

New Dimensions

Benefits Newsletter for UC Annuitants

Volume 19 Number 3, Fall 2002

New Choices—Open Enrollment for 2003

Big changes are coming in 2003. If you've never paid much attention to Open Enrollment in the past, this year you owe it to yourself and your family to learn what's happening with UC's health and welfare. You have significant new choices.

To start, monthly annuitant costs are rising for many of the medical plans in California. Even if California annuitants do nothing during Open Enrollment, they may see a change in their January retirement deduction for medical coverage. Additionally, annuitants enrolled in Medicare may have a different Medicare Part B reimbursement, even if plan costs stay the same. Fortunately for LANL annuitants, the monthly annuitant costs have dropped slightly.

UC Care is going away

The California UC Care medical plan is being replaced by a new Blue Cross of California Point-of-Service (POS) plan—Blue Cross PLUS. UC will also offer a Blue Cross of California Preferred Provider Organization (PPO) plan—Blue Cross PPO. (See page 2.) In New Mexico, UC will continue to offer the BluePremier POS plan.

Same HMOs

UC will continue to offer the same choice of California HMO plans (Health Net, Kaiser, PacifiCare, WHA) and Core, a catastrophic medical plan, and High Option, with no significant changes to out-of-pocket copayments or coverage levels in 2003. This array of plans—HMO, POS, PPO, and fee-for-service—gives California annuitants a range of choices at a range of prices. In New Mexico, UC will continue to offer the BluePremier HMO and will offer Core through Blue Cross of CA. See page 4 for a summary comparison of the different medical plans. You will find a more detailed comparison chart in your Open Enrollment packet.

UC's commitment to keeping things affordable

The University remains firmly committed to continuing to provide the best benefits possible. To soften the impact of rising costs, UC is adding a new rate option to its rate structure designed for an annuitant with children. This will better align premiums with costs.

What does this all mean for me?

In late October, you'll be sent a personalized Open Enrollment statement with 2003 monthly costs, and a comprehensive booklet with details about your options.

For additional information, please go to the At Your Service website (<http://atyourservice.ucop.edu>):

- The latest news on UC's plans, a step-by-step guide to Open Enrollment, publications, and links to useful sites (see page 7).
- **Health Pages**—specially tailored for UC, this website provides comparative data about physicians, hospitals, and managed care plans; articles about important health issues; prescription drug directories; and a directory of doctors and medical groups for your UC-sponsored medical plan. Use the Medical Plan Wizard to help you choose the medical plan that's best for you and your family.
- **Links to insurance carrier websites** and more.

Who can answer my questions?

Your best source of information about your medical plan options is always the insurance carrier and your doctor. Call the insurance plan's toll-free number directly. Your campus, Medical Center, or Laboratory Benefits Fair is another excellent source of benefits information. It's a great opportunity to talk to plan representatives who will be on hand to answer your questions.



Open Enrollment for 2003

Begins 8:00 a.m. (PST), Friday, November 1

Ends midnight (PST), Saturday, November 30

Actions You Can Take During Open Enrollment

During Open Enrollment you can:

- Change to a different medical plan
- Change to a different dental plan (California residents only)
- Cancel the legal plan, if you are currently enrolled

- Enroll you eligible family members in your medical and dental plans
- Cancel coverage for a currently enrolled family member.

Annuitants can make Open Enrollment changes through the Open Enrollment Action Line (the interactive telephone system) 24 hours a day, seven days a week. Confirmation statements of changes will be mailed or faxed following the transaction. Transactions must be completed by midnight (PST) on November 30. You may not make Open Enrollment changes to UC-sponsored plans after these times.

All Open Enrollment changes will be effective January 1, 2003.

UC Care will no longer be offered

Blue Cross will now administer Core, High Option and the new POS and PPO plans.

In July, the University announced that Blue Cross of California will be the new medical plan carrier effective January 1, 2003. In California, Blue Cross will administer the Core plan, the High Option plan, the High Option Supplement to Medicare plan, as well as the new Blue Cross PLUS (POS) and Blue Cross PPO plans. In New Mexico Blue Cross will continue to administer the BluePremier HMO and POS plans and the Core plan.

The UC Care plan in California, previously administered by Aetna U.S. Healthcare, will no longer be offered in 2003.

All UC members affected by these changes should have received a mailing from Blue Cross in mid-October describing the new plan benefits and other related information. If you have not, contact Blue Cross directly (1-888-209-7975).

If you live in the Blue Cross PLUS service area

Most current members of UC Care will be transferred into the Blue Cross PLUS (POS) plan, which is a point-of-service plan with a network of participating doctors and medical services covering most

of California; out-of-network benefits are also available. Annuitants who live in the Blue Cross PLUS service area were notified that unless they transfer to another plan during Open Enrollment they will be enrolled in Blue Cross PLUS, and that they must identify a primary care physician (PCP) for each enrolled family member on UC's Open Enrollment Action Line during Open Enrollment. If they fail to do so, Blue Cross will assign a PCP to each enrolled family member when new member ID cards are mailed in December.

If you do not live in the Blue Cross POS service area

UC Care annuitants who do not live in the Blue Cross PLUS (POS) service area will be enrolled in the Blue Cross PPO plan unless they transfer to a different plan during Open Enrollment. This will include all UC Care annuitants living outside of California and California residents living in remote areas of the state. Members of the PPO plan will not need to designate a PCP for all covered family members and can access medical coverage from the wide PPO service network.

Look for future mailings

In late October, all UC annuitants will receive complete details about all UC-sponsored plans in their Open Enrollment packet.



Open Enrollment Fairs for Annuitants

| | | | |
|--|---|--|---|
| Friday, Nov. 1 8 am–11 am | UCSB, Holiday Inn, Fiesta I 5650 Calle Real, Goleta, CA | Wednesday, Nov. 13 4 pm–6 pm | LANL—Los Alamos LA Research Park Conference Center Motorola Bldg., East Jemez Los Alamos, NM |
| Monday, Nov. 4 8:30 am–11 am | Faculty Center UC Los Angeles campus | Thursday, Nov. 14 8:30 am–10:30 am | LANL—Santa Fe Radisson Santa Fe 750 N. St. Francis Dr., Santa Fe, NM |
| Monday, Nov. 4 9 am–11 am | LANL—Arizona, Windmill Suites 12545 West Bell Rd., Surprise, AZ | Thursday, Nov. 14 1:30 pm–3:30 pm | LANL—Albuquerque Pyramid Crowne Plaza 5151 San Francisco Rd., NE Albuquerque, NM |
| Tuesday, Nov. 5 10 am–12 noon | All Annuitants—Nevada Suncoast Hotel & Casino 9090 Alta Dr., Las Vegas, NV | Friday, Nov. 15 8 am–10 am | Price Center Ballroom UC San Diego campus, La Jolla (see “Retiree Parking” below) |
| Wednesday, Nov. 6 9 am–11 am | Brew Events Center—Lobby UC Irvine campus | Tuesday, Nov. 19 9 am–12 noon | Sheraton Four Points Hotel 5115 Hopyard, Pleasanton, CA |
| Friday, Nov. 8 8:30 am–11:30 am | Terrace Rooms A, B, C & D UC Riverside campus | Wednesday, Nov. 20 8 am–11 am | Waterfront Plaza Hotel, Regatta Rm Jack London Square 10 Washington St., Oakland, CA |
| Tuesday, Nov. 12 8 am–10:30 am | UC Santa Cruz Inn & Conference Center, 611 Ocean St., Santa Cruz, CA | Thursday, Nov. 21 9 am–11:30 am | Freeborn Hall UC Davis campus (see “UC Davis Retiree Benefits Fair” below) |
| Wednesday, Nov. 13 12 noon–3:30 pm | Millberry Union UC San Francisco 500 Parnassus Ave., San Francisco, CA | | |
| Wednesday, Nov. 13 9 am–11 am | LANL—Espanola Center for the Arts Theatre NM Community College 921 Paseo de Oate, Espanola, NM | | |

UC Davis Retiree Benefits Fair

**Freeborn Hall, UC Davis Campus
Thursday, November 21, 2002
9:00 a.m.–11:30 a.m.**

- Parking will be available for retirees in Lot #35, adjacent to the Human Resources Administration Building on Orchard Park Drive, between 8 a.m. and 1 p.m.
- Free shuttle bus service will operate between Lot #35 and Freeborn Hall between 8:30 a.m. and 12:30 p.m.
- Retirees must display a valid permit in their car windows to park in Lot #35. Retiree (R) permits may be used.
- Those without an R permit may do the following:
For \$5, purchase a day permit from the vending machine in Lot #35 OR stop by the TAPS office on Extension Center Drive anytime after 7 a.m. and obtain either an (R) permit or a courtesy permit for the day. (Your pink retiree ID will be needed at TAPS to verify eligibility.)

Retiree Parking UC San Diego Retiree Benefits Fair



**Price Center Ballroom, Ballroom B
Friday, November 15, 2002
8:00 a.m.–10:00 a.m.**

- Limited parking will be available for retirees on campus in the Gilman Parking Structure located at Villa La Jolla Drive and Gilman Drive.
- Limited parking will also be available in front of the UCSD Faculty Club, located on central campus.
- Shuttle transportation will be available to and from the Gilman Parking Structure and the Price Center, for those needing assistance.
- The shuttle will run in 15-minute intervals starting at 7:45 a.m. and ending at 10:45 a.m.
- Please cut this notice on the dotted line and display it on the dashboard of your vehicle.



Medical Plan Comparisons

This may be the year to seriously consider the type of medical plan you choose from the various options available to you. There are new choices this year, like the new Blue Cross PLUS (POS) and the Blue Cross PPO plans (California annuitants only). This chart

summarizes the types of medical plans that UC will offer for 2003, and briefly describes the plan characteristics. You will find a more detailed comparison chart in the Open Enrollment packet which will be mailed to your residence in late October.

| | Point-of-Service | Health Maintenance Organization | Preferred Provider Organization | Fee-for-Service Plan |
|---------------------|--|---|--|---|
| UC Plans | Blue Cross PLUS, BluePremier POS—NM | Health Net, Kaiser, PacifiCare, Western Health Advantage, BluePremier HMO—NM | Blue Cross PPO | Core (CA and NM) |
| Choice of Providers | In-network: works like the HMO. Out-of-network: you may choose any provider, but you pay more of the costs. | You choose a PCP or a primary care group from the network. Both your primary and specialty care is through your chosen PCP/medical group. | You do not choose a PCP; you pay less if you use a network provider. | Unrestricted access to any provider |
| UC Premiums | More expensive than an HMO; less expensive than a PPO. | Lowest premiums (except for Core). | Most expensive. | Lowest premium due to plan design. Intended as catastrophic coverage. |

UC Ratings of Care—2001 Survey of Member Satisfaction

Earlier this year, DSS Research (DSS) conducted a member satisfaction survey of the UC-sponsored medical plans. DSS is an independent research firm located in Fort Worth, Texas.

The survey measured member satisfaction with the medical plans during calendar year 2001. It was sent to randomly selected members of the UC-sponsored medical plans. The survey population included UC employees, annuitants, and their

family members who were 18 years of age or older as of December 31, 2001, and whose primary coverage was through a UC medical plan (rather than Medicare).

Survey results are based on responses from more than 4,847 members of the California HMOs and New Mexico BluePremier Plans. For more in-depth information on the plans and providers, go to HealthScope (www.healthscope.org).

Percent of members who responded favorably about...

| | Overall health care | Overall health plan | No problems with referrals to specialists | Timely care for an illness or injury | No problems obtaining customer service assistance | No complaints or problems written to health plan |
|----------------------|----------------------------|----------------------------|--|---|--|---|
| BluePremier HMO—NM | 89.1% | 78.5% | 71.3% | 75.8% | 50.7% | 79.4% |
| BluePremier POS—NM | 91.7% | 78.3% | 76.0% | 90.4% | 44.7% | 71.2% |
| Health Net | 88.9% | 80.7% | 66.8% | 78.4% | 44.6% | 85.3% |
| Kaiser Permanente—CA | 90.2% | 87.4% | 72.9% | 83.9% | 61.9% | 91.4% |
| PacifiCare—CA | 83.4% | 77.7% | 69.2% | 74.3% | 52.6% | 85.1% |
| WHA | 89.4% | 86.5% | 68.2% | 80.6% | 50.0% | 85.6% |

Consider your options...

Due to important changes in UC medical plans for 2003—plan networks, new plan options (only in California), and higher premiums—it may be time to consider all of your medical plan choices. You may find that you have outgrown the type of medical plan that you chose long ago.

This article provides tips when considering these options and other important personal, family, and financial factors in making plan decisions for the coming year. Read through this checklist with your own situation in mind. Take time to consider these points as you review the Open Enrollment packet (being mailed to you separately) and decide what actions to take during Open Enrollment.

- Review your current medical costs for doctor visits, regular prescription drugs, and other services.
- Anticipate foreseeable medical care needs for 2003 to plan health care expenses;
- Prioritize the types of medical services and benefits that are most important to you;
- Carefully examine the medical plan options available to you;

- Use the Medical Plan Wizard, an interactive tool to help you choose the medical plan that's best for you and your family, on the At Your Service website (<http://atyourservice.ucop.edu>). Use the wizard to compare medical plan benefits, side by side.
- If you have UC family coverage and your spouse/partner is eligible for medical coverage through another employer, it may make sense to reexamine your options. The monthly cost of medical coverage for you and your eligible children under the new self + child(ren) option, plus the cost of covering your spouse/partner under his or her employer plan, may be less than continuing UC coverage at the family level.

If your other adult (adult dependent relative, spouse, or same-sex domestic partner) loses separate coverage, he/she may enroll in your UC plan during Open Enrollment, or with a 90-day waiting period, or sooner if the coverage was lost involuntarily. Call UC HR/Benefits Customer Service for more details about enrollment.



Plan users help shape LANL changes



A survey mailed in July to all Los Alamos medical plan members, and a special program “Health Care: Pathways to Change,” helped shape some of LANL’s 2003 medical plans. The survey responses (from employees and annuitants) provided valuable feedback on plan usage, health care preferences, and potential plan changes.

The survey responses were clear: 71 percent of respondents preferred some plan design changes over maintaining the current plan design and doubling employee contributions. The majority of respondents, 81 percent, indicated their willingness to enroll in a medical plan other than their current plan.

More Information

More information about the Los Alamos medical programs, including media coverage and

the full survey packet, is available on the “Pathways to Change” website (www.lanl.gov/health). The website also offers a way for you to submit comments and questions on Los Alamos health care initiatives.

AD&D rate increase

The Accidental Death & Dismemberment insurance monthly rates (for self, and self + spouse or same-sex domestic partner) will increase effective January 1, 2003. The rates are based upon the amount of coverage you choose, and your Open Enrollment booklet contains more detailed information on how the rates will be calculated.

Delta Dental plan members have a new way to save for 2003

The Delta Dental plan benefits for 2003 won't change from 2002, but you will be able to save on out-of-pocket expenses if you use a dentist in the new nationwide DeltaPreferred Option (DPO) provider network. There isn't a special enrollment needed to use the DPO.

Approximately 92 percent of all dentists are contracted with Delta Dental as DeltaPremier dentists. About one-third of the DeltaPremier network have agreed to be in the DPO network and accept reduced fees from Delta Dental for their services.

Save on out-of-pocket expenses

When you use a DPO dentist, you can save on the out-of-pocket expenses for basic, prosthetic and orthodontic services. The chart below provides examples of the savings. Your actual charges will vary depending on your region, since the rates listed are the average costs for regions near UC locations. Please note that if you change from a DPO to a non-DPO dentist, your out-of-pocket expenses may increase since DPO dentists will charge less.



| California Average—Your out-of-pocket expenses* | | | | |
|---|----------|----------------------------|-----------------------------------|----------------------|
| | Fillings | Endodontics— Root Canal | Oral Surgery— Tooth Extraction | Crowns, Porcelain |
| Delta Premier Dentist | \$22 | \$118 | \$23 | \$375 |
| DPO Dentist | \$15 | \$84 | \$17 | \$280 |
| You save | \$7 | \$34 | \$6 | \$95 |

| | Fillings | Endodontics— Root Canal | Oral Surgery— Tooth Extraction | Crowns, Porcelain |
|------------------------|----------|----------------------------|-----------------------------------|----------------------|
| Non-contracted Dentist | \$43 | \$250 | \$59 | \$439 |
| DPO Dentist | \$15 | \$84 | \$17 | \$280 |
| You save | \$28 | \$166 | \$42 | \$159 |

| Los Alamos—Your out-of-pocket expenses* | | | | |
|---|----------|----------------------------|-----------------------------------|----------------------|
| | Fillings | Endodontics— Root Canal | Oral Surgery— Tooth Extraction | Crowns, Porcelain |
| Delta Premier Dentist | \$20 | \$120 | \$20 | \$360 |
| DPO Dentist | \$17 | \$103 | \$18 | \$345 |
| You save | \$3 | \$17 | \$2 | \$15 |

| | Fillings | Endodontics— Root Canal | Oral Surgery— Tooth Extraction | Crowns, Porcelain |
|------------------------|----------|----------------------------|-----------------------------------|----------------------|
| Non-contracted Dentist | \$25 | \$142 | \$24 | \$429 |
| DPO Dentist | \$17 | \$103 | \$18 | \$345 |
| You save | \$8 | \$39 | \$6 | \$84 |

*After annual deductible is paid.

For more information

For additional information on Delta Dental, refer to your Open Enrollment booklet. You may request a Dental Plan Summary by returning the postcard in your Open Enrollment packet. You can find the Delta DPO and other dentists on At Your Service

(<http://atyourservice.ucop.edu>), selecting “Contact List” from the home page and “Dental plan carrier phone numbers and links” for the special UC Delta Dental website. You may also call Delta Dental directly at 1-800-777-5854 (California) or 1-800-999-0963 (Los Alamos).

Debut of At Your Service (<http://atyourservice.ucop.edu>)

The University's Systemwide Human Resources and Benefits Department has a new website with a new name and a new look.

The At Your Service website, which was unveiled online in mid-September, provides easier access and much more focused information than the previous sites, systemwide UC Human Resources and UCbencom. With a format of frequently-asked questions, the new site offers concise answers with links to other resources or online action sites. And if you can't find an answer to your particular question, you can post it to UC Customer Service directly and receive a personalized response.

Developed in consultation with human resource professionals, benefits managers, customer service representatives, and employees, At Your Service has thousands of pages of information about human resources and benefits, including your health, insurance, and retirement benefits. You can also

access the new Medical Plan Wizard (choose "Open Enrollment") to compare benefits of plans, side by side. Check out our new website (<http://atyourservice.ucop.edu>).

Your old favorite features and more

Go to At Your Service for all of the resources and information you've grown accustomed to finding online: health and welfare and retirement and savings information, as well as the latest UC news, forms, and publications. Through "Your Benefits Online," you can transfer your retirement plan balances, request a plan distribution, or complete other transactions—all with a few keystrokes.



IRS Simplifies Rules for minimum required distributions

This April, the IRS issued final regulations for determining minimum required distributions (MRDs) for years beginning January 1, 2003 and thereafter. The regulations apply to all members and plan participants who are required to take minimum distributions from the University of California Retirement Plan (UCRP), and/or the Defined Contribution and Tax-Deferred 403(b) plans. In general, MRDs must begin the April after a member turns age 70½, or the year in which he/she leaves employment.

Smaller distributions

The biggest impact of the final regulations is that plan administrators (such as UC HR/Benefits) may calculate minimum distributions using life expectancy tables that slightly extend life expectancy for most participants. By using a longer life expectancy table, participants will have less money withdrawn from their accounts each year, allowing their remaining balance to continue to grow tax deferred. Good news!

UC-Managed Funds

Since April 30, 2002, the UC-managed investment funds have generated the following monthly unit values and interest factors:

| At: | The unit value was: | | | The interest factor was: | | |
|--------------------|---------------------|-----------|-------------|--------------------------|--------|--------------|
| | Equity | Bond | Multi-Asset | Savings | ICC | Money Market |
| April 30, 2002 | \$252.302 | \$135.695 | \$29.361 | .3575% | .5401% | .1644% |
| May 31, 2002 | 248.623 | 136.937 | 29.346 | .4187 | .5546 | .1601 |
| June 30, 2002 | 229.794 | 137.754 | 28.796 | .4190 | .5404 | .1495 |
| July 31, 2002 | 212.197 | 139.465 | 28.331 | .4211 | .5480 | .1645 |
| August 31, 2002 | 211.460 | 142.386 | 28.494 | .4188 | .5461 | .1494 |
| September 30, 2002 | 189.870 | 145.347 | 27.949 | .4154 | .5302 | .1605 |

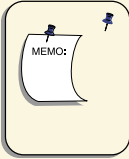
Rates of Return as of September 30, 2002

| | 1-year | Annualized 5-year | 10-year |
|----------------------------|---------|-------------------|---------|
| Total Return Funds | | | |
| Equity | -22.59% | -1.36% | 8.29% |
| Bond | 10.00 | 8.20 | 10.38 |
| Multi-Asset | -2.12 | 4.53 | 8.04 |
| Income Funds | | | |
| Savings | 5.35% | 5.89% | 6.27% |
| Insurance Company Contract | 6.81 | 7.04 | 7.49 |
| Money Market | 2.24 | 4.92 | 4.88 |

The investment returns shown here represent past performance and are not necessarily indicative of future results.

Get the latest investment performance results for the UC-managed funds by visiting At Your Service (<http://atyourservice.ucop.edu>) and selecting "Retirement Plans Values & Performance." The UC funds are valued monthly, and the new unit values and interest factors are posted on our website around the tenth of each month.

You may also request a Statement on Demand of your current balances and transactions from UC's interactive telephone service, bencom.fone (1-800-888-8267). Summary statements are also now available on At Your Service by selecting "Your Benefits Online."



Bulletin Board

Bulletin Board is for UC retiree and emeriti association announcements and other articles of interest. The information contained herein does not necessarily represent the opinions of UC Human Resources and Benefits. UC HR/Benefits reserves the right to edit, correct, and/or decline to publish information submitted to New Dimensions. To post an announcement, write to New Dimensions or e-mail steven.ong@ucop.edu.

Cruise through Northern Europe

Council of University of California Retiree Associations

You are invited to join the University of California Retirees, their families and friends on a joyful journey through the highlights of Northern Europe from May 24 to June 7, 2003, departing from Dover, England. We will be visiting the ports of Dover, Oslo, Copenhagen, Rostock, Tallinn (Estonia), St. Petersburg, Helsinki, and Stockholm. We also have planned an optional two night pre-cruise package in either Windsor or Dover.

We have been offered exceptional values on airfare from San Diego, Los Angeles, and San Francisco, and all are direct flights to Heathrow Airport.

The Travel Interest Group has developed previous sailings, and participants on these journeys have found the experience to be personally rewarding both in the places visited and the company kept. Participants from across the state and country have had the opportunity to share the richness of their university experience with others who worked in similar positions on different campuses. The storytelling is usually captivating and filled with humor.

We hope you will take this opportunity to join with us on this magnificent journey to view the wondrous scenery and enjoy the friendship of fellow retirees, their families and friends.

For full details and reservations, contact Pat Reimnitz at 7946 Ivanhoe Avenue, Suite 102, La Jolla, CA 92037, telephone: 858-459-4074 or toll-free: 800-683-4074, email (PReimnitz@sdtg.com). For general information, contact Rosemary Norling, Travel Interest Group representative, telephone: 858-453-0908 or email (Rnorling@ucsd.edu).

UCSB Retirees' Association 2002–2003 Officers

| | |
|------------------------|------------------|
| President | Beverly Ruprecht |
| Vice President | Joan Devine |
| Treasurer | Cece Phillips |
| Secretary | Jo Millett |
| Membership Chairperson | Bob Price |
| Program Chairperson | Marilyn Benson |
| Social Chairperson | Marian Pentecost |
| CUCRA Representative | Donn Miller |
| Vice Chair of CUCRA | Richard Jensen |

UCSB Undergraduate Scholarship

The UCSB Retirees' Association annually donates a \$1,000 scholarship to an undergraduate student from the Santa Barbara area. The recipient for the 2002–2003 academic year is Erin Bartolome. Erin will be a senior at UCSB this fall majoring in Film Studies and planning a career as a filmmaker.

UCSB Emeriti Association Officers and Board Members 2002–2003

| | |
|----------------------|-------------------|
| President | Carl Zytowski |
| Vice President | Ursula Mahlendorf |
| Secretary | Janice Cloud |
| Treasurer | Philip Laris |
| CUCEA Representative | William Comstock |
| Historian | Ralph Nair |

Board Members

| | |
|------------------|-----------------|
| Norman Boyan | Alice Condodina |
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| Howard Clarke | Robert Norris |

Emeriti Association Annual Competition

The UCSB Emeriti Association is happy to announce an annual competition to recognize outstanding research by undergraduate students

at the junior and senior level. A \$500.00 prize will be awarded in the Spring of 2003, for the winning project on a subject in any of the following disciplines: Arts and Humanities, Social Sciences, Sciences, and Engineering.

Notification of Rights

The Women's Health and Cancer Rights Act of 1998 (Women's Health Act) requires group medical plans such as those offered by UC that provide coverage for mastectomies to also provide certain related benefits or services.

Under a UC-sponsored medical plan, a plan member (employee, annuitant, or eligible family member) who receives a mastectomy and elects breast reconstruction in connection with the mastectomy is entitled to coverage for the following:

Coverage

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and treatment of physical complications at all stages of mastectomy, including lymphedemas.

Coverage is to be provided in a manner determined in consultation with the plan member's attending physician and is subject to the same deductibles, coinsurance, and copayments that apply to other medical or surgical benefits covered under the plan.

If you have questions, please contact your medical plan carrier or refer to your carrier's plan booklet for specific coverage.



Updating your tax withholding

As you know, federal income tax rates have recently changed. Consequently, you may want to make changes to your tax withholding.

To update your tax marital status, personal and withholding allowances, and additional tax withholdings, simply go to At Your Service (<http://atyourservice.ucop.edu>). On the home page, select "Forms and Publications," and print out a copy of the UBEN 106 (*Tax Withholding Election for UCRP Income*), fill in the form, make a copy for your records, and mail it to the address indicated on the form. You may also obtain a copy by calling UC HR/Benefits Customer Service at 1-800-888-8267.

Do you save our postage-paid reply envelopes?

If you save UC HR/Benefits postage-paid business reply envelopes, please check the preprinted address and permit number. Discard any envelopes with our street address (300 Lakeside Drive, Oakland) and permit number number 1691, 1692, or 1693. (The permit number appears in the box above the address.) The U.S. Post Office will no longer process business reply mail with this address, so anything you send in one of these envelopes will not get to us. You can still use business reply envelopes addressed to P.O. Box 24570, Oakland.



Annuitant Newsletter on Audio Cassette

This newsletter is available on audio cassette tape for visually impaired and disabled annuitants. If you are interested, call *New Dimensions* at 1-800-239-4002, extension 79836, and leave your name, address, and phone number. Please indicate that you want to receive *New Dimensions* on tape. Please note that audio cassette tapes are generally mailed four weeks after each *New Dimensions* mailing.

New Dimensions

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UNIVERSITY OF CALIFORNIA HUMAN RESOURCES AND BENEFITS

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Associate Vice President: Judith W. Boyette
Executive Director, Client Relations and Diversity: Kay Miller
Director, Communications and Training: Barbara Facey
Periodicals Manager/Editor: Norm Cheever

By authority of The Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, annuitants, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director Mattie Williams, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Executive Director Sheila O'Rourke, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Comments or Questions?

Write *New Dimensions* at:
University of California
Human Resources and Benefits
P.O. Box 24570, Oakland, CA 94623-1570

Association Contacts

Use this listing if you're interested in joining an association, or to inform your association of an address change.

| | Emeriti | Retirees |
|---------------|--|--|
| Berkeley | UCB Retirement Center 510-642-5461 | UCB Retirement Center 510-642-5461 |
| Davis | Paul Stumpf 530-753-5022 pkstump@ucdavis.edu | Arleen Kasmire 530-753-0898 |
| Irvine | Lyman Porter 949-824-6204 | Emeriti/Retiree Office 949-824-6204 emeriti@uci.edu |
| LANL | N/A | Mary Mariner 505-672-1950 Chuck Mansfield 505-662-2115 |
| LBNL | N/A | Bud Larsh 510-724-1202 almonlarsh2@juno.com |
| LLNL | N/A | Lawrence Livermore Employee Services Association 925-422-9402 |
| Los Angeles | Emeriti/Retiree Relations Center 310-825-7456 emeriti@humnet.ucla.edu | Emeriti/Retiree Relations Center 310-825-7456 |
| OP & Regents | N/A | Keith Sexton 925-376-5194 |
| Riverside | Michael D. Reagan 909-780-5993 cdmldr@pacbell.net | Betty Morton 909-689-4381 TheMortons@aol.com |
| San Diego | Sandi Pierz 858-534-0101 | Lisa Hreha 858-534-4724 retireelink@ucsd.edu |
| San Francisco | William F. Ganong 510-526-5680 | Frances Larragueta 415-731-3109 |
| Santa Barbara | Emeriti/Retiree Relations Center 805-893-2168 gina.lopez@hr.ucsb.edu | Emeriti/Retiree Relations Center 805-893-2168 |
| Santa Cruz | Stanley D. Stevens 831-475-9172 | Barbara Dileanis 831-426-7653 |

Note to associations: To update a listing, write to *New Dimensions*.



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Benefits Newsletter for UC Annuitants
Volume 19 Number 3, Fall 2002

INSIDE:

- ◆ Important Open Enrollment Information—pages 1–6
 - ◆ New HR/Benefits Website—page 7
 - ◆ New Rules for Minimum Required Distributions—page 7
- and more...

For Your Information

New Dimensions is mailed, usually on a quarterly basis, to a wide population. This newsletter serves notice of changes in benefits, human resource policies, and other issues that affect some segment of the population within the UC community. Information included does not necessarily apply to all those receiving the newsletter. For information about which policies, procedures, or benefits apply to you, please check with your local Human Resources or Benefits Office.

