

new dimensions



Fund changes coming to the UC Retirement Savings Program

UC is updating the fund menu for the UC Retirement Savings Program—the 403(b), 457(b) and DC Plans. The scheduled changes are designed to make it easier for you to build a diversified, lower-cost investment mix based on your time horizon and risk tolerance.

In July, all participants in the UC Retirement Savings Program were informed of the changes and updated investment options via mail or email.

Fund changes can be viewed in your account on Oct. 3, 2017. If you'd like to make adjustments before these changes take effect, you'll need to request investment changes before 1 p.m. PT on Monday, Oct. 2, 2017.

Here's what's changing on Oct. 2 and why:

Three funds are being renamed

Three funds will have a new name but will keep the same investment manager, strategy and holdings. Investment management fees (the "expense ratio") will not change. The new names make it easier to understand how each fund invests and are consistent with the names of other UC funds.

- The Vanguard REIT Index Fund's name will change to the UC Real Estate Fund.
- The Vanguard Social Index Fund's name will change to the UC Social Equity Fund.
- The Vanguard Small Cap Fund's name will change to the UC Domestic Small Cap Equity Fund.

continued on back page

continued on page 2

A primer on MRDs

Retirees nearing age 70 are sometimes surprised or anxious when they hear about the rule for Minimum Required Distributions, or MRDs. Here's an explanation:

The rule

IRS rules require UC retirees to begin receiving Minimum Required Distributions (MRDs) from the UC Retirement Savings Program accounts the year you reach age 70½ (or leave UC paid employment, whichever is later). MRDs then continue every year, regardless of whether you return to UC employment or not.

Note: Normally, if you separate from UC employment or retire,

and then are recalled to a paid appointment for the rest of that year, you will not be subject to an automatic first-year MRD.

The timing

If this is the first year that you are subject to receiving MRDs, Fidelity will automatically send your MRD payment(s) in mid-March of the following year (April 1 deadline). All subsequent MRDs are issued in mid to late December of each year. For 2017, the MRD will be automatically distributed on Dec. 14. If you wish, you can elect to have your MRD issued on a different date or through systematic withdrawals.

The Plan(s)

MRD requirements apply to each of UC's Retirement Savings Program accounts—the Defined Contribution Plan, 403(b) Tax Deferred Plan and 457(b) Deferred Compensation Plan—separately. If you have money in more than one account, you must receive an MRD from each.

Also, any voluntary distributions from any Plans during the year of your MRD will apply towards that calculated MRD amount.

Which fund? Tax withholding?

MRD automatic payments are issued proportionately from each of the investment

Inside

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

Quoteworthy

"Nearly every disease killing us in later life has a causal link to lack of sleep."

Matthew Walker, UC Berkeley professor of psychology and neuroscience
Page 4

Spotlight

Retirees' information part of public record
Page 3

PPO administrator transition: Making things right for retirees

In January, UC's preferred provider organization (PPO) medical plans for retirees with Medicare (UC High Option Supplement to Medicare, UC Medicare PPO and UC Medicare PPO without Prescription Drugs) and for retirees without Medicare (Core, UC Care and UC Health Savings Plan) made a transition to new administrators for medical, behavioral health and prescription drug benefits.

Unfortunately, issues related to this transition have made it difficult for some retirees to access their prescription drug benefits, leading to inconvenience and frustration. If you were impacted, please be assured that many people have been working diligently to correct enrollment errors, streamline the authorization process for prescriptions and improve the service you receive.

UC Human Resources (HR) is committed to making things right for UC's faculty, staff and retirees. To do this, HR is working with OptumRx to improve your experiences going forward, and will ensure that you are reimbursed for any unnecessary pharmacy expenses you incurred because of past problems.

Improving members' experience

As soon as UC Human Resources became aware of the problems retirees were experiencing with their plans, staff members began meeting daily with OptumRx and Anthem to resolve

critical issues and look for long-term solutions. For example, programming was developed to resolve complicated problems with electronic data transfers that were responsible for many of the enrollment errors affecting retirees.

HR has also been working with the OptumRx customer service team to help their representatives better serve UC members. In the past, the burden was too often put on the retiree to research and resolve problems with enrollment, eligibility and authorizations, requiring multiple time-consuming phone calls. Effective immediately, OptumRx has committed to a new process that minimizes inconvenience for you, with the customer service representative taking full responsibility for:

- Authorizing a short-term prescription fill while a problem is being resolved
- Working with Anthem and/or UC Human Resources to research questions about enrollment or eligibility
- Contacting the provider for any information needed to authorize prescriptions
- Following up with you in the promised timeframe to explain the problem resolution

If you need reimbursement for a prescription

If you paid for a prescription out of pocket that should have been covered by your plan,

OptumRx will reimburse you for the amount that should have been covered. To request a reimbursement, complete the Member Reimbursement Drug Claim Form (available at: optumrx.com) and mail it to OptumRx at:

OptumRx
PO Box 968021
Schaumburg, IL 60196-8021

You can also call OptumRx at 855-798-4682 to request the form. You have 365 days from the date the prescription was filled to submit your request.

Here are a few reminders from OptumRx to ensure your claim is processed quickly:

- A separate member reimbursement claim form is required for each patient.
- Allow up to 30 days from the time you mail your member reimbursement claim form until you receive an explanation of benefits from OptumRx.
- The cardholder must sign the claim form.
- The claim will be returned if the required information is missing.
- Please keep a copy of the member reimbursement claim form and documents submitted for your records.

Fund changes coming continued from page 1

Three funds are being restructured

Three funds will have a new name and investment structure, but will keep the same investment manager and strategy. UC is switching these three funds from publicly available mutual funds to funds managed specifically for UC's 403(b), 457(b) and DC Plans.

Note that the Fidelity funds that currently provide a revenue credit to help offset plan expenses will no longer provide that credit due to the restructuring.

All three funds will have lower investment management fees because they will have lower marketing and overhead-related costs than similar, publicly traded mutual funds.

- The DFA Emerging Markets Fund will change to the UC Emerging Markets Equity Fund.
- The Fidelity Growth Company Fund will change to the UC Growth Company Fund.
- The Fidelity Diversified International Fund will change to the UC Diversified International Fund.

Two funds are being removed

The UC Balanced Growth Fund and the UC Global Equity Fund will be removed from the menu. These two funds are similar to other funds on the menu, so removing them eliminates duplication.

Balances in and future contributions to these funds will transfer as follows, unless you select different funds.

- Investments in the UC Balanced Growth Fund will transfer 100 percent to the UC Pathway Fund closest to the year you turn age 65. Both funds invest in multiple underlying funds, but UC Pathway Funds adjust their asset mix to grow more conservative over time.
- Investments in the UC Global Equity Fund will transfer 85 percent to the UC Domestic Equity Index Fund and 15 percent to the UC International Equity Index Fund. The UC Global Equity Fund is mainly a combination of two underlying funds. The fund invests roughly 80–85 percent of its assets in the

UC Domestic Equity Index Fund and 15–20 percent in the UC International Equity Index Fund. Many Plan participants invested in the UC Global Equity Fund may not be aware that they hold a large position in U.S. stocks, and as a result, may not have a clear picture of their overall risk.

You may want to take action

If you prefer, you can have your account transfer funds differently than described here. Just request any investment changes before the fund changes are effective, at 1 p.m. PT on Oct. 2, 2017. This may also be a good time to take a fresh look at all of your investment options and the funds available on the updated menu.

To learn more about all of the funds available to you, review your investments and make any needed changes, go to netbenefits.com or call Fidelity at 866-682-7787. For even more support, call 800-558-9182 to schedule a consultation with a retirement planner.

Notice of Creditable Coverage

Prescription drug plan coverage is available to everyone with Medicare. All Medicare prescription drug plans must provide at least a standard level of coverage set by Medicare.

Creditable Coverage

The University of California has determined that the prescription drug coverage offered in UC Medicare PPO, UC High Option Supplement to Medicare, Health Net Seniority Plus, Kaiser Permanente Senior Advantage, UC Health Savings Plan, Core, Health Net Blue & Gold, Kaiser Permanente, UC Care, and Western Health Advantage is considered Creditable Coverage. This means the prescription drug coverage in these plans is expected to pay on average at least as much as standard Medicare prescription drug coverage.

Non-Creditable Coverage

The University of California has determined that the UC Medicare PPO Plan Without Prescription Drugs Plan is not considered 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. The penalty will not become effective if the individual is still working and enrolled in the employer's group health plan.

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.

Non-UC Prescription Drug Plans

The Annual Coordinated Election Period (ACEP) for Medicare Part D drug plans is from Oct. 15 to Dec. 7. 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. Before signing up for a non-UC sponsored Medicare Part D plan, please call the UC Retirement Administration Service Center (RASC) at 800-888-8267, Monday-Friday, 8:30 a.m. – 4:30 p.m. PT, with any questions.

Retirees' information part of public record

The University of California often receives requests for information through Public Record Acts requests, including information about retirees' pension benefits and other data.

Because UC is a public institution, information about retiree and emeriti benefits is considered a public record under the California Public Records Act and is reflected in Personnel Policies for Staff Members (PPSM) 80(B) and in Academic personnel policy, Academic Personnel Manual (APM) 160-20(b)(4).

The information that may be publicly disclosed includes name, position title, date of hire and date of separation, pension benefit, salary at time of retirement and UC location where the retiree worked. Personal information, such as home address, phone number and email address, cannot and will not be disclosed.

Questions about access to retiree data may be directed to local Information Practices/Public Records Offices. You can find a list of offices online at: ucop.edu/general-counsel/legal-resources/information-practices/information-practices-coordinators.html

Use direct deposit for UCRP benefit check

The fastest, safest and most efficient way to receive your monthly UC retirement benefit is to have it deposited directly to your bank account.

Since your money goes directly into the bank, your check can't be lost or stolen. You don't have to leave your house in bad weather or worry if you're on vacation or away from home. You don't have to stand in line or pay any fees to cash your checks. Your money is in your account, ready to use when business opens the day you receive your check. What's more, your bank may offer incentives for using direct deposit.

It's easy to sign up for direct deposit. Simply sign in to your personal account on At Your Service (atyourserviceonline.ucop.edu), select "Benefits Income" from the menu and then "Manage Direct Deposit." Follow the steps to enter your bank account information. If you have questions about changing to direct deposit, call UC Retirement Administration Service Center at 800-888-8267.

OneExchange: Catastrophic Coverage Special Payments Benefit

The following information is for retirees who live outside California and who receive their Medicare-coordinated plan through OneExchange.

UC retirees who receive their coverage through OneExchange are eligible for an additional benefit called the Catastrophic Coverage Special Payments Benefit. This is an additional reimbursement beyond any Health Reimbursement Arrangement (HRA) funding to help participants whose prescription drug costs exceed the Medicare out-of-pocket maximum. For 2017, the catastrophic threshold is \$4,950 in out-of-pocket expenses. Once you have spent \$4,950 out-of-pocket, this benefit provides additional funds to reimburse you for prescription drug out-of-pocket expenses.

This threshold amount changes each year as directed by the Center for Medicare Services (CMS). The threshold is calculated by your Medicare prescription drug plan and documented on your Explanation of Benefits (EOB) statement. The threshold is defined as the true out-of-pocket cost.

When to submit a reimbursement

Once you have met the threshold, you may submit a Catastrophic Coverage Special Payments Reimbursement Request Form each time you incur a prescription expense. You will

need to provide supporting documentation with the form, such as an EOB statement from your Medicare prescription drug plan. All requests for reimbursement must be received by Dec. 31 of the following year. Eligible prescription drug expenses incurred in the calendar year are reimbursable for participants with an active HRA.

How am I reimbursed?

Once your reimbursement request is approved, you will receive 100 percent of your eligible prescription drug out-of-pocket expenses incurred after the date you meet the catastrophic coverage threshold. The threshold is calculated by your Medicare prescription drug plan and documented on your EOB statement.

How to access these funds

You may submit a Catastrophic Coverage Special Payments Reimbursement Request Form each time you incur a prescription expense. You can download the form from the OneExchange website or call OneExchange at 855-359-7381 and ask to be mailed a reimbursement request form. While you are on the phone, a representative will be happy to answer any questions you have on completing your request.

Deep sleep may act as a fountain of youth



As we grow old, our nights are often plagued by bouts of wakefulness and bathroom trips and we lose our ability to generate the deep, restorative slumber we enjoyed in youth.

But does that mean older people just need less sleep?

Not according to UC Berkeley researchers, who say that the unmet sleep needs of the elderly elevate their risk of memory loss and a wide range of mental and physical disorders.

“Nearly every disease killing us in later life has a causal link to lack

of sleep,” said Matthew Walker, professor of psychology and neuroscience. “We now see sleep, and improving sleep, as a new pathway for helping remedy that.”

Unlike more cosmetic markers of aging, such as wrinkles and gray hair, sleep deterioration has been linked to such conditions as Alzheimer’s disease, heart disease, obesity, diabetes and stroke, he said.

Though older people are less likely than younger folks to notice and/or report mental fogginess and other signs of sleep deprivation,

numerous brain studies reveal how poor sleep leaves them cognitively worse off. Walker also warns that the pills designed to help us doze off are a poor substitute for the natural sleep cycles that the brain needs in order to function well.

In their review of sleep research, Walker cited studies that show the aging brain has trouble generating the kind of slow brain waves that promote deep curative sleep, as well as the neurochemicals that help us switch stably from sleep to wakefulness. The parts of the brain

deteriorating earliest are the same regions that give us deep sleep, he said.

Meanwhile, non-pharmaceutical interventions are being explored to boost the quality of sleep, such as electrical stimulation to amplify brain waves during sleep and acoustic tones that act like a metronome to slow brain rhythms.

Read more: news.berkeley.edu/2017/04/05/deep-sleep-aging

How reading makes us move

Right now, while you are reading these typewritten words, your hand muscles are moving imperceptibly, but measurably. These movements would be even greater if the words were handwritten.

That’s because your motor system strongly contributes to your perception of language, in part by trying to simulate the movements that were necessary to craft the words you read on a page or screen, according to a study by UC Merced graduate student Chelsea Gordon and cognitive science professors Ramesh Balasubramaniam and Michael Spivey.

Their study enhances the concept that the brain guides the body, but the body also guides the brain.

“The conventional thinking was that the brain was modular,”

Spivey said. “Each different section was responsible for specific major functions. More and more, though, we are realizing how interconnected the different areas of the brain are.”

The researchers excited test subjects’ left primary motor cortices with transcranial magnetic stimulation (TMS) equipment, while showing each subject videos of typed and handwritten words and clusters of letters. The TMS-induced activity in the hand muscles allowed them to measure the motor system’s level of excitement for each different video.

While typed words did prompt some excitement in the hand muscles, handwritten words

produced significantly more. The researchers believe this is because it takes more muscle work to handwrite words than it does to type them.

That might also be why, as studies have shown, students who take handwritten notes tend to do better in class than those who type notes.

These studies could someday have implications for people with disabilities, too. “Damage to your motor system changes the way you think and see the world, and that damage can sometimes be serious enough to cause dementia-like symptoms,” Spivey said.

Read more: ucmerced.edu/news/2017/new-study-finds-link-between-unconscious-movement-and-reading

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Visit UCnet at: ucnet.universityofcalifornia.edu

From grant writing to children's books

Mary Alice Sutherland

Chief Development Officer, UC Humanities Research Institute (Office of President unit, based at UC Irvine)



My job at the UC Humanities Research Institute, where I spent seven years, was my last position before retirement in 2004, and it was a very fulfilling experience.

There and at other institutions where I had worked, I spent most of my time writing grant proposals, annual reports, letters and other documents. But in retirement I have become

an author and illustrator. My book, *Stories in Verses* (subtitled: *for the Child You Love*) was published in August 2016.

Although *Stories in Verses* is my first book as an author and illustrator, publishing was not foreign territory for me. I had had my first brush preparing a manuscript for publication as translator of *After Daguerre: Masterworks of French Photography (1848-1900)*, published by the Metropolitan Museum of Art in 1980.

Stories in Verses is meant for children of ages 3 to 7. Based on the reactions of adults at several readings, the rhyming sounds and rhythms of the verses appeal to grownups, too. The book has received editorial praise from Kirkus Reviews and five stars from Amazon customers.

I greatly enjoyed my work at the Humanities Research Institute. Its environment, the scholars I encountered and their research topics were inspiring. Retirement, too, has brought great satisfaction, and I am currently completing poems and watercolors for my second children's book — *I Love Playgrounds*.

Glass is full— of art

Sheri Zoch

Associate Project Scientist
UC San Diego



I was a project scientist in the School of Medicine in the 1980s and 1990s. Until the age of 40, I was focused solely on solving science problems.

But I felt that a part of my mind was dormant. I took a number of classes from UCSD Extension. The first was "Drawing on the Right Side of the Brain," which blew my mind. The last was "Fused Glass Workshop," where my mind exploded, again.

After I retired from UCSD in 2002, I moved to Texas to take care of my aging mother. It was a town of 3,000 people and I built my dream house on the oldest granite rocks in the country. But I continued my love for fused glass. I met my creative, scientist husband and built a workshop.

Two years ago, I opened "The Glass Menagerie," a unique shop that supports my and other glass artists' passion for glass. I found that it is difficult to just create without selling your product. There are only so many things that you need in your house. You need to share to grow as an artist. I continue to take classes in fused glass and explore new beautiful aspects of glass art.

This is my job now, at 62. It only gets better from here!

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) or regular mail (Editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

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For benefits questions:

Retirement Administration

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

UCnet:
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

UC's retiree and emeriti associations and retiree centers primarily use online communications to interact with retirees and emeriti about services and programs. Use the listings below to establish an email communication relationship with an association and/or center. If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

UC Berkeley

Emeriti: John Swartberg
jes@berkeley.edu
Retirees: Lynn Bailiff
lynnbailiff@comcast.net
510-860-8133

UC Davis

Emeriti: Joanne Boorkman
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UC Irvine

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Retirement Center Contacts

UC Berkeley Retirement Center

Cary Sweeney, Director
ucbrc@berkeley.edu
retirement.berkeley.edu
510-642-5461

UC Davis Retiree Center

Becky Heard, Director
retireecenter@ucdavis.edu
530-752-5182

UC Irvine Center for Emeriti and Retirees

Jeri I. Frederick, Director
emeriti@uci.edu or retirees@uci.edu
949-824-7769

UCLA Emeriti/Retirees Relations Center

Sue Barnes, Director
sbarnes@errc.ucla.edu
310-825-7456

UCSD Retirement Resource Center

Suzan Cioffi, Director
RetireeLink@ucsd.edu or Emeriti@ucsd.edu
858-534-4724

UC SB Emeriti/Retiree Relations Center

Debra Martin, Director
debra.martin@hr.ucsb.edu
805-893-2168

UC Santa Cruz Retiree/Emeriti Center

Dawn Passaro, Coordinator
rec@ucsc.edu
831-459-4063

A primer on MRDs continued from page 1

holdings in your retirement savings accounts, excluding BrokerageLink. If you have funds invested in BrokerageLink, you are responsible for ensuring you have sufficient non-BrokerageLink investments to fulfill the MRD; otherwise, you'll need to request your MRD directly from Fidelity.

Likewise, if you want to choose a different time of year besides the automatic distribution date to receive MRD payments, or to request other special arrangements such as different tax withholding (default is married with 3 from IRS tax-withholding tables) and/or to request a specific investment from which the MRDs are paid, please contact

Fidelity Retirement Services at 866-682-7787 the day before your scheduled MRD, or no later than Dec. 13 before the stock market closes. Otherwise, you are subject to the Dec. 14 automatic distribution date and methodology.

Making MRDs Easy

1. Set-up direct deposit. 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 myuciretirement.com; under "UC Retirement Savings Program Transactions," select "Go to Net Benefits." Or contact Fidelity to set this up. Allow 15 to 20 days.

2. Plan ahead. If you have special requests for your MRD, make those requests in early December. The Plan may not be able accommodate customization if submitted too late or in an untimely fashion.
3. Don't overthink it. To help keep you in compliance with the IRS, the Plan is set up to distribute MRDs automatically. If you don't need your tax-deferred income until the end of the year, waiting for the automatic distribution is easiest. Ultimately, however, it is your responsibility to comply with IRS MRD regulations.

The Minimum Required Distributions Fact Sheet (updated

late each year), available at ucal.us/MRDfacts, provides important additional information.

If you are unsure of your MRD eligibility or requirement, or have other questions or concerns, call Fidelity at 866-682-7787, or your tax advisor.

UNIVERSITY OF CALIFORNIA Systemwide Human Resources

P.O. Box 24570
Oakland, CA 94623-1570

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Are you moving?

To continue receiving *New Dimensions*, be sure to notify UC of your new address online: atyourserviceonline.ucop.edu/ayso or by submitting a *UC Benefits Address Change Notice*, available online at ucnet.universityofcalifornia.edu or from the Retirement Administration Service Center at 800-888-8267.

Retirement centers want to share local information

UC's retirement centers are campus-funded units that provide services to all UC retirees and provide support to UC's retiree and emeriti associations. The associations are officially recognized all-volunteer affiliate groups that advocate on behalf of all retired faculty and staff and provide additional programs and services for their members. See page 5 for the list of retiree centers, associations and contact information.

The centers will be sending a survey to retirees asking them to agree to release email or mail addresses on a confidential basis

so that they may send information about activities, special events and pension and benefits topics. Center directors request that you respond to the survey, so that they may share information in the future.

Get association news

You can get information from the websites of the Council of UC Retiree Associations (cucra.ucsd.edu) and Council of UC Emeriti Associations (cucea.ucsd.edu).

CUCEA also publishes a semi-annual newsletter, available on its website, that includes features about UC emeriti.

Advocate for UC

Retirees can add their voice in shaping state and federal policies that promote UC's mission by joining the UC Advocacy Network (UCAN).

It's a group of thousands of UC students, alumni and friends who send letters and emails and call government officials and policymakers to let them know of the positive impact UC has had on them and others.

Visit the UCAN website at (universityofcalifornia.edu/support-uc/ucan) to learn how to share your passion about issues that important to you and the university.

The coming months are critical in Washington DC, as Congress acts on President Trump's 2018 Budget Request, which proposes drastic cuts to key programs. Examples include: financial aid, which supports some 133,000 UC students; Medicaid, which helps treat the nation's sickest patients, including at UC, and serves as a vital safety net to vulnerable populations; the National Science Foundation and energy science programs that support vital UC research, including on climate change; the National Institutes of Health, crucial in helping UC researchers continue to make life-saving medical breakthroughs.



8/17 69.5M