

# new dimensions

Benefits Newsletter for UC Retirees • Volume 28 • Number 2

May 2011

## Regents approve borrowing options to fund UCRP

The University of California Board of Regents on March 17 authorized the university to use a combination of low-cost borrowing options to transfer a total of \$2.1 billion to the UC Retirement Plan in 2010-11 and 2011-12.

The \$2.1 billion is in addition to previously approved employer and employee contributions and enables UC to pay the unfunded portion of pension costs for those two fiscal years.

In a video message about the borrowing options, Chief Financial Officer Peter Taylor said, “The Regents basically authorized that we continue to explore three possible approaches to get cash into the pension system sooner, rather than later. And they’ve charged us with the responsibility to figure out the borrowing combinations that will result in the lowest possible costs.

“By doing that, we are actually relieving the system of \$5 billion worth of expenses over the next 30 years. So, there is a tremendous benefit to paying me now, as opposed to paying me later.”

**View Taylor’s video:** [universityofcalifornia.edu/sites/ucrpfuture](http://universityofcalifornia.edu/sites/ucrpfuture) ➤



Chancellors George Blumenthal of UC Santa Cruz and Robert J. Birgeneau of UC Berkeley discuss the effects of UC’s budget crisis on their campuses.

## UC faces tough budget choices

The University of California Board of Regents took the unusual step of devoting the entire public session of its March 16 meeting to analyzing UC’s budget crisis and discussing the tradeoffs inherent in various scenarios for coping.

The university faces a stark gap between diminishing state support and rising operational costs — a gap that will grow larger in coming years unless UC finds a stable source of revenue growth.

“This is not a blip. This is 20 years of reduced funding for the university,” President Mark G. Yudof told the board. “We need a long-term plan. Our collective job is to figure out how to do it.”

Yudof noted that UC already has made substantial budget cuts in the last few

years, and that there currently are 8,000 faculty and staff positions unfilled. As the regents and UC administrators evaluate how best to go forward, preserving UC’s world-class research and education must be a priority, he said.

“In all the variables you hear today, there is one guiding star we must follow and that is quality. Quality is non-negotiable.”

### Chancellors: greater budget flexibility

The chancellors of UC Santa Cruz, UC Irvine and UC Berkeley briefed the board on how their campuses are being affected by UC’s ongoing financial struggles. They said that greater

# Research of Interest

## Lifestyle changes as effective as drugs for improving mental health

Getting more exercise, spending time outdoors and helping others are among the activities that can be as effective as drugs or counseling in treating an array of mental illnesses, including depression and anxiety, according to a UC Irvine study.

In determining this, Dr. Roger Walsh, professor of psychiatry & human behavior, philosophy and anthropology, as well as adjunct professor of religious studies, reviewed research on the effects of what he calls “therapeutic lifestyle changes.” Other TLCs might relate to nutrition, relationships, recreation, relaxation, and religious or spiritual involvement.

**Read more at:** [today.uci.edu/news/2011/02/nr\\_walsh\\_110222.php](http://today.uci.edu/news/2011/02/nr_walsh_110222.php)

## Keys to long life

Cheer up. Stop worrying. Don't work so hard. Good advice for a long life? As it turns out, no. In a groundbreaking study of personality as a predictor of longevity, UC Riverside researchers found just the opposite.

“It's surprising just how often common assumptions – by both scientists and the media – are wrong,” said Howard S. Friedman, distinguished professor of psychology who led the 20-year study. “Probably our most amazing finding was that personality characteristics and social relations from childhood can predict one's risk of dying decades later,” Friedman concluded.

Friedman and Leslie R. Martin, a 1996 UCR alumna, and staff researchers, have published those findings in “The Longevity Project: Surprising Discoveries for Health and Long Life from the Landmark Eight-Decade Study” (Hudson Street Press, March 2011).

**Read more at:** [newsroom.ucr.edu/news\\_item.html?action=page&id=2573](http://newsroom.ucr.edu/news_item.html?action=page&id=2573)

## Tai chi beats back depression in elderly

Researchers at UCLA turned to a gentle, westernized version of tai chi, a 2,000-year-old Chinese martial art to help fight depression in the elderly. When they combined a weekly tai chi exercise class with a standard depression treatment for a group of depressed elderly adults, they found greater improvement in the level of depression — along with improved quality of life, better memory and cognition, and more overall energy — than among a different group in which the standard treatment was paired with a weekly health education class.

The results of the study appear in the current online edition of the *American Journal of Geriatric Psychiatry*.

**Read more at:** [newsroom.ucla.edu/portal/ucla/tai-chi-beats-back-depression-199019.aspx](http://newsroom.ucla.edu/portal/ucla/tai-chi-beats-back-depression-199019.aspx)



## Plaque-blocking compound may aid Alzheimer's treatment

Researchers with the Institute for Memory Impairments and Neurological Disorders (UCI MIND) at UC Irvine have discovered how a novel compound can reduce the accumulation of brain plaques seen in Alzheimer's without the side effects produced by current drugs used for the chronic neurodegenerative disease.

In a study published online in the "Annals of Neurology," neurobiologists Kim Green and Frank LaFerla found that the ST101 compound triggers a process that carves up amyloid precursor proteins into benign molecules. These precursor proteins, when intact, ultimately can form into beta-amyloid plaques, which are the hallmark lesions of Alzheimer's and believed to be the primary cause of dementia.

The researchers believe ST101 could be the basis of a drug therapy for people with mild Alzheimer's symptoms.

**Read more at:** [onlinelibrary.wiley.com/doi/10.1002/ana.22325/full](http://onlinelibrary.wiley.com/doi/10.1002/ana.22325/full)

## Scientists developing thought-controlled prosthetics

Neuroscientists and engineers at UC San Francisco and UC Berkeley have joined forces to help pioneer a new frontier of brain repair – the development of devices that would allow patients with such conditions as stroke, spinal cord injury, traumatic brain injury and Lou Gehrig's disease to control prosthetics through thoughts alone.

Under the newly launched Center for Neural Engineering and Prostheses (CNEP), the investigators are working to develop neural prostheses that transmit communication signals from the brain directly to robotic arms, legs, and computer cursors, circumventing damaged or missing neural circuits in people suffering from disabling conditions.

**Read more at:** [www.ucsf.edu/news/2011/03/9612/ucsf-uc-berkeley-join-forces-advance-frontier-brain-repair](http://www.ucsf.edu/news/2011/03/9612/ucsf-uc-berkeley-join-forces-advance-frontier-brain-repair) 📖

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# News about your benefits

## UCRP, UC-PERS Plus 5 Plan cost-of-living adjustments announced

Benefit recipients of the University of California Retirement Plan (UCRP) and the University of California – Public Employees' Retirement System Voluntary Early Retirement Incentive Program (UC-PERS Plus 5 Plan) will receive a cost-of-living adjustment (COLA) beginning July 1, 2011. The increase will appear in checks paid at the end of July.

The July 1, 2011 COLA rates for UCRP and UC-PERS Plus 5 Plan members or benefit recipients will be as follows:

Retirement Date*	COLA
On or before July 1, 2006	2.00%
July 2, 2006 – July 1, 2010	1.98%

\* UCRP provides a COLA for recipients of UCRP Disability, Death While Eligible (DWE), Pre-Retirement Survivor and Survivor Income.

At its December 2010 meeting, the UC Board of Regents approved an annual COLA effective July 1, 2011 for all UC-PERS Plus 5 Plan members, provided the UC-PERS Plus 5 Plan's funded status exceeds 100 percent. The COLA formula for the UC-PERS Plus 5 Plan will be the same as that used for UCRP.

### How the COLA is calculated

The 2011 COLA is based on the 1.98 percent average increase in the Consumer Price Index (CPI) measured February 2010 to February 2011 for the Los Angeles and San Francisco metropolitan areas.

The COLA formula generally matches the cumulative increase in the CPI up to 2 percent annually. This year members who retired before July 2, 2006 will receive a slightly larger 2 percent COLA. The larger COLA helps those benefits recipients retain more of their purchasing power by partially making up for the years of inflation greater than 2 percent that were not matched by previous COLAs.

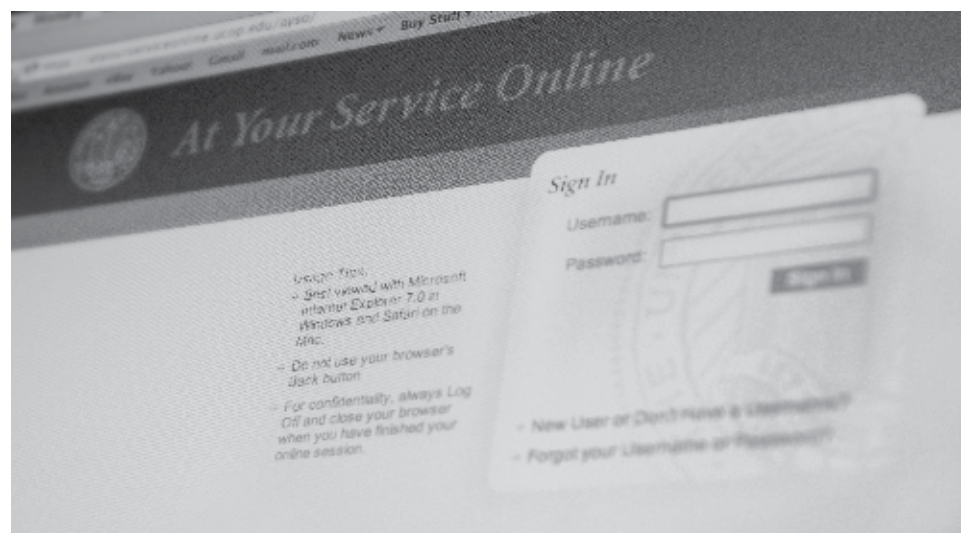
## Tax statements now available online

UC retirees can now view their annual tax statements online by signing in to their personal account on At Your Service.

Retirees' 2010 1099-R, 1042-S and W-2 statements are now available, providing an electronic record of these statements. The electronic statements can be printed if a duplicate copy is needed.

To view your tax statement, sign in to your account on At Your Service. After entering your username and password, select "Tax Statements" under the Retirement & Savings section.

The tax statements application is the second income-related application to be provided to retirees. Electronic benefit income statements have been available since spring 2010. They are part of a full suite of planned applications that will give retirees the same self-service income-related capabilities that UC employees have.





## Paper Direct Deposit statements to be discontinued

Beginning July 1, 2011, UC will no longer mail paper Direct Deposit statements to retirement benefit recipients. The last paper statement will be mailed in late June. The decision to eliminate paper statements is both a cost-savings measure and in keeping with the university's sustainability efforts.

You can view and print your monthly income statements on At Your Service Online (sign in at [atyourservice.ucop.edu](http://atyourservice.ucop.edu) and select "Benefit Income Statement" under "Retirement & Savings"). Statements are available by the 1st of each month and up to 18 months worth of statements are available at all times.

If you have a need to continue receiving your Direct Deposit statement by mail, beginning June 1 you will be able to elect to receive a paper statement by signing in to [atyourservice.ucop.edu](http://atyourservice.ucop.edu) (choose "Select Delivery Method" within "Benefit Income Statement") or by contacting Customer Service.

## Have you taken your health assessment?

Don't forget that retirees and their spouses or domestic partners are eligible for free, confidential health assessments and follow-up wellness coaching under UC's StayWell program.

And, once again, UC is offering a \$100 gift card incentive to retirees who participate in the program. Spouses and domestic partners receive a \$50 gift card.

This year, participants must complete a health assessment and a Stay-Well follow-up program by December 15, 2011 to receive the incentive award.


The gift cards may be used at dozens of retailers, restaurants, specialty shops, and online stores.

The health assessment is a tool for learning how your lifestyle habits can affect your health and well being.

If you don't have access to the online health assessment, you can call the

StayWell HelpLine at 1-800-721-2693 and ask for a printed Health Assessment. After you complete and return it to StayWell, your personal results will be mailed to you.

StayWell recommends that you complete the health assessment by May 15, 2011, in order to ensure you have enough time to complete the recommended follow-up program, which can take several months to complete.

UC Kaiser Permanente members and their family members are not eligible to participate in the StayWell health assessment, but those aged 18 and older can take a free health assessment through Kaiser's Health-Works program. 




## UC to participate in Early Retiree Reinsurance Program

The message below, which we are providing at the direction of the U.S. Department of Health and Human Services (HHS), explains the Early Retiree Reinsurance Program, which was established in 2010 as part of federal health care reform.

This program reimburses employers certified by HHS for some of the costs of medical benefits paid on behalf of early retirees. University of California received certification and has begun submitting reimbursement claims. The program runs until January 1, 2014 or until the \$5 billion appropriated for the program runs out.

This is good news for UC and our medical plan members. While current premiums for medical plan enrollees, including early retirees, remain unchanged, any funds UC receives from the program can be used to help mitigate future increases in the cost of our medical insurance program.

### Notice about the Early Retiree Reinsurance Program



You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014. Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it

receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage to its retirees and employees and their families.

budget flexibility would help them handle their fiscal challenges with the least harm possible.

“We’ve protected our academic programs at the expense of our support units,” UC Santa Cruz Chancellor George Blumenthal said. Given the size of the deficit, such targeted cuts will not be possible again. “These cuts will go right to the heart of our research and academic missions,” he said.

UC expects to have a budget shortfall in fiscal 2011-12 of nearly \$900 million. That figure includes a proposed \$500 million cut in state support as well as rising costs for mandatory expenses such as utilities, retirement plan contributions and health insurance.

Gov. Jerry Brown proposed cutting UC’s funding as part of an overall strategy for closing a \$26 billion state deficit. Under Brown’s budget, UC’s state funding in fiscal 2011-12 will be at the same level as 1998-99, when there were 73,000 fewer students. And for the first time in university history, student tuition will contribute more to UC’s core budget than state funds do.

## Fiscal situation in flux

Regents Chairman Russell Gould noted that current budget projections could change in the coming months. The biggest unknown is whether Brown’s plan to extend taxes through a special election will go forward. UC could be looking at an even bigger hit in state funding if there is no tax extension.

All 10 campuses and UC’s Office of the President are working to spare academic programs from the brunt of pending budget cuts by allocating most of the reduction to administrative functions.

Campuses in the UC system are working aggressively to enact administrative efficiencies, implement shared services and look for new sources of revenue. But even with those measures, they anticipate reducing staff, deferring faculty hiring, enrolling more out-of-state students and consolidating or cutting some programs.

In an effort to soften the impact on campuses, UC’s Office of the President will absorb a \$50 million cut. That amounts to about 17 percent of its budget and comes on top of \$55 million in cuts since 2007-08.

In addition, the Office of the President is reviewing, in consultation with campus leadership, all centrally supported programs and services with an eye toward reducing costs further while still providing central services, achieving economies of scale and providing common goods.

## Long-term stability sought

The short-term fixes for the coming fiscal year may solve the immediate budget predicament, but a bigger, long-term challenge remains unless UC finds a steady and predictable source of revenue, said Nathan Brostrom, executive vice president for business operations.

Costs for pension, capital renewal and other mandatory expenses will keep rising. Unless UC finds a reliable revenue source to cover those costs, it could have a \$1.5 billion budget gap by fiscal year 2015-16. Those projections assume that UC moves aggressively to enact administrative efficiencies that are in the pipeline. ➡

# CUCRA sponsors tours to Costa Rica, Alaska, Europe and Australia

Once again the Council of UC Retirement Associations (CUCRA) is offering a travel program with something for everyone.

For 2011-12 CUCSA, in conjunction with Collette Vacations, is also offering a live webinar presentation about each tour. All you need is Internet and phone connections to hear real-time commentary and ask questions about upcoming tours. CUCSA encourages you take advantage of these great opportunities to travel with family and friends.

## **Costa Rica: A World of Nature**

(#435673): A 12-day tour beginning July 10, 2011, featuring Tortuguero National Park, Sarapiquí Rain Forest and Manuel Antonio National Park and much, much more. Additional tour options are available: a hanging bridges

tour of the Monteverde Cloud Forest or a canopy zipline adventure high above the Arenal Volcano Rain Forest; a spa treatment at the Montana de Fuego Hotel; or a jungle crocodile safari and bird watching tour. Basic tour is \$2,779.

## **Alaska Discovery Land & Cruise**

(#436295): This 13-day adventure begins in Fairbanks on August 27, 2011. The next day you will enjoy an amazing cruise aboard the popular stern-wheeler, Discovery, showcasing Alaska's diverse culture and rich history. Then you're off to Denali National Park via motor coach. Then you will board a train to Whittier where you will embark on the Island Princess for a 7-night cruise. During this journey you will see the mammoth Hubbard Glacier, Glacier Bay, Skagway, Juneau, Ketchikan and

the amazing Inside Passage. There are four tour options you can add. Balcony cabin rate is \$5,044; inside cabin rate is \$4,444; and outside cabin rate is \$4,844.

## **Legendary Waterways of Europe**

(#436307) departs September 19, 2011 for a 16-day journey to Budapest, Bratislava, Vienna, Wachau Valley, Melk, Linz, Passau, Regensburg, Nuremberg, Bamberg, Würzburg, Wertheim, Rüdesheim, Koblenz, Cologne and Amsterdam. Your 14-night river cruise is aboard the MS Amadeus Princess. Nine optional tours are offered to enhance your journey. Middle outside cabin rate is \$6,149, and the upper outside cabin rate is \$6,599.

## **Spain's Costa del Sol & Portugal's**

**Riviera's** (#435676): The 13-day journey gets under way on October 13, 2011





in Madrid. You will tour the Prado Museum and travel to Cordoba on a high-speed train. You will also visit Costa del Sol, Granada, Alhambra, Cadiz, Seville, Estoril, Cascais, Lisbon, Obidos and Fatima. You can select from six optional tours to personalize your trip. Basic tour is \$3,659.

**Europe's Christmas Markets (#436321):** The tour, commencing December 9, 2011, provides nine days to do all of your Christmas shopping in this unique setting. You start off in Oberammergau, Germany with stops in Innsbruck and Munich; take a break to tour Bavarian Castles and the Black Forest before continuing on with your shopping spree in Strasbourg, Bern and Lucerne. One optional tour is available in Innsbruck. Basic tour is \$2,729. Webinar: Wednesday,

June 8, 2011, at 6:30 p.m. Register at: <https://www2.gotomeeting.com/register/274284274>

**From the Outback to the Glaciers (#436314)** departs February 9, 2012 for an exciting 20-day adventure with an optional 2-night Fiji post-tour extension. The journey begins in Melbourne, Australia with travel to Alice Springs, Ayers Rock, Cairns, Great Barrier Reef and Sydney; then on to New Zealand for sightseeing in Christchurch, Franz Josef Glacier Region, Queenstown, Milford Sound and Mt. Cook National Park. There are 16 optional tours to select from, besides the Fiji extension, to enhance your individual experience. Basic tour is \$6,319. Webinar: Wednesday, June 8, 2011, at 6:30 p.m. Register at: <https://www2.gotomeeting.com/register/274284274>

The cost of all tours is per person, double occupancy and includes round-trip airfare from Los Angeles International Airport, hotel transfers, air taxes and fees/surcharges (subject to increase until paid in full), majority of your meals and some additional charges depending on the tour. Contact Collette Vacations at 800-770-6740 for further information or sign up for a webinar.

If you are interested in a tour and find that the dates conflict with your schedule, the travel company will be happy to supply you with all the available dates for your consideration. Simply contact Collette Vacations at 800-770-6740, provide the sales representative with the tour number and identify yourself as a UC retiree. 📞



# Share Your Stories



## Creating a New Life with Chronic Illness

By Toni Bernhard  
UC Davis retiree

In the summer of 2001, I had my life mapped out: I'd happily returned to the classroom at UC Davis School of Law, after serving as its assistant dean for student affairs. I'd be traveling to visit my children and their families, and I'd be attending Buddhist meditation retreats.

Suddenly, everything changed. My husband and I took a trip to Paris. On the second day there, I got sick with flu-like symptoms – aches and fever, a sore throat and a cough. I went to see a doctor. She said it appeared to be an acute viral infection.

I have yet to recover. The infection left me mostly housebound, and often bed-bound. Because of the illness, I took an early retirement.

For the first few years, I lived in what I can only describe as a state of shock. I couldn't believe I wasn't getting better. I blamed myself for not recovering, as if



such a simple activity as going out to dinner with my husband.

It took almost six years to find my way back to a life of fulfillment and joy. Gradually, I came to see how my longing for the life I could no longer lead was only adding mental suffering to the physical suffering of the illness.

This meant that I had to accept that my old life was gone and I'd have to start with what I had – a body that was sick, but a mind that was no longer content to just scan the Internet for cures.

I learned to stay close to my children by using instant messaging and texting. When my son-in-law graduated from

it were a personal failing. I sadly gave up many treasured activities: making artworks in pastels and oils; serving as a volunteer court advocate; even

UCLA's Anderson School of Management, I got a text message from my daughter: "He's crossing the stage right now!"

I traded the role of teacher for that of student, undertaking the study of classical music and opera – again, from my bed.

My toughest challenge was accepting the isolation that came from trading the vibrant, bustling life of a university for the silence of my bedroom. At first, my loneliness was palpable. But over time, I came to recognize that the word "isolation" is neutral. It's just the fact of being alone.

And so began the work of transforming loneliness into a kind of blessed solitude. I had to open my heart and mind to being by myself and I've learned to enjoy the quiet.

I still have rough days when I wish I could do whatever I wanted. But really, who can do that anyway?

Toni Bernhard is the author of *How to Be Sick: A Buddhist-Inspired Guide for the Chronically Ill and their Caregivers*. She can be found online at [www.howtobesick.com](http://www.howtobesick.com) 🐼

## Continuing a passion for photography

By David Johnson  
UCSF Medical Center retiree

Since my retirement I have been very much involved in promoting my passion, photography. Prior to my employment at UC San Francisco Medical Center, I studied photography at the California School of Fine Arts.

I was the first African American to study under the direction of Ansel Adams. During my career in photography I have had the opportunity to exhibit my work at several University of California campuses including the UC San



Francisco Medical Center and UC Merced. Most recently, I am exhibiting at the San Francisco Air-port Museum.

My work has also been featured in the KQED documentary, *The Fillmore*, and in the book *Harlem Of The West* by Elizabeth Pepin and Lewis Watts. The Library of Congress acquired five photographs of my work. 🐼

### Share Your Stories

We'd like to hear from you. Whether you have a challenging issue related to retirement or a story about the joys of your life as a retiree, write to us and we may share your story in New Dimensions. Reach us by email ([NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu)) or regular mail (New Dimensions editor, 1111 Franklin Street, 7th Floor, Oakland, CA 94607).

## New Dimensions

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### University of California Human Resources

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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 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)

### UC Berkeley Retirement Center

Patrick Cullinane, Director  
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### UC Davis Retiree Center

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### UCI Center for Emeriti and Retirees

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### LANL Retiree Association

Mary Mariner  
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### LLNL Retiree Networking Group

llnretirees.org

### UCLA Emeriti/Retirees Relations Center

Eddie Murphy, Director  
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emeriti@errc.ucla.edu

### President's and Regents' Retiree Association

Patricia Pelfrey  
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### UC Riverside

Emeriti: Anthony W. Norman  
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### UCSD Retirement Resource Center

Suzan Cioffi, Director  
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or Emeriti@ucsd.edu

### UC San Francisco

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Retirees: Richard Drake  
415-514-2019

### UC Santa Barbara Emeriti/Retiree Relations Center

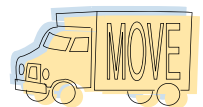
805-893-2168

### UC Santa Cruz

Emeriti: Stanley D. Stevens  
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sstevens@library.ucsc.edu  
Retirees: Dave Kirk  
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Note to associations: To update a listing, write to Anne Wolf at New Dimensions (email: anne.wolf@ucop.edu).

## Are you moving?



To continue receiving *New Dimensions*, be sure to notify UC of your new address. You may change your address online: [atyourserviceonline.ucop.edu/asyo](http://atyourserviceonline.ucop.edu/asyo) or you may submit a *UC Benefits Address Change Notice*, available online at [atyourservice.ucop.edu](http://atyourservice.ucop.edu). or by calling the UC Customer Service Center at 1-800-888-8267. Want to go green? Consider signing up for the electronic version of *New Dimensions*. Simply sign in to your personal account on At Your Service. Under the "Stay Connected" tab, choose "Newsletter." 📧



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## Comments or questions?

Write *New Dimensions* at:

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Website address: [atyourservice.ucop.edu](http://atyourservice.ucop.edu)



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