

Family, Finances, Culture Draw Retirees Overseas

When you started to think about retiring, did you ever picture yourself riding your bicycle in the Alps or spending every morning walking along a beach in South Africa or cruising on the Sea of Cortez? Several hundred UC retirees must have had such a dream because, for a variety of reasons, they have chosen to live outside the United States during their retirement.

Their days sound just as you might imagine: “Every morning I walk to the local bakery for bread and to the campo for fresh fruit and vegetables. ...One cannot leave the house without meeting friends or acquaintances on the street,” writes UCLA retiree Louise Nunnink about Venice.

Byron Wheeler, who retired from UC Santa Cruz after 15 years with the Education Abroad program, rides the bus to dance class and rehearsals in London from his flat a street away from the British Museum. He had stopped dancing professionally in 1980.

After settling in Puerto Vallarta, Lawrence Livermore National Laboratory retirees Jan and the late Jim Ketler, acquired a 27-foot sport fishing boat in which they spent many days enjoying the wonderful fishing in the area.

And UC Davis retiree Monica Pappas describes waking each morning “to the bells ringing from the bell tower in our cathedral [in Trento, a small Alpine village in Italy] which was home to the Council of Trent in the 1500s.”

They were among about two dozen retirees who responded to a *New Dimensions* call for stories of living abroad. Some retirees, such as Thelma Rowell, returned to a beloved homeland. “Much though



Monica Pappas in the Dolomiti mountains

I enjoyed my 25 years in Berkeley, I never felt myself American. So it seemed natural to return to England and most of my extended family—or more particularly to Yorkshire. I have become a smallholder, keeping goats, sheep, and poultry and growing fruit and vegetables. My day begins with milking and continues until the hens go to bed—after 9 pm at this time of year.”

Family is often the reason retirees return to their home country. UCSB mathematics professor Joseph Gani and his wife returned to Australia permanently because three of their four children lived there and they own a house in Canberra. “Canberra is a beautiful garden city of about 300,000 inhabitants,” writes Gani.

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UC Research of Interest

Vigorous Exercise Keeps People Thin with Age

The old adage “use it or lose it” is truer than ever. People who maintain a vigorously active lifestyle as they age gain less weight than people who exercise at more moderate levels, according to a first-of-its-kind study that tracked a large group of runners who kept the same exercise regimen as they grew older.

The study also found that maintaining exercise with age is particularly effective in preventing extreme weight gain, which is associated with high blood pressure, high cholesterol, diabetes, and other diseases.

The study, conducted by Paul Williams of the Lawrence Berkeley National Laboratory, followed 6,119 men and 2,221 women who maintained their weekly running mileage (to within three miles per week) over a seven-year period.

For more details about the study, see the Lawrence Berkeley Lab website at lbl.gov/Science-Articles/Archive/LSD-vigorous-exercise.html



Drug Company Funding of Drug Trials Greatly Influences Outcome

In head-to-head trials of two drugs, the one deemed better appears to depend largely on who is funding the study, according to an analysis of nearly 200 statin-drug comparisons carried out between 1999 and 2005.



UCSF researchers examined 192 published results of trials comparing one cholesterol-lowering statin drug to another, or to a non-statin drug.

They found that two links stood out. If the reported results favored the test drug, the trial was about 20 times more likely to be funded by the maker of the statin rather than the comparison drug company. Even more striking, they say, if the conclusions or interpretation of the drug trial—which reflect the impressions of the trial investigators—favored the test drug, the trial was about 35 times more likely to be funded by the maker of that drug rather than the comparison drug.

“Results of drug trials affect what drugs are covered by medical plans, and so what drugs physicians will prescribe,” says Lisa Bero, PhD, UCSF professor of clinical pharmacy and health policy studies. “If drug trial outcomes are largely determined by who pays for the trial, we don’t really know what the best drug is.”

For more information, see the UCSF website at pub.ucsf.edu/news-services/releases/200705311/

One in Five California Seniors Experience Falls, Disability or Hunger

Falls, disability and hunger are surprisingly common aspects of life for California seniors, according to a new policy brief from the UCLA Center for Health Policy Research. More than one out of five California seniors experience one or more of these issues, which, separate from medical conditions often related to aging, present significant challenges to independent living.

According to the brief, nearly 12 percent of Californians age 65 and older have fallen more than once in the previous year; nearly 7 percent have some disability that requires special assistance for simple tasks such as eating, dressing or bathing; and 20 percent of low-income seniors consistently cannot afford to buy food.



“Falls, disabilities and food insecurity are each, to an extent, preventable,” said Steven P. Wallace, lead author of the brief and associate director of the UCLA Center for Health Policy Research. “Policies and programs that help individuals address these issues can have a tremendous impact on the ability of older Californians to live independently longer.” 🦿

UC Partnership to Manage LLNL

On May 8, 2007, the U.S. Department of Energy announced that Lawrence Livermore National Security, LLC (LLNS) was selected to be the management and operations contractor for Lawrence Livermore National Laboratory, (LLNL) in Livermore, CA. LLNS is a limited liability corporation made up of the University of California, Bechtel National, Inc., BWX Technologies, Inc., the Washington Group International, Inc. and Battelle. The new contract begins October 1, 2007.

UC will continue as the LLNL contractor through September 30, 2007, and work with LLNS to assure a smooth transition to the new contract.

All LLNL retirees will continue to receive their pension benefits from either the University of California Retirement Plan or the Public Employees' Retirement System. The National Nuclear Security Administration's request for proposal (RFP) stipulates that LLNS will provide retiree health benefits. LLNS and UC are working together on transition issues, including exploring various options to continue health coverage with minimal or no disruption for LLNL retirees. UC will do everything possible to assist retirees throughout the process.

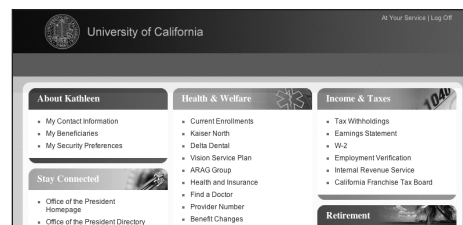
More information will be sent to retirees before the LLNS contract commences. UC and LLNS also plan to hold joint meetings with LLNL retirees in the local area during August. Look for the exact dates on the LLNL transition website (llnl.gov/llnl/transition/index.jsp). The most up-to-date information about the transition, including information specifically for LLNL retirees, is available there. 🐟

Security Changes, New Information Now Available on At Your Service Online

At Your Service Online (AYSO) has undergone several changes to provide more personal information for retirees and to further protect that personal information.

By signing in to AYSO, retirees can get personalized information about their current enrollments in medical, dental and/or legal insurance. They will be able to see the plans in which they are enrolled, their coverage level, their monthly premium and the family members enrolled.

To view the enrollment information, select "Sign in to my accounts" on the At Your Service home page (atyourservice.ucop.edu). Retirees can then sign in with their Social Security number or Username and their password. The information is available at the "Current Enrollments" link under "Health & Welfare." Those who are not enrolled in retiree health and welfare plans will not see the "Current Enrollments" link when they sign in.



In addition, a number of steps are being taken to further safeguard UC retirees' personal information on AYSO as part of continuing efforts to promote security on the site.

For those who have not already done so, when retirees sign in to At Your Service Online they will be required to create a Username of their choice. In the coming months, retirees will be required to enter their Username when accessing personal records and will no longer be able to sign in using their Social Security number.

Additionally, retirees will be required to provide answers to challenge questions, which will appear if the retiree forgets his or her password. Retirees continue to have the option of having a temporary password emailed to them if they forget their password.

Retirees may use the same username and password they used as an employee. Those who have forgotten their password or who have never signed in to At Your Service Online can select "Forgot my password" to get a temporary password for signing in. They will be asked to establish a permanent password before viewing the personal information. 🐟

Travel Adventure Await UC Retirees

The UC Travel Interest Group offers a tour of **Canada's Winter Wonderland**, departing November 29, 2007 for 7 days (Tour No. 246031). After touring Edmonton, the capital of Alberta, travelers board Rail Canada's Snow Train Express to Jasper to experience the majestic Canadian Rockies while staying at the famous Fairmont Jasper Park Lodge. Lake Louise, a historical tour of the Chateau Lake Louise, Banff and Calgary are also included. The cost is \$1,849 per person (double/from Los Angeles). 🐟



Medicare Corner

Remember to assign your HMO plan to Medicare

If you are enrolled in a UC-sponsored HMO medical plan (Health Net, Kaiser, PacifiCare or Western Health Advantage) and you will become eligible for Medicare this year, UC requires that you assign your Medicare benefits to your HMO and maintain that assignment. UC will send you information and the form approximately 3 months prior to your 65th birthday.

Once your benefits are assigned to Medicare, Medicare will pay a flat fee to the plan each month, and in return your HMO will provide your benefits, handle the coordination with Medicare, and assume responsibility for your care.

If you are enrolled in an HMO and would like more information on Medicare, please visit Medicare's website (www.medicare.gov). For additional information about how Medicare coordinates with your HMO, see UC's Medicare Factsheet for Employees and Retirees on the At Your Service website (atyourservice.ucop.edu). 🐟

Dental Newsletters Now Available

If you are enrolled in the Delta Dental plan, you may sign up to receive the *Dental Wire* newsletter on the Delta Dental website (www.deltadentalca.org/uc). The newsletter offers tips on how to maintain proper dental hygiene and other useful information. After logging on to Delta Dental's website, look for the link to the newsletters. 🐟

The articles about insurance benefits on this page do not apply to LANL retirees. For information about insurance benefits for LANL retirees, call Hewitt Associates at 866-934-1200.

Open Enrollment: November 1–27

Open Enrollment for your 2008 UC health and welfare benefits will be conducted this year from 8:00 a.m., Thursday, November 1 through 11:59 p.m., Tuesday, November 27.

The September issue of *New Dimension* will have a preview of what's in store for Open Enrollment 2008, including an update on the results of the medical plan bid reported in the April issue. In October, you will receive detailed Open Enrollment information and a personalized summary of benefit plan coverage. You will again be able to make changes for 2008 using the At Your Service Online Open Enrollment application. 🐟

Medical Plan Bid Information on At Your Service

The bid process for all UC medical plans, which was featured in the last issue of *New Dimensions*, continues, with selection of plan vendors anticipated by later this summer. The At Your Service website will offer the most current news about the 2008 UC medical plans bid process as well as information that will help you make decisions in this year's November Open Enrollment. Plan to visit the site before the fall because you may have a number of decisions to make about your medical plan coverage for 2008 during Open Enrollment. 🐟

UCRP Contributions Rescheduled

As previously announced, contributions from both UC and employees were scheduled to start July 1, 2007, subject to funding, completion of the budget process and collective bargaining. Because UC will not receive State support for this purpose in its 2007–2008 budget, the restart of UCRP contributions will need to be rescheduled. Both Council of UC Emeriti Associations and the Council of UC Retiree Associations have expressed support for the restart of contributions. Emeriti and retirees will not be required to contribute. For more information, see the At Your Service website (atyourservice.ucop.edu). 🐟

"It is an ideal city for retirees: traffic is relatively light, and everything is within easy reach. The Australian lifestyle is very relaxed, and American visitors fit into it very easily, not least because the natives speak English!"

However, returning to one's roots doesn't always work out. Robert J. Carter, a UC Santa Cruz retiree, moved back to Ireland where his parents, sisters and brother lived. "Three years later and a two-week vacation in Spain got me thinking that maybe I could have a cheaper and better life outside of Ireland so ...I sold my Irish property and I am enjoying my new life in Spain" he writes. "I like living in Spain because of the low cost of living and because there are a lot of retired English speaking people living in this area."

Financial or insurance considerations play a part in some retirees' decisions to live abroad. When David Brokensha retired from the UC Santa Barbara faculty, he moved to Britain primarily because his partner was eligible for medical aid in the UK. "In the mid-1990s, UC allowed me to include Bernard in my Blue Cross plan: this was most opportune, because this enabled us to fulfill a long-held hope, to return to my native South Africa...Despite worrying problems—of crime, the highest rate of inequality in the world, an authoritarian President, and a shocking policy on AIDS—I have never regretted returning to my homeland."

George Bedell, a retired UCLA professor and his wife, decided to move to Thailand, after much consideration, mainly because they can live at a substantially higher standard there on their limited income than they can in Califor-

nia. Fortunately, they also enjoy the people, climate, and cuisine of Thailand.

The current weakness of the U.S. dollar against the Euro and other currencies can make living abroad more difficult financially. Peter Hall, a former UC Berkeley professor who now lives in London, has this advice for retirees thinking of moving to another country. "A key question is whether you will be living entirely on your UCRS pension, or other U.S. income, or also drawing income from the country in which you're living." This matters a lot because of the decline in the value of the U.S. dollar in relation to other major currencies. Hall also says health care "can be expensive." Only some of the UC-sponsored plans offer coverage for care outside the United States, and they involve deductibles and pay only part of the cost of treatment.

Finally, many retirees say their UC work experience helped prepare them for a successful, enjoyable life abroad. "The fact of my dealing with students, staff and faculty who came from all over the world definitely was a factor in my choosing to live in another country with mixed cultures," writes Diane Wells, a former librarian in the UCLA Philosophy Department Reading Room who has lived in Bangalore, India for 13 years. "I love America, yet India has been my foster motherland. I love her, too...My experience of living in a different culture has broadened my perspective and made me a bet-



ter person. At heart, all peoples are the same. Traditions differ, but the unity of human values worldwide does not change."

For fellow UCLA retiree John Friedmann, it is not a spot in the U.S. or in a foreign country that he calls home. "Having lived in many countries (and cities) throughout my life, I've decided that, after all, my real home is the university and its traditions. I have been involved with university life for 60 years and over a century, if I think of my father who was a professor like myself. I have no desire to look for greener pastures. The university is my home. But each time I move, it's been a challenge to adapt to a new environment, and that keeps me young."

Thanks to the many retirees who answered our call for information about their life overseas. You can read more about the retirees mentioned here, as well as many more, on the At Your Service website (atyourservice.ucop.edu) Select "Retirees" at the top of the page and then look in the News section for our story. 🐟

Share Your Stories



The Social and Emotional Aspects of Retirement

Several retirees have written to New Dimensions about adjusting to the social and emotional aspects of retirement. UCSF retiree Carol M. Hogan of Sonoma, CA, writes that not only has she experienced these issues, she's developed a workshop to help other retirees deal with them.

"The most difficult issue I faced was adjusting to the social and emotional aspects of retirement. I had prepared for retirement financially, but I realized that wasn't enough. You have to retire *to* something, not just *from* something.

Retirement presented many issues I hadn't considered, including loss of identity and lack of structure. If somewhat asks, "What do you do?" "I'm retired" is not an answer.

The questions and confusion led me to an interesting path: Why not help other people plan for the social and emotional aspects of retirement? Financial planning isn't the only key to a fulfilling retirement, but it seems to be the only area advisors discuss. So I created "Best Years Workshop" to help fill in the missing pieces. I work with people recently retired and those nearing retirement to help them plan for a rewarding and fulfilling life after the workplace. I'm in the perfect position to do this since I've lived the retirement transition.

It's been exciting to embark on this new adventure. My website is www.bestyearsworkshops.com. With this new adventure I'm doing something that is challenging and valuable to me, which is one of the requirements for happiness in retirement." 🐾

Share Your Stories

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).

benefits Q&A

Q: How do I change my tax withholding?

A: Complete form UBEN 106 and return to UC Human Resources and Benefits. You can find this form on the web at atyourservice.ucop.edu/forms_pubs/forms_worksheets/uben106.pdf

You can also request the form be mailed to you by calling the UC Customer Service Center at 1-800-888-8267, and selecting Option 4.

Your form must be received by the 7th of the month in order for the change to take effect with your next pension check.

UC can arrange state tax withholding for retirees only with the

state of California. If you move out of California, you will need to complete a UBEN 106 to stop your California State Tax withholding (it doesn't happen automatically). You should contact that state's tax authority directly to determine any tax obligations you may have as a resident of that state.

Q: I'm moving. How do I change my address, and what happens with my health insurance?

A: The easiest way to change your address is to phone the UC Customer Service Center at 1-800-888-8267, and select Op-

tion 5. If you have direct deposit, you can make your address change over the phone. If you receive a paper check, however, you will need to complete form UBEN 131.

You are, however, advised to phone Customer Service in any event to deal with your medical plan coverage. You will need to verify whether your current plan is available at your new address. If it is not available, you will need to change your coverage, and a Customer Service Representative can advise you of your options. You can also research plans available in your new zip code area by using the online Medical Plan Wizard at mars.mcr-inc.com/01291/index.php. 🐾

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

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Retiree Association Contacts

Use this listing if you are interested in joining an association or to inform your association of an address change. If you have moved away from your home campus emeriti/retiree association, you are welcome to join the association where you live.

If you have questions about your UCRS retirement benefits, call the UC Customer Service Center at 1-800-888-8267 (8:30 a.m. to 4:30 p.m. PT)

Berkeley Retirement Center

510-642-5461, ucbrcc@berkeley.edu
Fax: 510-643-1460

UC Davis Retiree Center

Doreen Barcellona Strnad, Coordinator
530-752-5182, dastnad@ucdavis.edu

UC Irvine Emeritae/i Association

949-824-6204, emeriti@uci.edu

UCI Retiree Relations Center

949-824-7769, retirees@uci.edu

LANL Retiree Association

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

LBL Retiree Association

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

LLNL Employee Services Association

925-422-9402

UCLA Emeriti/Retirees Relations Center

310-825-7456, emeriti@errc.ucla.edu

President's and Regents' Retiree Association

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

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

UC Riverside

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

UCSD Retirement Resource Center

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

UC San Francisco

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

UC Santa Barbara Emeriti/Retiree Relations Center

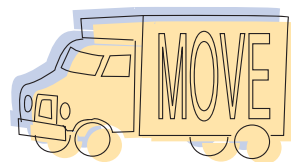
Carly Cutler
805-893-2168, carly.cutler@hr.ucsb.edu

UC Santa Cruz

Emeriti: Stanley D. Stevens
831-475-9172, sstevens@library.ucsc.edu
Retirees: Lee Duffus
831-426-6960, duffus@cruzio.com

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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Cost-of-Living Adjustments Announced

Benefits recipients of the University of California Retirement Plan will receive a 2 percent cost-of-living adjustment (COLA) beginning July 1, 2007. The COLA applies to UCRP members who began receiving monthly benefits on or before July 1, 2006. The increase appears in checks paid at the end of July.

The 2007 annual UCRP COLA is based on the 3.34 percent average movement in the Consumer Price Index (CPI) measured February 2006 to February 2007 for the Los Angeles and San Francisco metropolitan areas. The UCRP COLA generally matches the CPI increase up to 2 percent and then adds 75 percent of the CPI increase over 4 percent, if any. The maximum COLA is 6 percent. ✿

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.

