applied behavioral health services to support autism care.
- UC Care added more Ambulatory Surgery Center providers in its UC Select tier at a \$100 co-pay.

Visit the Open Enrollment website, and if you still have questions, contact your plan for more details.

### Medical plan premiums

In an era of rising medical care costs, UC works continually to keep down costs for its retirees. Whether you will see a decrease or increase — and how much — in your premiums in 2016 depends on your plan, whether

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### Quoteworthy

"I discovered a life lesson that has also applied to my retirement: the things we fear can also become the things that are the most wonderful."

Dante Noto, UC retiree  
Share Your Story

### Spotlight

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## OneExchange for retirees in Medicare outside CA

UC provides a Medicare Coordinator Program for retirees living outside of California if they and all covered family members are eligible for Medicare.

If you're new to the program and haven't yet made an appointment with OneExchange, call them now at 855-359-7381 to be sure you're enrolled in a new plan for 2016. Information was mailed to you by OneExchange. You must enroll through OneExchange during your special enrollment period, which runs through Dec. 31. Your UC group plan ends on Dec. 31, 2015.

If you're already enrolled through OneExchange, you can change plans during the Medicare Open Enrollment period through Dec. 7, but any changes must be made through OneExchange. Be sure to review the information that was mailed to you by OneExchange. If you're happy with your plan and it is offered in 2016, you don't need to take any action.

## Verifying medical plan coverage to IRS

In early 2016, you will receive Form 1095 which you'll use to confirm your health coverage when you file your 2015 federal income taxes. Individuals who submit this information on their income tax returns will satisfy the "individual mandate" to maintain health insurance coverage for the year.

Depending on the type of coverage you have, you may receive this form from your medical plan or from UC or from both; UC retirees in Medicare will receive the form from Medicare. The form(s) will confirm your and your dependents' coverage for each month of 2015. Similar to other tax forms, Form 1095 will identify you and your dependents by your Social Security numbers (SSNs) so that the IRS can accurately identify covered individuals.

As a result, you may be asked to supply UC or your health insurance carrier with any missing SSNs for yourself and/or your covered dependents.

## Survey shows most are happy with UC health plans

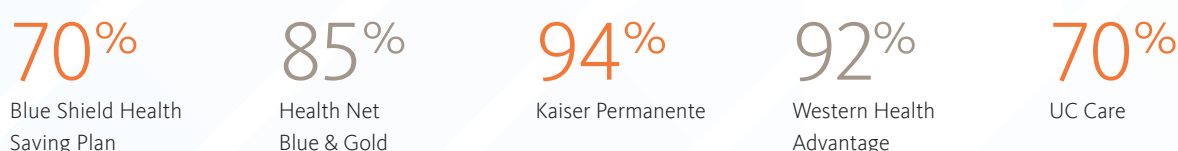
Employees and retirees enrolled in UC's health plans are largely satisfied with their plans, according to 2015 survey results.

UC conducts an annual member satisfaction survey of those who are enrolled in its non-Medicare plans: Blue Shield Health Savings Plan, Health Net Blue & Gold, Kaiser Permanente, Western Health Advantage and UC Care.

The 2015 survey was sent to about 31,000 randomly selected members, and over 8,500 members responded.

Overall, 82 percent were satisfied with their health plan.

### THE PERCENTAGE OF ENROLLEES SATISFIED WITH EACH HEALTH PLAN WAS:



A survey of the Vision Services Plan, found that 99 percent of retirees were satisfied with overall care.

Dental plan satisfaction surveys of employees found an overall satisfaction rating of 97 percent for Delta Dental PPO and 90 percent for DeltaCare USA.

The medical plan satisfaction survey was conducted by DSS Research Group, an independent research firm. Currently, UC does not conduct a survey of UC-sponsored Medicare plans.

## Open Enrollment sessions, facilitators available to answer questions

UC health care facilitators will lead Open Enrollment information sessions for retirees and emeriti at most UC locations. Visit the Open Enrollment website ([ucnet.universityofcalifornia.edu/oe](http://ucnet.universityofcalifornia.edu/oe)) for dates and details.

During Open Enrollment, if you have complex health questions, UC health care facilitators may be able to assist you.

Throughout the year, they are available to retirees/emeriti, survivors and eligible family members to better understand and obtain the full benefits and services available from UC.

Contact the health care facilitator at the location closest to you.

### Berkeley

510-664-9000, option 3

### Lawrence Berkeley National Laboratory

510-486-6997

### Davis

530-752-4264 (campus)

916-734-8880 (medical center)

### Irvine

949-824-9065

### Los Angeles

310-794-3057

### Merced

209-228-2363

### Office of the President

510-987-0900

### Riverside

951-827-2636

### San Diego

858-822-2197

### San Francisco

415-514-3324

### Santa Barbara

805-893-4201

### Santa Cruz

831-459-3573

## December deadline for arranging Minimum Required Distributions

The IRS requires participants to begin receiving Minimum Required Distributions (MRDs) from retirement accounts the year they reach age 70½ or are no longer working, whichever is later. MRDs then continue every year.

If you've already set up your MRDs through systematic withdrawals from your accounts, then you should be all set.

MRD requirements apply to each of UC's Retirement Savings

Program accounts (DCP, 403(b) and 457(b)) separately. If you have money in more than one account, you must receive a MRD from each.

If you have not elected a specific date(s) to receive your MRDs, Fidelity will automatically send your subsequent MRD payments to your home address on Dec. 17 this year. (First-year eligible MRDs are issued in March 2016.) If you want to choose a different time of year to receive MRD payments,

contact Fidelity Retirement Services at 866-682-7787 no later than Dec. 16.

If you have not set up direct deposit for your MRD or other withdrawals from your retirement savings plans, you can do so online. Go to [ucfocusonyourfuture.com](http://ucfocusonyourfuture.com); under "My Accounts," select "Go to Net Benefits." Or contact Fidelity at 866-682-7787 for assistance or questions.



# Short sleepers are four times more likely to catch a cold

A UCSF study supports what parents have been saying for centuries: to avoid getting sick, be sure to get enough sleep.

The team, which included researchers at Carnegie Mellon University and University of Pittsburgh Medical Center, found that people who sleep six hours a night or less are four times more likely to catch a cold compared to those who spend more than seven hours a night in slumber land.

“Short sleep was more important than any other factor in predicting

subjects’ likelihood of catching cold,” said Aric Prather, PhD, assistant professor of psychiatry at UCSF and lead author of the study. “It didn’t matter how old people were, their stress levels, their race, education or income. It didn’t matter if they were a smoker. With all those things taken into account, statistically sleep still carried the day.”

Researchers studied 164 volunteers who underwent two months of health screenings, interviews and questionnaires.

They also measured participants’ normal sleep habits a week prior to administering the cold virus, using a watch-like sensor that measured the quality of sleep throughout the night.

The researchers then sequestered volunteers in a hotel, administered the cold virus via nasal drops and monitored them for a week, collecting daily mucus samples to see if the virus had taken hold.

They found that subjects who had slept less than six hours a night the week before were 4.2

times more likely to catch the cold compared to those who got more than seven hours of sleep, and those who slept less than five hours were 4.5 times more likely.

“It goes beyond feeling groggy or irritable,” Prather said. “Not getting sleep fundamentally affects your physical health.”

Read more: [www.ucsf.edu/news/2015/08/131411/short-sleepers-are-four-times-more-likely-catch-cold](http://www.ucsf.edu/news/2015/08/131411/short-sleepers-are-four-times-more-likely-catch-cold)

## Down syndrome research untangles therapeutic possibilities for Alzheimer’s

More than 5 million Americans are living with Alzheimer’s disease (AD). Of them, 400,000 also have Down syndrome. Both groups have similar looking brains with higher levels of the protein beta amyloid. In fact, patients with Down syndrome develop the abnormal protein at twice the rate.

A UC San Diego study confirms the pathogenic role of beta amyloid in dementia as seen in both AD and Down syndrome.

“People with Down syndrome represent the world’s largest population of predetermined Alzheimer’s disease.” said Michael Rafii, MD, PhD, co-director of the Alzheimer’s Disease Cooperative Study (ADCS) at UC San Diego.

The 3-year study, involving 12 participants between the ages of 30 and 60 with Down syndrome, focused on how soon protein plaques developed, where in the brain they were located and the effects of the plaques on cognition.

“This study will set the stage for the first clinical trial of anti-beta amyloid therapy in the preclinical treatment of Alzheimer’s disease in adults with Down syndrome,” said Rafii.

Read more: [ucsdnews.ucsd.edu/pressrelease/down\\_syndrome\\_research\\_untangles\\_therapeutic\\_possibilities\\_for\\_alzheimers](http://ucsdnews.ucsd.edu/pressrelease/down_syndrome_research_untangles_therapeutic_possibilities_for_alzheimers)

## Keeping gut bacteria in balance could help delay age-related diseases

Analyzing intestinal bacteria could be a promising way to predict health outcomes as we age, suggests a UCLA study.

Researchers discovered in fruit flies the changes within intestinal microbes that precede and predict their death.

In a previous study, the UCLA researchers discovered that five or six days before flies died, their intestinal tracts became more permeable and started leaking.

In the latest research, which analyzed more than 10,000 female flies, the scientists found that they were able to detect bacterial changes in the intestine before the leaking began. Some fruit flies were given antibiotics, which prevented the age-related

increase in bacteria levels and improved intestinal function during aging.

Flies with leaky intestines that were given antibiotics lived an average of 20 days after the leaking began — a substantial part of the animal’s life span. On average, flies with leaky intestines that did not receive antibiotics died within a week.

Read more: [newsroom.ucla.edu/releases/keeping-gut-bacteria-in-balance-could-help-delay-age-related-diseases-ucla-study-finds](http://newsroom.ucla.edu/releases/keeping-gut-bacteria-in-balance-could-help-delay-age-related-diseases-ucla-study-finds)



Clockwise from top left:  
Florence, Italy; Shanghai,  
China; Cuba; Costa Rica.

## Adventures in 2016 — Italy, China, Costa Rica, Cuba

The Council of UC Retiree Associations (CUCRA) offers travel opportunities in partnership with Collette Vacations. The CUCRA travel program benefits the work of the council.

Here are some of the adventures for 2016, so prospective travelers can plan before the new year.

### Italian Vistas

13 days, June 6, 2016

This tour takes you to Rome, the ruins of Pompeii, Sorrento Coast, Isle of Capri, Florence, Venice, Murano Island, Verona, Stresa, and Locarno, Switzerland.

Booking No. 692942  
Cost: \$5,849 (includes \$200 savings if booked by Dec. 7)

### Wonders of China

16 days, Sept. 6, 2016

The highlights include Shanghai, Yuyuan Garden, Yangtze River cruise, Three Gorges Dam, Chengdu, Terracotta Warriors, Tiananmen Square, Forbidden City, The Great Wall, Temple of Heaven and a Hutong Rickshaw tour. This tour offers an optional five-night Shangri-La pre-tour extension.

Booking No. 693317  
Cost: \$5,499

### Tropical Costa Rica

9 days, Oct. 15, 2016

Enjoy San Jose, coffee plantation, Guanacaste, Monteverde Cloud Forest, Hanging Bridges, Arenal volcano, Lake Arenal cruise, Cano Negro Refuge, Zarcero and National Theatre. A three-night jungle post-tour extension is optional.

Booking No. 693075  
Cost: \$2,549 (includes \$100 savings if booked now)

### Rediscover Cuba

9 days, Oct. 18, 2016

Visits include Cayo Santa Maria Island, sugar museum, Remedios, Cienfuegos, botanical gardens, Cuban cigar factory, Havana, literacy museum, Cuban Fine Arts Museum, salsa dancing and Casa Fuster. (Please note: Travel to Cuba has required Collette to have an approved license for you to legally travel to Cuba for educational interaction between you and people in Cuba.)

Booking No. 652421  
Cost: \$3,999 (includes \$200 savings if booked now)

### To book your tour

For more information and reservations, contact Collette Vacations at 800-581-8942 and mention the booking number. All tour costs are per person, double occupancy and include round trip airfare from LAX. You do not have to be a UC retiree to enjoy these tours; feel free to invite your family and friends. If the start date for a tour is not convenient for you, Collette has other dates for you to consider. Visit the website: [www.gocollette.com](http://www.gocollette.com)

## Pretty decent docents

### Virginia Ernster, Ph.D

Professor Emeritus,  
Department of Epidemiology and Biostatistics, UCSF



Five docents at the Fine Arts Museums of San Francisco (the de Young Museum and the Palace of the Legion of Honor) recently discovered something we all have in common: We are all UCSF retirees. are responsible for preparing material presented. Some give lectures at the museums and other community venues. We all are unpaid volunteers, but the rewards of serving as docents are priceless: the stimulation of learning about great works of art and about the artists and cultures, the opportunity to share that information with the public, and the wonderful camaraderie that develops among the docents.

To qualify to lead public tours, we initially spent two years in a training program devoted to the museums' permanent collections in European, American, Oceanic, African and ancient Americas art. We also have variously participated in specialty training in such areas as sculpture, ancient art, decorative arts, photography, textiles and porcelain. Our continuing education includes weekly lectures from renowned art historians, specialty study groups, online research and field trips to museums near and far.

Docents select the works of art for each of their tours and

All five agree that the skill set acquired at UCSF—whether through research, teaching, administration, or interaction with patients, students and colleagues—has served us well in our new second “careers” as museum docents.

Pictured above: Virginia Ernster; Barbara Jensen, MD, clinical professor, oncology; Carol Porter, Ph.D., RD, director of Nutrition Services; Carol Fox, assistant vice chancellor for Public Affairs. Not pictured is fifth docent: Mary Pat Cress, admissions officer, UCSF School of Medicine.

## On the stage

### Dante Noto

Director of Resource Development  
Diversity and Engagement, UC Office of the President



I took an early retirement in January 2015 at age 58 after 18 years at UC.

As a director of development, I raised funds for the university. With my own funds, I support the San Francisco Opera and the American Conservatory Theater.

I'm also a pianist and accompanied the UCOP Chorus for many years. One of my retirement goals was to actually be on stage (something that always intimidated me), so I signed up to be a supernumerary, or non-singing stage extra, with the opera.

My first assignment was in the SF Opera's world premiere of La Ciociara (or Two Women), based on the famous Italian film with Sophia Loren. In it, I played three roles: a man of Rome, a Fascist soldier, and a U.S. Marine. This fall I am appearing in Sweeney Todd and have several scenes, including a visit up to the barber's chair! (I survive.)

Every performance is thrilling and unpredictable, which makes it even more exciting. I discovered a life lesson that has also applied to my retirement: the things we fear can also become the things that are the most wonderful.

**Share Your Stories**  
Whether you have a challenging issue related to retirement or a story about the joys of your life, we want to share your story in *New Dimensions*. Reach us by email ([NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu)) or regular mail (Editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

### 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)

**UCnet:**  
[ucnet.universityofcalifornia.edu/retirees](http://ucnet.universityofcalifornia.edu/retirees)

### 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 Online. Under the “Stay Connected” tab, choose “Newsletter.”

### 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 *New Dimensions* at [NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu).

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831-459-9968

### Retirement Center Contacts

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[ucbrc@berkeley.edu](mailto:ucbrc@berkeley.edu)  
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510-642-5461

**UC Davis Retiree Center**  
Sue Barnes, Director  
[retireecenter@ucdavis.edu](mailto:retireecenter@ucdavis.edu)  
530-752-5182

**UC Irvine Center for Emeriti and Retirees**  
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**UCLA Emeriti/Retirees Relations Center**  
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**UCSD Retirement Resource Center**  
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## Survey of UC Emeriti Activity

Emeriti associations from each UC campus have distributed surveys to more than 6,000 retired faculty to gather information about their postretirement activity and service. The survey may be completed online ([www.surveymonkey.com/r/UC\\_Emeriti\\_Survey](http://www.surveymonkey.com/r/UC_Emeriti_Survey)) or by paper, and emeriti faculty are reminded to return the surveys by the November deadline noted by their local association.

The information is for the Council of UC Emeriti Associations (CUCEA) Survey of Emeriti Activity, 2012-2015. Every three years, CUCEA conducts the survey, which traditionally shows that many retired faculty

contribute their time and services to UC and their communities.

The previous CUCEA survey, which covered 2009-12, found that more than 800 emeriti survey respondents continued to teach — 519 at UC campuses. They also wrote nearly 600 books and several thousand research articles, book chapters, professional reports and other publications. Many also continued to serve on campus committees and advisory boards.

CUCEA leaders hope for a high participation rate in the new survey, as they believe the surveys have been helpful in their advocacy efforts.

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about discoveries in health and technology and the UC students and faculty who every day make a difference in the state and world.

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### Open enrollment continued from page 1

it is a non-Medicare or Medicare plan, and if other family members are covered by your plan.

All 2016 retiree medical plan rates appear in the Open Enrollment booklet and website.

One of the reasons for higher rates in 2016 for some retirees — particularly those in Medicare plans — is that UC is gradually reducing its share of contributions to retiree medical premiums by 3 percent annually (to a floor of 70 percent) as a result of a policy approved by the Regents in 2010. The contributions are subject to graduated eligibility.

Non-Medicare plans were at the 70 percent floor in 2015. Medicare plans will reach the 70 percent floor in 2018.

Overall, UC will spend \$293 million on the retiree health program in 2016.

#### Wellness

UC Living Well, the systemwide wellness initiative, will continue to promote the numerous wellness activities offered at each location, and in addition, will highlight wellness resources available through UC's medical plans. Wellness coaching and the \$75 incentive earned through Optum will not be available in 2016.

#### Legal Plan

The ARAG legal plan is open for enrollment, and premiums will not change in 2016. The expanded identity theft protection coverage continues next year with lost wallet services, credit monitoring, internet surveillance to protect personal information and other features. Slight changes will be made, which will result in fewer limitations and higher benefit maximums for certain services. For example, the limitation of one claim per benefit year per family will be eliminated.

#### Vision Service Plan

The Vision Service Plan is open for enrollment to retirees this year. Premiums in 2016 will not change. One benefit enhancement for next year: the frame allowance increases from \$130 to \$160.

If you have questions about your benefits, need a form or other assistance during Open Enrollment, contact the UC Retirement Administration Service Center at 800-888-8267.