

# new dimensions



## UC seeking bids for 2014 medical plans

The following information does not apply to retirees from Los Alamos or Lawrence Livermore National Laboratories.

Though the annual Open Enrollment period for UC-sponsored benefits is still months away, the university has already begun its annual project to evaluate health and welfare benefits and find ways to reduce costs for the university, employees and retirees.

This year, systemwide Human Resources will consider proposals from new and current medical plan vendors in an effort to limit cost increases while continuing to provide high quality medical insurance plans to employees and retirees.

Only Kaiser, Western Health Advantage (WHA) and Optum, the mental health insurance provider, are

not part of the bid process and are sure to be offered next year. All other current vendors and any interested new vendors can submit proposals to provide medical insurance for employees and retirees.

"Over the past three years, we've done a good job of reducing the percentage increases of premiums with our current carriers, but we have done all we can do under the current structures without simply shifting more of the cost to employees and retirees," said Dwaine B. Duckett, vice president of systemwide Human Resources.

"The university continues to face significant budget pressures and a comprehensive review of our medical plan offerings is an opportunity to help UC meet its fiscal challenges," he said.

Potential vendors have until mid-February to submit a proposal,

and the confidential evaluation and negotiation process with prospective insurers is expected to continue through mid-summer.

UC currently has 13 vendors providing medical, dental and vision insurance — 10 provide retiree insurance. The overall cost of these benefits is \$1.86 billion for 2013. Retiree insurance premiums account for about \$350 million of that cost, with UC covering about 80 percent of the cost.

UC periodically conducts a comprehensive review of its medical plans. The last review was seven years ago, and the health care landscape has changed significantly.

"As a result of health care reform and changes in the industry, there are a lot of new products and ways to provide health care," said Duckett. "It's time to go into the marketplace and see if these

products can help meet our goals of providing high quality benefits while controlling costs."

Duckett points to examples such as Medicare exchanges in which a retiree selects an individual health plan with UC supplying a set dollar amount to pay premiums and other costs. This model might be especially advantageous for out-of-state retirees who have more limited choices than retirees living in California.

"We also want to look at ways we can access our own medical centers to be sure the world-class care they provide is available to and affordable for our employees and retirees."

For example, a self-funded medical plan that includes UC Medical Centers and doctors among its providers is an option that will be considered during the bidding

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### Quoteworthy

"It's time to go into the marketplace and see if these products can meet our goals."

Dwaine B. Duckett,  
Vice President, Human Resources  
*Cover story*

### Calendar

**June 15** Deadline for taking StayWell Health Assessment to earn gift card

### Spotlight

UC President **Mark G. Yudof** recently announced his decision to end his tenure effective Aug. 31, 2013. You can read his statement at: <http://www.universityofcalifornia.edu/news/article/28955>

## Time to take your annual health assessment

Now is the time to take a free, confidential health assessment to learn how your lifestyle affects your health. Then take the follow-up wellness coaching.

A health assessment measures your lifestyle habits and provides immediate personalized feedback to improve or maintain your health. Additional information and resources are also available to help you make lifestyle choices that will enhance your quality of life.

Through Staywell, UC offers \$100 gift cards as an incentive to retirees who complete the assessment by June 15, 2013 and follow-up activities worth 50 points by Dec. 15, 2013. You must be enrolled in a UC medical plan on Jan. 1, 2013 to qualify. Spouses and domestic partners also are eligible and can receive a \$50 gift card.

Now it will be easier than ever to earn your \$100 incentive by attending certain campus-sponsored wellness events. Or, take advantage of StayWell wellness coaching and online programs.

The program is completely voluntary and is available at no cost to you.

Kaiser Permanente members are not eligible for the Staywell incentive, but they can participate in Healthworks, Kaiser's health assessment and follow-up program.

For more information about these health assessment programs, visit the UC Living Well website (<http://uclivingwell.ucop.edu/>) and select either Staywell or Kaiser Permanente.

## Did you know: Eligibility for Medicare may be available through a spouse

If you are enrolled in a UC-sponsored medical plan, UC requires you and your family members to enroll in Medicare Parts A, B and D as soon as you or your family members become eligible for *premium-free* Medicare Part A. Most people become eligible when they reach age 65, but people can also become eligible if Medicare deems them to be disabled.

You or your family member may be eligible for Medicare through a spouse, former spouse or deceased spouse, even if you are not eligible through your own employment.

Generally, retirees and family members who enroll in Medicare have lower monthly premiums for their UC medical plan and may be eligible to receive a Part B reimbursement in their pension checks. The coordination between the UC medical plan and Medicare also results in greater coverage.

For additional information about how you may qualify for Medicare, contact the Social Security Administration (1-800-772-1213) or visit their website (SAA.gov). If you or your family member qualifies, contact UC Customer Service at 1-800-888-8267 for instructions on how to enroll.

## Part B reimbursement is not taxable income

Some retirees who receive a Part B reimbursement as part of their UC retiree health benefit have asked whether they must pay taxes on this income.

Though the reimbursement is shown as a separate line item on your benefit check, it is, in essence, part of UC's contributions toward your UC-sponsored medical plan. As such, it is not taxable and is not reported or shown on your annual 1099R.

Retirees receive a Part B reimbursement only if UC's contribution to the retiree's medical plan is greater than the plan premium.

## UC to simplify retirement savings investment fund menu

In the next few months, UC will be streamlining its menu of investment fund options to make it easier to choose and monitor your UC Retirement Savings Program (403(b), 457(b) and DC Plans) investments.

The UC Retirement Savings Program's fund menu currently offers more than 200 investment options. With so many choices, selecting the right investment funds can be time-consuming and confusing.

Beginning in March, the fund menu will be simplified to include a smaller number of investment options. The fund menu will continue to offer a wide variety of high-quality, lower-cost choices in a range of asset classes — including the UC Core Funds and a selected list of institutionally priced mutual funds.

If you are among the roughly 10 percent of UC retirees who have a balance in one or more of the funds that will no longer be included in the investment menu, you will receive detailed information about the changes and your options via mail and email. Letters announcing the change were scheduled to mail to the affected group in late January.

So, if you have balances in the affected funds, be on the lookout for communications from the UC Retirement Savings Program about the fund menu changes.

If you have any questions, call Fidelity Retirement Services at 866-682-7787. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) between 5 a.m. and 9 p.m. pacific time.

## Need proof of retirement or income?

If you apply for a car loan, mortgage or apartment lease, you will need proof of income, including your retirement income. The UC Retirement Administration Service Center has contracted with The Work Number®, an automated service providing fast, secure retirement and income verifications.

Because The Work Number partners with most lenders throughout the U.S., you no longer need to contact UC for verification of income. In most cases, the lender will not even ask you to provide income verifications as they can get the information 24/7 through The Work Number.

The Work Number is an American company, with all data warehoused in the U.S. It employs the highest data-security standards.

## Has your email address, phone number or address changed?

It is important for the university to maintain up-to-date personal contact information for you, so that we can reach you when questions arise about your health or retirement benefits. If you

think your email address, phone number or address may not be current, contact UC Customer Service at 1-800-888-8267 and ask how you can update that information.



## Sensors allow smart phones to monitor pollution

Computer scientists at the UC San Diego have built a small fleet of portable pollution sensors that allow users to monitor air quality in real time on their smart phones. The sensors could be particularly useful to people suffering from chronic conditions, such as asthma, who need to avoid exposure to pollutants. CitiSense is the only air-quality monitoring system capable of delivering real-time data to users' cell phones and home computers — at any time. Data from the sensors can also be used to estimate air quality throughout the area

where the devices are deployed, providing information to everyone — not just those carrying sensors.

Just 100 of the sensors deployed in a fairly large area could generate a wealth of data — well beyond what a small number of EPA-mandated air-quality monitoring stations can provide. For example, San Diego County has 3.1 million residents, 4,000 square miles — and only about 10 stations.

Read more at: <http://ucal.us/sensor>

## UC Irvine and Institute on Aging launch mobile app with elder abuse resources

One in 10 older Americans experiences abuse or neglect each year, and the number of reported cases is growing at a time when resources necessary to properly respond are shrinking. To assist California law enforcement personnel in dealing with this problem, the UC Irvine Center of Excellence on Elder Abuse & Neglect has partnered with the Bay Area's nonprofit Institute on Aging to develop a mobile app called 368+ Elder & Dependent Adult Abuse Guide for CA Law Enforcement.

"We want to provide law enforcement agencies and emergency first responders with a 'cheat sheet' about the signs of elder abuse and

neglect, the penal code and other resources," said Laura Mosqueda, chair of UC Irvine's Department of Family Medicine and director of the university's geriatrics program and Center of Excellence on Elder Abuse & Neglect.

For a limited time, the app — designed to run on iPhones, iPads and Droid devices — is available at no cost, thanks to supporters including the Archstone Foundation, UniHealth Foundation, and the San Francisco Department on the Status of Women. It is also viewable on mobile Web browsers.

To download a free app or learn more, visit [www.centeronelderabuse.org/368ElderAbuseCA.asp](http://www.centeronelderabuse.org/368ElderAbuseCA.asp)

## Prostate cancer now detectable using imaging-guided biopsy, UCLA study shows

Groundbreaking research by a team of UCLA physicians and engineers demonstrates that prostate cancer — long identifiable only through painful, hit-or-miss biopsies — can be diagnosed far more easily and accurately using a new image-guided, targeted biopsy procedure.

Traditionally, prostate tumors have been found through so-called blind biopsies, in which tissue samples are taken systematically from the entire prostate in the hopes of locating a piece of tumor — a technique that dates back to the 1980s. But the cancer now appears detectable by direct sampling of tumor spots found using magnetic

resonance imaging, or MRI, in combination with real-time ultrasound, the researchers say.

Read more at: <http://newsroom.ucla.edu/portal/ucla/prostate-cancer-now-detectable-241575.aspx>

## Cuba, Ireland added to fall tour opportunities



The Council of UC Retiree Associations (CUCRA) is offering two new tours for the Fall of 2013: Shades of Ireland and Rediscover Cuba — A Cultural Exploration. These are in addition to tours previously announced. Here's the full lineup of fall tours:

### Discover Croatia

14 Days • 18 Meals  
September 9-22, 2013  
\$4,299 – Book now and save \$250 per person! (Tour No. 519555)

Medieval architecture, tranquil lakes, Venetian canals and Croatian charm will delight you on this tour featuring Venice, Slovenia and Croatia along the stunning Dalmatian coast. Begin in Venice, Italy - the island city laced with watery canals and steeped in European history. Explore Plitvice National Park, where waterfalls cascade down sheer cliffs connecting 16 pristine lakes. Sip wine in a local winery and connect with the local people during a home-hosted dinner. Explore the white stone buildings, winding alleys, and massive city walls of the ancient harbor town, Dubrovnik. Step inside Diocletian's Palace and back into Roman times in old town Split. Relax for two nights in the seaside city of Opatija, Croatia's "Riviera." Explore Zagreb, Croatia's vibrant capital city and float on a "pletina" boat on serene Lake Bled.

### Rediscover Cuba

9 Days • 19 Meals  
September 8-16, 2013  
\$4,099 – Book now and save \$100 per person!

Fly from Miami to the once-exclusive country of Cuba, rich in history, culture and religion. Over the course of eight days of exploration in this timeless land, you will learn what life is like in Cuba. Spend three nights in Trinidad, known for its cobblestone streets and pastel-colored houses. While in Trinidad visit the historic cathedrals and colonial homes on a city tour with your local guide. Next spend four nights in Cuba's Capital City of Havana staying at the historic Hotel Nacional. See much of the city's architecture in Old Havana and discover the secret of Cuban cigars. Through a program designed to promote people-to-people cultural exchanges, you will truly experience this destination.

### Shades of Ireland

10 Days • 13 Meals  
October 28 – November 6, 2013  
\$3,249 – Book now and save \$250 per person!

From vibrant and history-filled Dublin, across rolling green hills to the dramatic coast, experience all of the charms of Ireland. Live like royalty during an overnight stay on the grounds of a castle. Visit the new House of Waterford Crystal factory. See the Atlantic from the stunning 700-foot Cliffs of Moher. Experience the world-famous beauty of the Ring of Kerry. Have coffee and scones at a working farm. See beautiful Killarney from your seat on an Irish jaunting car. Journey to historic Blarney Castle, lean back and kiss its famous stone!

### Italian Vistas

13 Days • 18 Meals  
November 2 – 14, 2013  
\$4,499 – Book now to save \$250 per person! (Tour No. 519582)

This 13-day vacation has everything you've always wanted in a trip to Italy. Enjoy multiple night stays in Rome, Florence, Venice, the Sorrento coast and Stresa in the Lakes District. Discover the treasures of Classical and Christian Rome. Walk in the footsteps of the ancient Romans in Pompeii. See the gems of the Renaissance in Florence's Academy Gallery, including Michelangelo's David. Visit Lugano, Switzerland, and cruise to Isola dei Pescatori, one of the scenic Borromean Islands.

### To book your tour

For more detailed information about these tours, go to <http://cucra.ucsd.edu/>. You can also contact your UC Retirement Center for brochures or call Collette Vacations (877) 872-4331 for cost and booking.

## Grandma Moses, here I come!

### Valli Thayer McDougle

UC San Francisco

When I retired in 1997, I was confronted with a world of possibilities I never dreamed imaginable. Working as executive assistant to Dean Rudi Schmid in the UCSF School of Medicine for eight years, followed by six years of organizing public education programs for the community, I was left with little time to pursue forms of pure creativity because of my dedication to these exciting, wonderful jobs.

For about 25 years, I had longed to learn how to paint in watercolor. In 2000, while in the Wisdom Course, a senior program of Landmark Education, I took this on as my initiative and something miraculous occurred. By enrolling in classes and workshops and studying with teachers in San Diego as well as nationally known instructors, I was able to find my voice and vision as an artist and establish myself in a broad and supportive artistic community.

My original goal was merely to have fun, learn something about myself, and further my artistic knowledge. But soon I was encouraged to begin entering my work into juried competitions, my art hanging beside others who had been painting longer than I and had much more education. I even began winning an occasional award or two.

Quite to my delight, when my husband Tom and I moved to Denver in 2007, I found a very active and talented art community. I have been fortunate enough to show my work in a few local art galleries. For the month of December 2012, I had the honor of being the featured artist at the Main Street Fine Art Gallery in Evergreen, Colo. Occasionally I get requests to demonstrate techniques or teach a class for local art groups, giving me a chance to share the joy I have in creating art.

It is now 13 years later and I am still having fun; it is never too late to find your passion.



## I walk in beauty

### Jon Genens

UC Santa Cruz



I retired from the U.C. Maintenance Dept., Lick Observatory, in June of 2008. My wife, Vanessa, and I have moved to Netarts on the Oregon coast where we have created a beautiful garden paradise. It features a wood henge I built with driftwood and a star henge for night viewing. I love the cool climate here and the lush greenery. It rarely gets hot. We have escaped the increasing ravages of global warming so far.

I have developed an esoteric cosmological model I call the enantiodromia universe. It models the universe as a dynamic four-dimensional hypersphere with a transfinite brane connecting two alternating phases of one universe.

In the last four years we have travelled back to Santa Cruz, San Francisco, Sacramento and the Russian River area for extensive visits. We have

circumnavigated the entire country in a loop that included major stops to visit friends and relatives in the Southwest, Texas, New Orleans, Savannah, and Virginia, where Vanessa's brother lives, and Canada, where I visited an old friend I hadn't seen for over 20 years. We have explored the Olympic Peninsula, traveled up and down the Oregon coast. Portland is as easy for us to reach as San Jose was from Mt. Hamilton. We've had many friends and relatives visit and stay in our guest room/library. We thoroughly enjoy the visits.

My days are pretty relaxing. I can read all I want, take naps, study chess games of the masters, and take walks along the beach. Vanessa does volunteer work for CASA (Court Appointed Special Advocate), and I support her logically.

I also have an extensive bucket list to work on, places to go and things to do before the final deterioration of myself. In the meantime, I walk in beauty.

### 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, #7305, Oakland, CA 94607).

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**Medicare plans** continued from page 1

process. Many large employers offer self-insured plans because of the financial advantages they provide since the employer, rather than an insurance company, directly pays for plan costs.

The university is looking at a range of options to reduce costs. These options grew out of recommendations from a systemwide Health Care Benefits Task Force that met throughout 2012 to find ways to continue to deliver high-value health and welfare benefits to employees and retirees while con-

trolling costs for the university. The task force, which Duckett chaired, included campus and Office of the President leaders, members of the Academic Senate and subject matter experts.

After a year of meetings and research, the task force developed and prioritized a set of levers for HR to use as needed to control the rising cost of health and welfare benefits. The top two measures — changes to medical plans, such as increased copayments for some services, and discounts from UC

medical centers — were used to keep costs down for 2013.

Measures that could be used to meet any future budget gaps include:

1. Better control over time the UC contribution to employee medical premiums, similar to the step reduction currently being applied to retiree premiums.
2. Offer a health plan exchange for retirees enrolled in Medicare supplement plans.
3. Driving traffic to low-cost plans for employees and the university.

4. Decrease UC contributions to premiums for dependents

Decisions on using any of these cost-saving methods and the results of the medical plans bidding process are still months away.

"We remain firmly committed to providing quality benefits for our employees and retirees," said Duckett. "I think we can safely say that employees and retirees are likely to see changes in the coming year. There would be lots of communication going forward."

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**Emeriti/Retiree Association Contacts**

Use the listings below if you want to join 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.

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

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