

new dimensions

Benefits Newsletter for UC Retirees • Volume 23 • Number 4

October 2006

Retiree Spotlight: Harry McGuire

Harry McGuire is the kind of retiree everyone wants to be. Active, healthy, and young at heart, the list of his weekly activities would make a 20-year-old feel lazy.

McGuire retired in 1988 after working at UC for 31 years. His first job was on the Berkeley campus, where he worked as a personnel analyst. Among his many contributions to UC was the development of a comprehensive job classification system for clerical, administrative, and department supervisory positions that became the standard for all campuses. The last position he held (for 17 years) was Manager of Staff Personnel Policies in Human Resources at Office of the President. McGuire says he liked “working on new problems, such as AIDS, layoff policy, Workers’ Compensation.”

Although McGuire enjoyed his years at UC, he found it very easy to adjust to being retired...much easier than he expected, in fact.

McGuire, who turns 82 this month, keeps himself very busy. He has taken many continuing education classes through the Fromm Institute at University of San Francisco (when it’s in session, he attends two full days of classes each week), as well as extension classes through the Center for Learning in Retirement (CLIR), which is closely associated with UC Berkeley.

“I was in CLIR right after retirement, and it was mostly social,” says McGuire. “I’ve been at USF since 1993, and it is strictly academic. Math, literature and drama are my favorite courses.”

For many years McGuire was an avid runner and hiked weekly with the Sierra Club. Nowadays, he visits the gym regularly, has a personal trainer, and goes to yoga class. He also spends a lot of time working on his large garden.

McGuire has also done a lot of volunteer work. He was a tutor with Project Read (a San Francisco Public Library program which offers

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Harry McGuire on board the Hiram Bingham Orient Express train en route from Cuzco to Machu Picchu, March 2006.

For more retirement stories, see page 4.

Open Enrollment for 2007

November 1–November 21

UC’s annual Open Enrollment for health and welfare plans is from November 1 through November 21. This year’s Open Enrollment period will not run for the entire month of November as in previous years. The shorter period will provide UC with additional time to fully process your enrollment changes and to deal with any administrative contingencies that may arise before the Thanksgiving holidays.

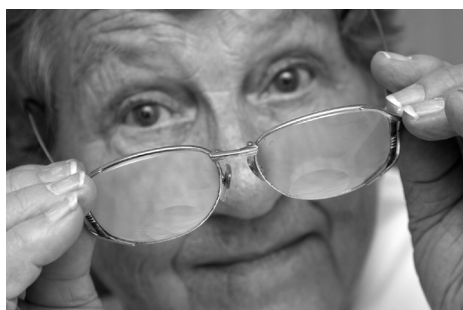
Retirees who are eligible will receive a special mailing in late October containing a personalized statement listing their current enrollments and the plans available to them. The mailing will also have important information including 2007 monthly medical plan rates, plan change information for 2007, eligibility rules, and telephone numbers for the health and dental plans. This information will be posted as well on the At Your Service Open Enrollment website (atyourservice.ucop.edu).

Making changes

You can complete Open Enrollment changes on the At Your Service website (atyourservice.ucop.edu) using UC’s safe, secure, and simple online transaction application. If you

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UC Research of Interest



New growth in old eyes

Nerve cells in the retinas of elderly mice show an unexpected and purposeful burst of growth late in life, according to researchers at UC Davis.

“Mostly, the older you are, the more neurons shrivel up and die. This gives us a more optimistic view of aging,” said Leo Chalupa, chair of neurobiology, physiology and behavior at UC Davis, and senior author on the paper, which was published in August in the journal *Proceedings of the National Academy of the U.S.A.*

The nerves of the eye are really a part of the brain, Chalupa said, so this discovery means that it might be possible to encourage other parts of the aging brain to grow back. The group has preliminary evidence that the same process takes place in the eyes of elderly humans.

For more details, visit:
www.news.ucdavis.edu/search/news_detail.lasso?id=7856

Drug triggers body's mechanism to reverse aging effect on memory process

A drug made to enhance memory appears to trigger a natural mechanism in the brain that fully reverses age-related memory loss, even after

the drug itself has left the body, according to researchers at UC Irvine.

Professors Christine Gall and Gary Lynch, along with Associate Researcher Julie Lauterborn, were among a group of scientists who conducted studies on rats with a class of drugs known as ampakines.

The researchers showed that ampakine drugs continue to reverse the effects of aging on a brain mechanism thought to underlie learning and memory even after they are no longer in the body. They do so by boosting the production of a naturally occurring protein in the brain necessary for long-term memory formation.

For more information, see today.uci.edu/news/release_detail.asp?key=1509

Researchers develop flood-tolerant California rice

Rice grown anywhere in the world soon could be made completely flood-tolerant because of new research by UC Riverside geneticists, in collaboration with scientists at UC Davis and the International Rice Research Institute in the Philippines. By gradually introducing into California rice a property that enables rice to survive extreme flood conditions, the researchers show how potentially any variety of rice could be made to survive short-term floods—a result benefiting rice farmers worldwide.

For more information, see newsroom.ucr.edu/cgi-bin/display.cgi?id=1395

Regents Okay Initial Transfer of UCRP Assets to LANS Plan Trust

On September 21 at their regular business meeting in San Francisco, the UC Board of Regents took action to allow the University to make an initial transfer of \$10 million in University of California Retirement Plan (UCRP) assets to the Los Alamos National Security LLC defined benefit plan (LANS Plan), and supplemental transfers not to exceed a combined total of \$50 million, to facilitate and expedite the payment of benefits to former UCRP members and/or their beneficiaries who are entitled to benefits from the LANS Plan and to cover plan administrative costs.

As part of the implementation of the new management and operations contract at LANL (which became effective June 1, 2006) and consistent with the requirement set forth in the University's contract with the Department of Energy, UC is required to transfer UCRP assets at a rate sufficient to meet the cash flow requirements of the LANS Plan.

This action will in no way weaken or reduce the solvency of UCRP. Any interim or supplemental transfers of UCRP funds will be accounted for in the final reconciliation of UCRP assets and liabilities that will be eventually transferred to the LANS Plan trust.

This action proposed by the President will not affect Los Alamos National Laboratory inactive and retired members retained in UCRP who will receive the benefits to which they are entitled under the UCRP. Discussions regarding the final transfer of assets and liabilities to the LANS Plan as required under the UC contract with the Department of Energy (W-7405-ENG-36) are ongoing. Initial meetings have occurred. UC administrators will continue to update the Regents and the LANL and UC community throughout the process.

The University has prepared a fact sheet regarding this action which can be found online at atyourservice.ucop.edu under “Current News.”

Things to Consider for Open Enrollment

Do you want a specific doctor or care provider?

Call the medical plan directly or check the medical plan's website to find out if your doctor is a listed provider with a specific plan and if he or she is currently accepting new patients.

Do you visit the doctor frequently?

If the total cost of insurance is a concern to you, it may be worthwhile to consider a medical plan with lower copayments/co-insurance for office visits or other services you regularly use in addition to considering your monthly premium cost. You should also consider the maximum out-of-pocket expense under each plan.

Do you have a chronic medical condition?

Some medical plans have special programs for management of conditions such as heart disease, asthma, or diabetes. Again, contact the individual medical plans for further information, or check their websites, which are linked to UC's At Your Service website (atyourservice.ucop.edu).

Are your prescription costs a key concern?

If so, compare the out-of-pocket costs under the various plans. The categories "generic formulary," "brand formulary" and "non-formulary" are important because the costs for a specific medication may vary considerably under different medical plans, depending on its formulary category.

Additionally, participating UC pharmacies will fill maintenance prescription drugs for up to a 90-day supply at the same cost as that available through the mail order vendor. Call the medical plan for information on coverage for specific medications.

Are you or an enrolled family member scheduled for surgery or any other medical procedure or continuing treatment in late 2006?

If so, and you want to change your medical plan during Open Enrollment, call the new plan and ask how they will oversee the transition of your care. You should receive your new medical plan ID card by the first week in January. 🐾

Open Enrollment for 2007

Open Enrollment continued from page 1
submit and confirm any changes, you will receive a confirmation statement, either via email (if you have provided UC with your email address) or via regular mail sent to your home.

Those who may not have computer access should contact the UC Customer Service Center (1-800-888-8267).

Actions you can take

All changes will be effective on January 1, 2007. During Open Enrollment, you can take the following actions:

- Change to a different medical plan or add eligible family members
- Change primary care physicians and medical groups under your current plan
- Change dental plans (California residents) or add eligible family members. (You may cancel at any time.)

If you are thinking of changing your medical plan during Open Enrollment, you may wish to refer to the questions to the left to help you make your decision.

Please save this newsletter for use when you receive your Open Enrollment mailing. 🐾

Open Enrollment for LANL Retirees

LANL retirees no longer participate in the UC Open Enrollment. Instead, they will participate in the LANL Open Enrollment scheduled for November 6–17. Your Benefits Resources will be sending information about the LANL Open Enrollment in the coming weeks. For more information, LANL retirees can phone Your Benefits Resources at 1-866-934-1200. 🐾

Share Your Stories



How is retirement different than you expected?

In the July issue of New Dimensions, we asked readers to respond to the question above. Below are just a few selections from the many responses we received.

I retired and planned to make some quilts that I'd seen earlier at a quilt show, but that has not happened yet and it's already been 10 years!

I wanted to leave something special for my grandchildren, so I taught them all piano. Then friends and acquaintances asked if I'd teach their children. I said yes and it just went from there. At this time I have 32 students and they played in our 10th recital in August.

I love what I do and can't imagine anything more rewarding to do in my retirement years.

*Ines L. "Sally" Ashcraft
UC Davis Medical Center*

I did not anticipate quite how much fun and excitement I would have in retirement. I expected the relaxation, but not all the exhilaration that came with the opportunity to do many different things.

*Bonnie MacKenzie
UCOP, UCSC, UC Davis*

Having my time be my own is the best part. Being able to plan whatever I like each day is heaven.

Joanne Sumption, UCSD

I expected to take classes and volunteer when I retired. I've done that and enjoyed it. I was also looking forward to being better informed

when I had time to read the paper more thoroughly. What I didn't anticipate was that being better informed led to getting involved.

As I learned more, I volunteered to be on the Civil Grand Jury and was appointed foreperson by the court. Our jury produced several effective reports about important issues in my community. It was a rewarding and challenging experience.

*Mary McAllister
UC Berkeley and UCSF*

I learned very quickly that it is imperative to set boundaries, even in the best of partnerships. Being around each other for 24 hours a day will lead very quickly to unwanted frictions.

- Do not tell your partner what to do, ever.
- Set up your own office (but come out once in a while).
- Find the right setting for the relationship, be flexible.

Once you have graduated, it's just heaven.

*Raymond Renardel de Lavalette
LLNL*

The definition of "retire" in my old Webster's: "to give up one's work, career, esp. because of

advanced age." Having retired at age 60 I take some offense at the latter, but I surely did expect to give up working. It didn't happen. Almost immediately a friend and I decided we were not ready to fold up our tents so we looked around and saw a niche we might fill: helping folks prepare to move, especially seniors transitioning into retirement communities. It seemed so many folks were physically unable to plan or pack, had no one to help them, or were simply too busy. Three years ago we created Smooth Moves and we now spend our days managing, coordinating, lifting, bending, packing, labeling...and feeling wonderful!

Sondra Jensen, UC Berkeley

According to conventional wisdom, the key to enjoying one's retirement is to have a plan built around activities such as volunteer work, continuing education, travel, or consulting.

Freed of schedules and other compulsions, I now focus on Being rather than Doing. I concentrate more on learning and understanding, seeking meaning and beauty in life and the world around me.

With the freedom I wake to each morning, I take time to contem-

Share Your Stories

In the next issue of *New Dimensions*, we'd like to hear from you about retirement living. Are you living in a retirement community or assisted-living facility? Do you plan to in the future? What are your thoughts about such communities and what advice can you give regarding finding a good fit?

Please respond by email (NewDimensions-L@ucop.edu) or regular mail (UC HR/Benefits, *New Dimensions* editor, 300 Lakeside Drive, 12th Floor, Oakland, CA 94612). We would appreciate hearing from you by November 1.

plate the meaning of life. I no longer worry about my latest accomplishments. I use my freedom to explore new avenues for personal growth and new opportunities to give back to my community. The freedom of being that came with retirement was unexpected but most welcome.

David Fishman, UCSB

When I retired I more or less expected to continue as before, emphasizing research and a little consulting, and maybe some recall teaching. But in three years I realized that I no longer needed to work for a living and turned my attention to areas that were interesting to me but that I had had little time for while on the UCLA staff.

Thus, I have indeed become a happy dilettante, roving hither and yon among academic fields, with occasional attention to other matters. This gives me an unbounded realm of pleasurable exploration.

Jim Jackson, UCLA

My retirement process spanned a decade. I left Plant Engineering at the Lab in 1993 under the VERIP program. Then I worked for two consultants until 2000, and continued occasional independent consulting until finally stopping work in 2005.

An important part of this successful changeover from employment to retirement was joining Sons in Retirement (SIR) in 2000, because this organization of retired men helped me replace my old daily work culture with a new set of activities and people to relate to on a regular basis. This greatly facilitated my slow withdrawal from the workforce. Now I can say that I have no problem keeping busy in retirement and do not look back, wondering if I did the right thing.

Roger Sperling, LLNL 🐼

benefits Q&A

Q: What can I see on At Your Service Online if I am retired? Is it worth it to get a password?

A: At Your Service Online allows you to view a great deal of helpful information, and setting up a password only takes a few minutes. On this newly redesigned site, you will find beneficiary information, helpful website links and other information. For recently separated retirees, your Earnings Statement and W2 information are available. You can also sign in to the website to make changes during Open Enrollment.

To visit At Your Service Online, go to the At Your Service home page (atyourservice.ucop.edu), select “Sign in to my Accounts,” and follow the prompts.

Q: How do I update or check my beneficiary information?

A: You can update or change your UCRP beneficiaries online (atyourserviceonline.ucop.edu). After you sign in, select “My Beneficiaries” in the upper left-hand corner. Your current designations, if any, will be displayed. Follow the instructions to make changes. If you do not have internet access, you can name or change your beneficiaries for these plans using form UBEN 117. Call UC Customer Service (1-800-888-8267) to request a form.

Beneficiary information for the Retirement Savings Program (DC, 403(b) and 457(b) Plans) is available online at netbenefits.fidelity.com or by calling 1-866-682-7787.

If you are enrolled in Accidental Death & Dismemberment, you may update or change your beneficiary information by contacting American Home Assurance at 1-800-772-7863. 🐼

Retiree Spotlight continued from page 1

training for each tutor); worked for the San Francisco Fine Arts Museums for 10 years, and edited his neighborhood association newsletter, to name a few. “I especially enjoyed working at the museums as I got to see the shows without the crowds and to meet a lot of foreign visitors.”

An enthusiastic traveler, McGuire usually takes two trips each year. This past spring he took a trip that he considers to be one of his

favorites: a three-week trip in South America which included visiting Argentina, Chile and Peru, hiking in the Southern Andes, and Machu Picchu. He has traveled to Europe, China, and Japan; and next spring—if all goes well in the world—McGuire will visit the Middle East.

McGuire still keeps in touch with some of his former UC coworkers, but he is too busy enjoying retirement to miss them. 🐼



Medicare Corner

Medicare Part B Premium Change

Beginning January 1, 2007, Medicare will change to an income-indexed monthly Medicare Part B premium structure (five rates based upon modified adjusted gross income). Medicare Part B insurance pays for doctors, outpatient hospital care, and other medical services.

Individuals with a modified adjusted gross income of \$80,000 or less (\$160,000 or less for married couples) will pay the lowest monthly Medicare Part B premium, of \$93.50 per month. Those whose adjusted gross income is more than \$80,000 will pay a higher monthly Part B premium, based on their income. Generally, this monthly premium is deducted from a retiree's Social Security benefit check. Prior to 2007, all Medicare enrollees paid the same premium for Medicare Part B.

While Medicare will charge a different Part B premium based on the retiree's income, UC's monthly Medicare Part B premium reimbursement (if any) for retirees will be based on the standard Part B premium (of \$93.50).

For additional information about 2007 Medicare Part B premiums, contact Social Security directly at 1-800-MEDICARE (1-800-633-4227). 📞

Medicare Prescription Drug Coverage

All UC Medicare prescription drug plans provide at least a standard level of coverage set by Medicare.

UC retirees who have UC-sponsored medical insurance **do not need to enroll in a non-UC Medicare Part D Prescription Drug plan. If necessary, your UC medical plan will automatically enroll you in Part D and you will not be charged any additional premium.**

Creditable Coverage

The University of California has determined that the prescription drug coverage offered by all the UC-sponsored Medicare plans (Blue Cross PLUS, Blue Cross PPO, Core California, Health Net/Seniority Plus, High Option Supplement, Kaiser Permanente CA/Senior Advantage, Kaiser Permanent Mid-Atlantic, Kaiser Umbrella, Secure Horizons by United HealthCare and WHA Care+) is considered creditable coverage.

This means the prescription drug coverage, on average, is at least as good as Medicare's standard prescription drug coverage.

Under Medicare rules, Medicare enrollees must maintain continuous Part D coverage or risk paying more for Part D in the future. If you drop or lose UC-sponsored medical coverage and do not enroll in another Medicare Part D plan in the future, you may end up paying more for Part D coverage.

For additional details, visit: www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). 📞

Health Insurance Portability and Accountability Act of 1996 Notification for Medical Program Eligibility

If you are declining enrollment for yourself or your eligible family members because of other medical insurance or group medical plan coverage, you may be able to enroll yourself and your eligible family members* in a UC-sponsored medical plan if you or your family members lose eligibility for that other coverage (or if the employer stops contributing toward the other coverage for you or your family members.) You must request enrollment within 31 days after you or your family member's other medical coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a newly eligible family member as a result of marriage/ domestic partnership, birth, adoption, or placement for adoption, you may be eligible to enroll yourself and your family member(s). You must request enrollment within 31 days after the marriage/partnership, birth, adoption, or placement for adoption.

If you do not enroll your family member(s) within the 31 days when first eligible, you may enroll them at a later date. However, each member will need to complete a waiting period of 90 consecutive calendar days before medical coverage becomes effective, or you can enroll them during the next Open Enrollment Period.

To request special enrollment or obtain more information, contact the University of California's Customer Service Center (1-800-888-8267).

Note: If you are enrolled in a UC medical plan, you may be able to change medical plans if:

- you acquire a newly eligible family member; or
- your eligible family member loses other coverage.

In either case, you must request enrollment within 31 days of the occurrence. 📞

* To be eligible for plan membership, you and your family members must meet all UC eligibility requirements for coverage as stated in the *Group Insurance Eligibility Factsheet for Retirees and Eligible Family Members*. All plan members are subject, as a condition of coverage, to eligibility verification audit by the University and/or insurance carriers.

New Dimensions

Volume 23 Number 4, October 2006

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

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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 of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Retiree Association Contacts

Use this listing if you're interested in joining an association, or to inform your association of an address change. If you have questions about your UCRS retirement benefits, call the UC Customer Service Center at 1-800-888-8267.

Berkeley

Emeriti and Retirees:
UCB Retirement Center
510-642-5461

Davis

Emeriti and Retirees:
Doreen Barcellona Strnad, Coordinator
UC Davis Retiree Center
530-752-5182, dastrnad@ucdavis.edu

Irvine

Emeriti and Retirees: Jeri Fredericks
949-824-7769, Jerii@uci.edu

LANL

Retirees: Mary Mariner
505-672-1950
Chuck Mansfield
505-662-2115

LBNL

Retirees: Bud Larsh
510-724-1202, almonlarsh2@juno.com

LLNL

Retirees: Lawrence Livermore Employee Services Association
925-422-9402

Los Angeles

Emeriti and Retirees:
Emeriti/Retirees Relations Center
310-825-7456, emeriti@errc.ucla.edu

Note to associations: To update a listing, write to Steven Ong at *New Dimensions* (email: steven.ong@ucop.edu).

OP & Regents

Retirees: Patricia Pelfrey
510-528-4490, ppelfrey@berkeley.edu

Riverside

Emeriti: Dericksen Brinkerhoff
951-682-329
dericksen.brinkerhoff@ucr.edu
Retirees: Sal Martino
714-854-0220, sal.m@adelphia.net

San Diego

Retirees: Suzan Cioffi
858-534-4724, RetireeLink@ucsd.edu
retirement.ucsd.edu

San Francisco

Emeriti: Dr. Dorothy Rice
415-476-2771
Retirees: Frances Larragueta
415-731-3109

Santa Barbara

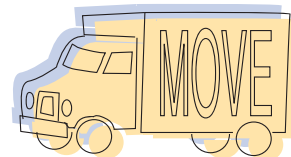
Emeriti and Retirees: Roxanne Estrada
Emeriti/Retiree Relations Center
805-893-2168
roxanne.estrada@hr.ucsb.edu

Santa Cruz

Emeriti: Stanley D. Stevens
831-475-9172, sstevens@library.ucsc.edu
Retirees: Maxine Lane
831-426-8353

Are you moving?

If you want to continue to receive *New Dimensions*, be sure to notify UC of your change of address by submitting a *UC Benefits Address Change Notice* (UBEN 131). The form is available online (atyourservice.ucop.edu) or by calling the UC Customer Service Center (1-800-888-8267). 🚚





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Comments or questions?

Write *New Dimensions* at:

University of California, Human Resources and Benefits

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

Email: NewDimensions-L@ucop.edu

For benefits questions:

UC Customer Service Center: 1-800-888-8267

Website address: atyourservice.ucop.edu

Retiree Newsletter on Audio Cassette

This newsletter is available on audio cassette tape for visually impaired and disabled retirees. 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 and future *New Dimensions* recordings will be sent to you. Please note that audio cassette tapes are generally mailed four weeks after each *New Dimensions* mailing.

