

This Murphy Is a Star to Retirees

UCLA's Eddie Murphy is not the actor, but she is an award-winning director. In her eight years as director of the UCLA Emeriti/Retiree Relations Center (ERRC), she has started an annual emeriti-retiree picnic, introduced no-cost notary services for retired faculty and staff, and developed programs on issues from identity theft to hoarding to memory training. In addition, she has met face-to-face with hundreds of UCLA retirees to help them resolve their issues and concerns.

"It's my favorite part of the job," says Murphy, about helping retirees with their concerns. "It's tangible and rewarding to see things brought to resolution." It's also what led her staff to nominate Murphy for the UCLA Staff Assembly's highest award, the Excellence in Service award, presented last spring.

Murphy's interest in retirees' concerns first surfaced when she was in high school and her father, for whom she is named, was preparing to retire. She watched him struggle to understand Medicare, and that mental "Trading Places" with him influenced her to pursue a career in retirement counseling. Prior to coming to UCLA, Murphy spent 20 years at Hughes Aircraft Company in El Segundo, CA as a retirement counselor and then as corporate manager of retiree relations for more than 25,000 Hughes retirees.

Warm and outgoing, Murphy has a gift for putting people and resources together to make things happen. When the widow of an emeritus professor came to her looking for support in her grief, the conversations evolved into "The Merry Widows," an informal support group that meets monthly for dinner and conversation.

Grief is one of the major issues Murphy and her staff regularly



Photo by Reed Hutchinson

address with retirees. Health care and housing are the other big issues for retirees, Murphy says. "I've answered tons of calls about Medicare Part D (prescription drug coverage) in the past year," she says. She and her staff also field many inquiries from retirees or the children of retirees about what to do when the retiree's home becomes too big or too burdensome. Some call looking for a student who might need housing. Others want information about retirement communities or assisted living. Murphy is always quick to share her resources.

The ERRC serves as the admin-

continued on page 3

UC Research of Interest



Medication Costs Infrequently Addressed When Newly Prescribed

A UCLA study has found that physicians discuss cost and aspects of obtaining newly prescribed medications only about one-third of the time during patient/doctor interactions.

But questions about pricing and prescription drug insurance coverage are critical—the high costs of drugs, including out-of-pocket payouts such as co-payments, are linked to patient non-adherence in maintaining their dosage schedules, said Dr. Derjung Tarn, assistant professor of family medicine at the David Geffen School of Medicine at UCLA and the study's lead author. The study appeared in the November issue of *The American Journal of Managed Care*.

The study, which included 185 patients (mean age of 55) on outpatient visits, found that in only 33 percent of the cases did physicians prescribing new medications communicate about issues such as cost, insurance, generic or brand name, logistics, supply and refills. Patients initiated discussions about costs or insurance in only 2 percent of the cases. Go to <http://www.newsroom.ucla.edu/page.asp?RelNum=7489> for more information.

For Elders, Too Few Drugs Are as Risky as Too Many

Doctors are as likely to under prescribe medications for elders as they are to over prescribe, according to a study led by UC San Francisco researchers at the San Francisco VA Medical Center (SFVAMC).

More than 40 percent of patients studied were taking at least one inappropriate medication and simultaneously not taking one or more other medications that could have helped them, according to lead author Dr. Michael Steinman, a staff physician at SFVAMC.

“It’s not just a question of, ‘are you taking too much or too little,’” says Steinman, who is also an assistant professor of medicine at UCSF. “Physicians need to look at both sides of the equation, and be attentive to different kinds of prescribing problems that potentially coexist within the same patient.”

The study appeared in the October 2006 issue of the *Journal of the American Geriatrics Society*.

Overall, note the study authors, “inappropriate medication use rose rapidly as the total number of drugs taken by a patient increased,” while under-use of medications was “common and constant at all levels of medication use,” with an average of one under-used medication per patient. Go to <http://pub.ucsf.edu/newsservices/releases/200610182> for more information.



Natural Compounds Block Autoimmune Response in Diabetes, Arthritis

Natural compounds derived from a sea anemone extract and a shrub plant have been found to block the autoimmune disease response in type-1 diabetes and rheumatoid arthritis, according to UC Irvine researchers.

The study shows both in human and animal tests how these compounds work to deter the effect of autoimmune T-cells, white blood cells that attack the body. The goal, according to the researchers, is to develop new treatments from these compounds that will target the destructive T-cells while allowing other white blood cells to fight disease and infection. The study was reported in November in the *Proceedings of the National Academy of Sciences*.

The study, led by UC Irvine School of Medicine researchers George Chandy and Christine Beeton, identifies how these compounds work against a type of white blood cell called effector memory T lymphocytes, which play a major role in autoimmunity. Both compounds block an ion channel in these cells that prevents the cells from proliferating and producing chemicals called cytokines that attack the body during autoimmune disease states.

“Autoimmune diseases affect millions of Americans, and any new

therapies that can aid them will have great significance,” Chandy said. “What’s promising about this study is that we identified a protein target on the T-cells that promote autoimmune activity and the compounds that can selectively block the target and shut down the destructive cells.”

Millions of people worldwide are afflicted with disabling autoimmune disorders. Two examples of this large class of diseases are type-1 diabetes and rheumatoid arthritis. See http://today.uci.edu/news/release_detail.asp?key=1540 for more information. 📄

This Murphy is a Star continued from page 1
istrative arm of the Emeriti and Retiree Associations, and Murphy works closely with both groups. Her legacy, she says, is bringing about collaboration between the Emeriti and Retirees Associations.

She has established working relationships with the Human Resources Departments at both the UCLA campus and the Medical Center so that they provide her with names of faculty and staff who are retiring each month. She then writes to each new retiree to introduce the Center, its staff and programs. In return, Murphy is a regular part of HR presentations about retirement, speaking about issues such as use of time and attitude adjustment.

Like the more famous person of the same name, this Eddie Murphy is in the spotlight. It’s not Hollywood, but to UCLA retirees, she is their star. 📄

CUCRA, CUCEA Support Restart of UCRP Contributions

At their annual joint meeting, the Council of University of California Emeriti Associations (CUCEA) and the Council of University of California Retirees Associations (CUCRA) agreed to send the letter below in support of the UC Regents decision to restart contributions to the University of California Retirement Plan (UCRP).

Chairman of The Regents Gerald Parsky:
President Robert C. Dynes:
Universitywide Academic Senate Chair John Oakley:
UCRS Advisory Council Chair David McGraw:

On behalf of many emeriti and retirees of the University, we wish to express our strong support for the Advisory Council of the University of California Retirement System, the Academic Senate, and The Regents for adopting positions which would maintain UCRP at the “fully funded” level.

Careful stewardship of the UCRP in its early years—a period when most of us contributed throughout our UC careers—allowed a “contribution holiday,” which began in 1990, and has been in effect for over 16 years. As time has passed, the surplus has saved both employees and UC alike the cost of contributions as benefits have continued to accrue. The surplus has also allowed UC to adopt supplemental “CAP” awards (or bonuses) when operating budgets were very tight or even cut, to offer three Voluntary Early Incentive Retirement Programs (VERIP), and to decrease the fully vested retirement age from 63 to 60.

Ultimately, UC has avoided what many other retirement systems in the U.S. could not: unfunded liabilities, even without employee contributions. Although we recognize that contributions will be paid by active employees and will benefit annuitants through the prospects of ad hoc COLAs, the broader interests of the University and of current employees will be well served by the recommended policy. We are benefiting from a superb pension plan. The University’s Defined Benefits plan is the envy of other institutions and significantly aids in the recruitment and retention of faculty and staff.

Maintaining a financially strong retirement plan will require the resumption of contributions, likely beginning in July 2007. Not starting these contributions as early as possible will place an extraordinary burden on all active employees, even with the University picking up a substantial percentage of the contribution, and will have a very damaging effect on competitive salaries. Raising the contributions in small increments over time, and hopefully raising salaries to cover these increases, are actions the leadership of our two associations strongly support.

Louise E. Taylor, Chair
CUCEA

Richard W. Jensen, Chair
CUCRA



Share Your Stories

In the October issue of New Dimensions, we asked retirees to share their experiences with assisted living and/or other retirement community living. Below are some of their thoughts on the subject.

The problem with our award-winning life-care retirement community is that it is full of old people. When my wife and I moved in, our fellow residents reminded me of my parents' friends. Fifteen years later the residents here seem even older and more ossified!
Charles Higgins, UC Davis

We live in a retirement community of about 9500 residents just east and north of San Francisco. It is a perfect fit for us: two golf courses, more activities and clubs than you could ever hope to explore and SO much more. We have free buses that go all over our community, as well

as to our nearby self-contained shopping center. [They] connect with county buses that provide transportation to our two local hospitals, downtown Walnut Creek and BART station.

How to find it? We just started exploring retirement communities in California and Arizona, made lots of comparisons and "plus" and "minus" lists. This is the only community we could find that provides convenient transportation in the area—a big consideration for those of us who may not always be driving.
*Barbara McNitt Morgan
UC Riverside*


I am 86 years old and have lived retirement on two acres of land in Anza, CA. The son who lived here with me died last year after a difficult struggle with colon cancer. Since the upkeep of two acres is now more than I can manage, I hope to sell and live with a daughter. Like

many older people, I hope to care for myself as long as possible. Assisted living and such help is beyond my income. The sale of my home will provide funds for renting as pensions cannot meet the high cost of today's housing.
Yvonne M. Elias, UC San Diego

Share Your Stories

For our next issue of *New Dimensions*: What is the biggest/most difficult issue you face as a retiree? We'd like to hear from you. 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 February 15.

2007 Retiree Benefit Payment Schedule



Benefit Payment for this Month	Mailing Date of Direct Deposit Statements/ Checks	Date of Direct Deposit/ Date of Check
January	January 30	February 1
February	February 27	March 1
March	March 28	March 30
April	April 27	May 1
May	May 30	June 1
June	June 27	June 29
July	July 30	August 1
August	August 29	August 31
September	September 27	October 1
October	October 30	November 1
November	November 28	November 30
December	December 28	January 1, 2008

benefits Q&A

Q: Can returning to work at UC affect my UC retirement?

A: Yes. Your decision to return to work at UC can have a significant impact on your current and future retirement benefits and your eligibility for UC-sponsored health and welfare benefits. If you are receiving monthly UCRP retirement income when you return to UC employment, you must decide whether you accept or decline to waive your rights to additional UCRP benefits, including service credit, and complete the UCRP Waiver and Release form indicating your choice. Whether it is advantageous for you to accept (or decline) the waiver depends on your particular circumstances.

If you waive your additional UCRP benefit accruals:

- You can continue to receive monthly retirement income while working for UC.
- You will not be reinstated as an active UCRP member and will not earn additional UCRP service credit.

- You will be required to contribute 7.5 percent of your pay to the DC Plan Pretax account as a Safe Harbor Participant.

- You may choose to contribute to the Retirement Savings Program.

You can continue your retiree medical, dental and legal coverage. Or, if your new appointment qualifies, you can enroll in benefits as an employee. Duplicate coverage is not permitted and you must choose either retiree coverage or employee coverage. If you choose employee coverage, you must “opt out” of retiree coverage. You can return to retiree coverage when you stop working or your appointment no longer qualifies for employee coverage. If either you or a family member are eligible for Medicare, additional rules apply. See the *Returning to Work after Retirement Factsheet* or your Benefits Office for additional information.

If you decline to waive additional UCRP benefit accruals:

If your new appointment meets the requirements for membership, you will be reinstated as an active UCRP member and begin earning

additional UCRP service credit.

You must suspend your monthly UCRP retirement income payments including any Social Security supplement. As an active UCRP member, you will be required to contribute to the Defined Contribution Plan Pretax account and you may contribute to the Retirement Savings Program. When you retire again, your retirement income will be recalculated to include any additional UCRP service credit.

If you return to UC employment and decline to waive additional UCRP benefits, any medical, dental, and/or legal coverage you have as a retiree stops. You may enroll as an active employee in any health and welfare plans for which your employment qualifies you.

Additional information

The information above is a brief overview of what you should know if you plan to return to UC employment. For specific details and guidelines, see the *Returning to Work after Retirement Factsheet* or contact your local Benefits Office for additional information. ➤

Livermore Lab Adds Contract Transition Website for Retirees

Information for Lawrence Livermore National Laboratory (LLNL) retirees about the Lab's contract transition is now available online at www.llnl.gov. "Contract Transition Information" on the lower right side of the Lab home page provides links to the latest news, to the monthly transition newsletter and to frequently asked questions and answers. Many of the questions and answers provide information about benefits for both employees and retirees.

In September, 2006, the UC Regents voted to compete for the management and operations contract for LLNL, and a team lead by UC and Bechtel National submitted a bid in October. A team led by Northrup-Grumman and a group of organizations led by Tri-Valley CARES (Citizens Against a Radioactive Environment) and Nuclear Watch of New Mexico also announced plans to submit bids.

The National Nuclear Security Administration (NNSA) is expected to award the contract in the spring of 2007, and the new contract will begin October 1, 2007. 📄



Medicare Corner

Turning 65 This Year?

UC requires all retirees who are eligible for premium-free Medicare Part A to enroll in Medicare Part B. Most retirees qualify for premium-free Part A at age 65, even if they are not yet receiving a Social Security benefit. The Social Security Office can help you determine your eligibility for Medicare.

When you or your enrolled spouse or domestic partner is nearing age 65, UC will contact you and request a copy of your Medicare card or benefit denial letter, issued by Social Security. Additionally, if you are enrolled in HealthNet, PacifiCare, Kaiser, or Western Health Advantage, you must also complete a form for your HMO. This form is called the "Medicare Advantage Prescription Drug" form and should be completed and mailed to your HMO prior to the effective date of your Medicare.

Once UC has received a copy of your Medicare card and verified that all forms have been submitted, your premiums will be updated and you will automatically be enrolled into the UC sponsored Medicare Prescription drug plan administered by your medical plan.

UC requires retirees to enroll in Medicare to help keep insurance premiums affordable for all UC retirees. Since retiree medical insurance is not a vested or guaranteed benefit, it is crucial that all retirees notify Office of the President of any changes to their Medicare status.

If you are not eligible for premium free Medicare Part A, you might consider purchasing Medicare Part B. If you do not purchase Medicare Part B at age 65, you will be subject to increased Medicare Part B premiums if you decide to enroll at a later date.

For more information please see the Medicare Factsheet for California Retirees located at:

http://atyourservice.ucop.edu/forms_pubs/checklists_factsheets/med_factsheet_ca.pdf 📄

Are Your Beneficiary Designations Current?

The start of a New Year is a good time to check to make sure that your UC Retirement Plan (UCRP) and UC Retirement Savings Program beneficiary designations are up to date. Check your beneficiary designation records and make any changes that may be necessary as follows.

- **UCRP beneficiaries:** Make changes online by signing in to your account on At Your Service Online (<https://atyourservice.ucop.edu/ayso>) or by using form UBEN 117, available online at atyourservice.ucop.edu under "Forms & Publications." If you do not have internet access, phone the UC Customer Service Center at 1-800-888-8267 for assistance.

- **Retirement Savings Program beneficiaries:** You can make beneficiary designations online at netbenefits.fidelity.com, or phone FITSCo customer service at 1-866-682-7787 for assistance. 📄

New Dimensions

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Editor: Anne Wolf
anne.wolf@ucop.edu

Contributors: Norm Cheever, Susan Nelson, Steven Ong

Design: Kathy Kirkpatrick

UNIVERSITY OF CALIFORNIA
HUMAN RESOURCES AND BENEFITS
P.O. Box 24570
Oakland, CA 94623-1570

Associate Vice President:
Judith W. Boyette

Executive Director, Client Relations and Diversity: Kay Miller

Director, Communications and Multimedia Services: Andy Evangelista

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, retirees, 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 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
retireecenter.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

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

Emeriti: Jack C. Fisher
858-454-7675, jcfisher@san.rr.com
Retirees: Suzan Cioffi
858-534-4724, RetireeLink@ucsd.edu
retirement.ucsd.edu

San Francisco

Emeriti: Dr. Dorothy Rice
415-476-2771
Retirees: Frances Larragueta
415-776-7220

Santa Barbara

Emeriti and Retirees: Carly Cutler
Emeriti/Retiree Relations Center
805-893-2168
carly.cutler@hr.ucsb.edu

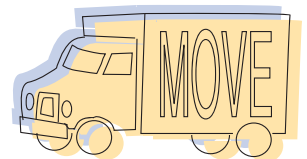
Santa Cruz

Emeriti: Stanley D. Stevens
831-475-9172, sstevens@library.ucsc.edu
Retirees: Jerry Walters
831-475-0381, jwalters@cruzio.com

Note to associations: To update a listing, write to Anne Wolf at *New Dimensions* (email: anne.wolf@ucop.edu).

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). 📞





University of California
Human Resources and Benefits
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Inside:

- This Murphy is a Star to Retirees—page 1
- Research of Interest—page 2
- Share Your Stories: Retirement Living—page 4
- and more...

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.

