

new dimensions



UC plans for 2014 medical benefits

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

As part of UC's continued efforts to address the growing costs of medical insurance while providing the highest value to our workforce, this year the University of California is requesting bids for its medical plans.

Michael Baptista, executive director of systemwide Benefits Programs and Strategy said UC has solicited proposals from new and current medical plan vendors as part of a comprehensive review of UC's health care offerings intended to both lower health care cost trajectory and provide for more distinctive choices.

Baptista said it will be mid-summer before UC will finalize the 2014 plans offered and premiums will be announced prior to Open Enrollment this fall, but UC employees and retirees can count on a few things:

- UC will continue to offer a choice of plan types to meet the needs of faculty, staff and retirees;
- All UC medical plans will continue to offer comprehensive coverage and high quality medical care;
- Kaiser, Western Health Advantage and Optum, the mental health provider, will remain among the plans that are offered.

UC decided against re-bidding the Kaiser and Western Health plans because they are unique products and their costs are not

likely to improve through a bid process, Baptista said.

Nor is UC re-bidding its mental health plan. Baptista said the university is generally pleased with Optum's plan. "More important, given the special patient-provider relationships that develop around mental health benefits, we want to avoid disruption for our employees and retirees," Baptista said.

Retirees will see a mix of options in next fall's Open Enrollment, according to Baptista. For example, offerings could include Kaiser, Western Health Advantage, a tailored HMO, a PPO, and UC Care, a new plan focused on care provided by UC's five nationally renowned medical centers.

Retirees in Medicare plans can expect to have a choice of Kaiser Senior Advantage, a network

HMO Advantage plan similar to Health Net Seniority Plus, a PPO and a plan similar to High Option.

UC intends to offer an HMO plan similar to the Health Net Blue & Gold plan. Blue & Gold offers a tailored network of the most cost-efficient providers. Members pay nominal copayments for office visits, hospital stays and other services.

UC is also considering offering the services of a Medicare coordinator to Medicare-eligible retirees who live outside California. The Medicare coordinator operates a health plan exchange that would give those retirees a greater number of plans and plan types (Medicare Advantage, Medicare Supplement, and Medicare Prescription Drug) to choose from than the group coverage offered by UC today. In addition, UC would provide a

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Quoteworthy

"The transition from saving for retirement to spending in retirement isn't always simple. That's why we're making [these] consultants available."

Michael Baptista, Executive Director, Benefits Programs and Strategy
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June 15 Deadline for taking StayWell Health Assessment to earn gift card

Spotlight

UC scientists are among the brains behind President Obama's BRAIN (Brain Research through Advancing Innovative Neurotechnologies) initiative. Read more at: universityofcalifornia.edu/news/article/29291.

Face-to-face financial planning consultation available

In our high-tech world, who says the era of meeting face-to-face is over? At UC, you can sit down one-on-one with a Fidelity Workplace Planning & Guidance Consultant to review your financial goals—when it's convenient for you. It's a service of the UC Retirement Savings Program, and it's available to you at no additional cost.

UC is offering face-to-face planning consultations on campus.

“The transition from saving for retirement to spending in retirement isn't always simple,” says Michael Baptista, executive director, Benefits Programs and Strategies in systemwide Human Resources. “That's why we are making Fidelity's Workplace Planning & Guidance Consultants available for one-on-one meetings. With this service, UC can help retirees with their retirement income strategy.”

Although consultations are one-on-one, guidance provided by Fidelity is educational in nature and is not intended to serve as the primary or sole basis of a participant's investment or tax-planning decisions.

Scheduling your planning consultation is easy. Here's how:

- Go to getguidance.fidelity.com/universityofcalifornia.
- Select One-on-One Consultations.
- Click the link for University of California and choose your location from the drop-down list.

If you prefer to schedule by phone, just call 1-800-558-9182.

UCRP, UC-PERS Plus 5 cost-of-living adjustments

University of California Retirement Plan (UCRP) and UC-PERS Plus 5 Plan benefit recipients will receive a cost-of-living adjustment (COLA) effective July 1, 2013. The increase will appear in benefit checks paid at the end of July.

The July 1, 2013 COLA rates will be as follows:

Retirement Date	COLA
On or before July 1, 2006	2.00%
July 2, 2006 – July 1, 2008	2.34%
July 2, 2008 – July 1, 2012	2.00%

The COLA applies to all UCRP benefit recipients, including those receiving survivor and UCRP disability income. The COLA formula for the UC-PERS Plus 5 Plan is the same as that used for UCRP.

How the COLA is calculated

The 2013 COLA is based on the 2.34 percent average increase in the Consumer Price Index (CPI) measured February 2012 to February 2013 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 between July 2, 2006 and July 1, 2008 will receive slightly larger than 2 percent COLAs. The larger COLAs help those benefit recipients retain more of their purchasing power by partially making up for earlier years when the CPI increases were less than 2 percent.

Use direct deposit for UCRP benefit check

Are you getting your Social Security check via direct deposit as new rules require? Why not get your UCRP benefit check in the same way?

Effective March 1, the Social Security Administration eliminated paper checks for most benefit recipients.

Using Direct Deposit for your UCRP check is safe and convenient. Since your money goes directly into the bank, your check can't be lost or stolen. You don't have to leave your house in bad weather or worry if you're on vacation or away from home. You don't have to stand in line or pay any fees to cash your checks. Your money is in your account ready to use when business opens the day you receive your check.

It's easy to sign up for Direct Deposit, too. Simply sign in to your personal account on At Your Service (<https://atyourserviceonline.ucop.edu/ayso>), select “Benefits Income” from the menu and then “Manage Direct Deposit.” Follow the steps to enter your bank account information.

If you have questions about changing to direct deposit, call UC Retirement Administration Service Center at 800-888-8267.

Reminder: June 15 is deadline for taking StayWell Health Assessment to earn award

If you want to earn a \$100 gift card from StayWell and UC, you have until June 15 to take a free, confidential health assessment to learn how your lifestyle habits affect your health.

Then, by Dec. 15, 2013, do a follow-up activity or take the follow-up wellness coaching to earn the gift card. Spouses and domestic partners eligible for the StayWell program can receive a \$50 gift card.

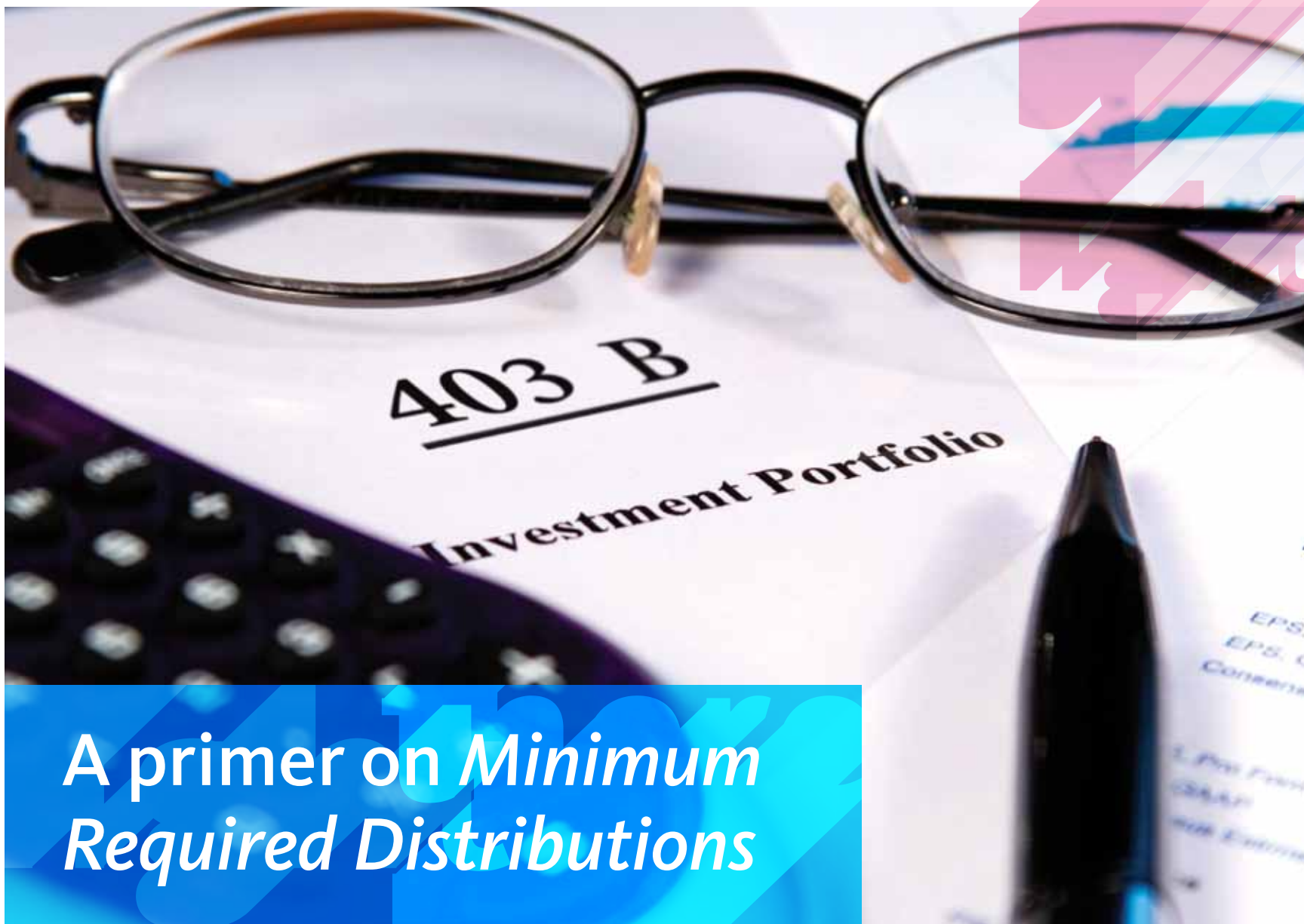
Once you complete the health assessment, you receive immediate personalized feedback to improve or maintain your health. Additional information and resources are also available to help you make lifestyle choices that will enhance your quality of life.

It's easier than ever to earn points toward your incentive award. You can earn your follow-up points by taking advantage of StayWell online classrooms. Each interactive class takes about 45 minutes and provides excellent information on a wide range of health and wellness topics. Two classes earn the additional 50 points required for the 2013 award.

The StayWell program is completely voluntary. You must be enrolled in an eligible UC medical plan on Jan. 1, 2013 to qualify for the 2013 award.

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

For more information about the health assessment programs, visit the UC Living Well website (uclivingwell.ucop.edu/staywell/welcome.html)



A primer on *Minimum Required Distributions*

“The IRS requires you to begin receiving MRDs the year you reach age 70 ½ or are no longer working, whichever is later.”

Retirees sometimes are befuddled by Minimum Required Distributions, or MRDs, which are required amount you must withdraw from your retirement savings accounts once you reach age 70½. Perhaps that’s because there are Internal Revenue Service rules, UC Plan rules and Fidelity processing rules for distributions.

Here is some general information to help better understand MRDs:

- The IRS requires you to begin receiving MRDs the year you reach age 70 ½ or are no longer working, whichever is later.
- For UC, “no longer working” means you are not in a regular UC-paid appointment; unpaid appointments do not qualify for the deferral. Also, if you have previously received an MRD and return to work, you must continue to receive your MRD.
- MRD requirements apply to each of UC’s Retirement Savings Program accounts (DC, 403(b) and 457(b)) separately. If you have money in more than one account, you must receive an MRD from each.
- If you’ve already set up systematic withdrawals from your accounts, those withdrawals will apply toward your MRD amount, and Fidelity will make sure you’re meeting the requirements.
- You can choose the funds from which the MRD is withdrawn, the time of year you receive it, whether to have the payment deposited directly to your chosen bank account and the amount of taxes withheld from the distribution; just contact Fidelity Retirement Services (866-682-7787) to

make arrangements. Certain distribution preferences may require you to contact Fidelity just prior to your scheduled MRD distribution.

- If you don’t make arrangements, Fidelity will automatically send your MRD payment to your home address in mid to late-December of each year. If you have money invested in more than one investment fund, Fidelity will withdraw your MRD proportionally from each fund.

If this is the first year that you are required to receive MRDs, you have until April 1, 2014 to have distributions processed from each of your UC Retirement Savings Plans. Unless you contact Fidelity to make arrangements to receive your MRDs earlier, Fidelity will send your payment(s) in mid-March 2014. Keep in mind that if you defer your 2013 MRD to 2014 you will also have to receive your 2014 MRD by Dec. 31, 2014.

If you have been receiving MRDs prior to this year, you will automatically continue receiving MRDs each year (even if you return to UC employment). Unless you have made arrangements to receive your MRDs through systematic or other withdrawals, Fidelity will distribute MRDs automatically in late December.

The *Minimum Required Distributions Fact Sheet*, available on ucfocusonyourfuture.com, provides additional information about MRDs or call Fidelity at 1-866-682-7787.

A sleep discovery could lead to therapies that improve memory

A team of sleep researchers led by UC Riverside psychologist Sara C. Mednick has confirmed the mechanism that enables the brain to consolidate memory and found that a commonly prescribed sleep aid enhances the process. Those discoveries could lead to new sleep therapies that will improve memory for aging adults and those with dementia, Alzheimer's and schizophrenia.

Earlier research found a correlation between sleep spindles — bursts of brain activity that last for a second or less during a specific stage of sleep — and consolidation of memories that depend on the hippocampus. The hippocampus, part of the cerebral cortex, is important in the consolidation of information from short-term to long-term memory, and spatial navigation.

The hippocampus is one of the first regions of the brain damaged by Alzheimer's disease.

A total of 49 men and women between the ages of 18 and 39 who were normal sleepers were given varying doses of zolpidem (Ambien) or sodium oxybate (Xyrem), and a placebo, allowing several days between doses to allow the pharmaceuticals to leave their bodies. Researchers monitored their sleep, measured sleepiness and mood after napping, and used several tests to evaluate their memory.

The researchers found that zolpidem significantly increased the density of sleep spindles and improved verbal memory consolidation.

Read more at: <http://ucrtoday.ucr.edu/12701>



Artificial kidney holds promise for vast majority on dialysis

Two key contributors to a UC San Francisco-led effort to create an implantable artificial kidney for dialysis patients visited Capitol Hill in March to inform key congressional staff about the project.

“We can provide an alternative therapy and a treatment option that doesn’t exist today....”

Shuvo Roy, PhD
Bioengineer, UCSF

Shuvo Roy, PhD, a bioengineer on the faculty of the UCSF School of Pharmacy and the project's technical director, and William Fissell, MD, an associate professor of clinical medicine at Vanderbilt University Medical Center and the project's medical director, traveled to Washington, DC, to explain the importance of the device to treat patients with end-stage renal disease (ESRD).

Affecting 2 million people worldwide, ESRD – or chronic kidney failure – is fatal unless treated and costs the nation almost \$40 billion each year for treatment. And while transplantation is the most effective treatment option, donor organs are in short supply. Further, kidney dialysis is a short-term and costly treatment.

“We can provide an alternative therapy and a treatment option that doesn’t exist today for

the vast majority of people today that are forced to rely on dialysis,” Roy said.

The artificial kidney project aims to combine nano-scale engineering with the most recent advances in cellular biology to create an implantable device that would enable patients with chronic kidney failure to lead healthier and more productive lives, without external dialysis or immune suppressant medication.

The kidney project is featured in the UC Office of the President's Onward California campaign, which aims to educate Californians about the impact the University has in their lives.

You can view the video at: <http://onwardcalifornia.com/#stories> or read more at <http://www.ucsf.edu/news/2013/03/13699/artificial-kidney-holds-promise-vast-majority-dialysis>

Biennial mammograms best after 50

Screening for breast cancer every two years appears just as beneficial as yearly mammograms for women ages 50 to 74, with significantly fewer “false positives” – even for women whose breasts are dense or who use hormone therapy for menopause.

That is the finding of a new national study involving more than 900,000 women that was published recently in JAMA Internal Medicine.

The same team of researchers from UC San Francisco and Seattle-based Group Health Research Institute recently reported similar results for older women ages 66 to 89.

Read more at: <http://www.ucsf.edu/news/2013/03/13682/biennial-mammograms-best-after-50-even-women-dense-breasts>

Keep on Teachin’

Ann C. Lippincott
UC Santa Barbara



When I retired from a 30-year career in teacher education at UC Santa Barbara, where I was the Associate Director of the Teacher Education Program and taught a number of courses, I was quite worried about how I might sustain my love for teaching once I let go of my responsibilities at the university.

Fortunately, I was able to transfer my energies and professional acumen by taking on the chair position of the education committee of our local mental health association.

We created a curriculum called *Mental Health Matters* for 6th graders. Our outreach to local schools has provided me the opportunity and privilege to co-teach this curriculum with graduates of the UCSB

Teacher Education Program — former students of mine, now colleagues! I also bring along a team of volunteers from the education committee who, under my mentorship, are developing confidence and competence to be able to facilitate some of the curriculum’s learning activities themselves.

This endeavor has allowed me to carry forward the skills, expertise and passion that have sustained my career. Already our efforts have had a positive impact on the schools, as is evident from student and teacher responses, as well as appreciation from the assistant dean of students who is also the coordinator of student mental health Services on the UCSB campus. Her son is in one of the 6th grade classrooms where we taught the *Mental Health Matters* curriculum.

The rewards of pet therapy

Darlyne Venneri, R.N.
UC Davis Medical Center

I am an RN retiree who worked approximately 15 years at UC Davis in the orthopedic clinic.

I have been doing per diem work at various locations since that time, and I must say never have I experienced the fun and teamwork both with MDs and the staff in the orthopedic clinic that I had at UCD!

Besides working here and there, I have volunteered with my husband and our dogs doing pet therapy. My husband of 21 years, a retired high school history teacher and coach, saw a picture on the internet of a vet and a collie, and then went right out and bought a couple of collies. We have had the pleasure of volunteering with our dogs at UC Davis, local elementary schools and a shelter for women and children.

We have found this to be immensely rewarding — not only with patients, but with staff and family members too. And, we have found the same wonderful camaraderie at UCD that I experienced throughout the years that I worked there.

I continue to go to many CEU courses offered by UCD and have found every single seminar to be given by “the best and the brightest” and I always get fabulous informational education to maintain my RN license — even though I will be 73 years old in the coming months.

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, or
regular mail: New Dimensions editor, 1111 Franklin Street, #7305, Oakland, CA 94607.

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

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Medicare benefits continued from page 1

Health Reimbursement Account (HRA) to be used to pay premiums and out-of-pocket costs. In certain states where the majority of non-California retirees reside, such as Oregon and Washington, premiums for similar Medicare supplement plans tend to be lower, which increases purchasing power from the HRA.

UC Care

The university is also considering a new plan named UC Care, a

medical plan that would include UC medical centers and doctors among its providers. It is most similar to Anthem Blue Cross PLUS in that it has tiered out-of-pocket costs: for Tier 1 (preferred providers, including UC providers) you would pay a small copayment; for Tier 2 (network doctors not in the preferred tier) and Tier 3 (out-of-network providers), you would pay higher co-insurance amounts.

An integral component of UC Care is a wellness program with

incentives and rewards to promote healthy actions such as preventive care visits, online programs and campus wellness activities.

Next Steps

All bids are now in and UC is in a confidential review and evaluation period. All bids are now in and UC is carefully reviewing submissions and evaluating the best options. There is not likely to be any additional public information

until mid-July when UC expects to complete vendor selection. Premium costs for retirees will not be available until October, prior to Open Enrollment.

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Vice President, Human Resources:
Dwayne B. Duckett

Director, Internal Communications:
Paul Schwartz

Editor: Anne Wolf
anne.wolf@ucop.edu

Design: Jose Pantoja

Comments/Questions

Write New Dimensions at:
University of California
1111 Franklin #7305
Oakland, CA 94607
Email: NewDimensions-L@ucop.edu

For benefits questions:

UC Customer Service Center:
1-800-888-8267
(8:30 a.m. to 4:30 p.m. PT)

At Your Service:
atyourservice.ucop.edu/retirees

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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).

UC Berkeley

Emeriti: Edwin M. Epstein
eepstein@berkeley.edu
510-527-7379/510-502-2376
Retirees: Lola James
ucbrcc@berkeley.edu

UC Davis

Emeriti: Bill Rains
derains@ucdavis.edu
Retirees: Ted Hillyer
trhillyer@ucdavis.edu

UC Irvine

Emeriti: Ted Quilligan
equilligan@cox.net
Retirees: Marianne Schnaubelt
retirees@uci.edu

LANL

Charles R. Mansfield
Coyote2@swcp.com
505-662-2115

LBNL

Patti Powers-Risius
pattijac@icloud.com
510-525-9045

LLNL

Llnretirees.org

UCLA

Emeriti: John Edmond
jedmond@mednet.ucla.edu
Retirees: John Dahl
jdahl@ucla.edu

Office of the President/Regents

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

UC Riverside

Emeriti: Anthony W. Norman
Anthony.norman@ucr.edu
951-827-4777
Retirees: D.L. “Les” Martin
dmartin773@roadrunner.com
951-242-5865

UC San Diego

Emeriti@ucsd.edu
RetireeLink@ucsd.edu

UC San Francisco

Emeriti: Dr. Michael Thaler
ThalerM@peds.ucsf.edu
415-664-9316
Retirees: Richard Drake
retirees@retirees.ucsf.edu
415-514-2019

UC Santa Barbara

Emeriti: W. Douglas Morgan
dmorgan@econ.ucsb.edu
Retirees: Elizabeth Koch
Betty.koch01@gmail.com

UC Santa Cruz

Emeriti: Stanley D. Stevens
sstevens@library.ucsc.edu
831-475-9172
Retirees: Nancy Pascal
njpascal@cruzio.com
831-423-2422

Retirement Center Contacts

UC Berkeley Retirement Center

Patrick Cullinane, Director
ucbrcc@berkeley.edu
retirement.berkeley.edu
510-642-5461

UC Davis Retiree Center

Sue Barnes, Program Manager
retireecenter@ucdavis.edu
530-752-5182

UC Irvine Center for Emeriti and Retirees

Jeri I. Frederick, Director
emeriti@uci.edu or
retirees@uci.edu
949-824-7769

UCLA Emeriti/Retirees Relations Center

Eddie Murphy, Director
emeriti@errc.ucla.edu
310-825-7456

UCSD Retirement Resource Center

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

UC Santa Barbara Emeriti/Retiree Relations Center

Debra Martin, Director
Debra.martin@hr.ucsb.edu
805-893-2168