

new dimensions



Take 5 to make the most of your benefits during Open Enrollment

Stability is the watchword for this fall's Open Enrollment. All of the current medical plans will be available in 2015, with a few benefits enhancements and few major changes.

Open Enrollment begins at 8 a.m., Oct. 30 and runs through 5 p.m., Nov. 25.

This is the time each year when you can change your medical plan and sign up for other benefits. It is a good time to consider any changes to your situation, plan ahead for significant events and take stock of your physical wellbeing. It is a great time to be sure you're tak-

The information here does not apply to Los Alamos or Lawrence Livermore National Labs retirees. Your benefits are provided by LANS and LLNS, not UC.

ing advantage of the benefits that are suited to your needs.

This year, you can also enroll in the ARAG Legal plan, which will be open for enrollment with an enhanced identity theft benefit, and the vision plan, if you're eligible.

Medical plan enhancements

Responding to employee requests, UC is adding coverage for chiropractic and acupuncture services to its non-Medicare plans; Medicare plans already cover these services. The non-Medicare plans will cover these services for up to 24 visits combined. Your cost depends on your medical plan.

Blue Shield Health Savings Plan, Core and UC Care are also adding the Teladoc program, which lets members speak with a U.S. board-certified doctor on the phone or

via videoconference any time of the day or night. Health Net Blue & Gold offers a similar program called MD Live. These programs can help when you have non-emergency medical issues, when your doctor isn't available and in areas with limited access to urgent or emergency care. The costs vary depending on your plan.

See your Open Enrollment booklet or visit the Open Enrollment website (ucnet.universityofcalifornia.edu/oe) for complete details on plan changes.

Medical plan premiums

Increases in medical insurance costs have become a fact of life across the U.S., as well as for UC and its faculty, staff and retirees.

For 2015, the overall premiums for UC's Medicare supplement

plans (High Option and Blue Shield Medicare PPO) are increasing more than the cost of the Medicare Advantage plans (Kaiser Senior Advantage and Health Net Seniority Plus). The Medicare supplement plans are increasing more because a greater portion of their cost is related to prescription drugs, and prescription drug prices are increasing faster than general medical costs.

In addition to the premium increases, UC continues to reduce its share of contributions to retiree medical premiums by 3 percent annually (to a floor of 70 percent), based on a policy adopted by the Regents in 2010. The contributions are subject to graduated eligibility.

In 2015, the UC contribution to Medicare retirees (including Part B

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Quoteworthy

"Our goal is to build upon the technology commercialization efforts at UC while carefully managing potential risk exposures."

Jagdeep Singh Bachher, UC Chief Investment Officer
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Calendar

- Oct. 30** Open Enrollment begins
- Dec. 16** Deadline for making changes to Minimum Required Distributions

Who’s eligible for OneExchange program?

UC’s Medicare Coordinator program, OneExchange (formerly Extend Health), is provided to retirees living outside California if they and all covered family members are eligible for Medicare.

The program includes a UC-funded health reimbursement arrangement to use to purchase individual medical plans for each covered family member.

UC enrolls retirees in the OneExchange program once a year. This means retirees do not enter the program when they become eligible for Medicare, usually at age 65. Instead, each August UC provides OneExchange with the contact information for those who have become eligible during the past 12 months. OneExchange then provides information and assistance with enrolling them during the fall enrollment period.

Here are two examples:

If you turned age 65 in February 2014, enrolled in Medicare and all covered family members enrolled in Medicare, you would participate during the current enrollment cycle that ends Dec. 31, 2014 for new enrollees. Your new plan will be effective Jan. 1, 2015.

If you turned age 65 in September 2014 and meet the additional criteria above, you will participate during the enrollment period in the fall of 2015, with your new plan effective Jan. 1, 2016.

Retirees in the OneExchange program who move back to California may enroll in a UC group medical plan during the next Open Enrollment.

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UC faculty, staff and retirees satisfied with current medical plan offerings

Results of a recent survey of UC faculty, staff and retirees at all locations indicated a high degree of satisfaction with UC’s medical plans.

It is the first such survey since the significant changes to the university’s medical plan offerings a year ago. The university invests more than \$1.6 billion annually in its benefits programs.

MORE THAN 31,000 FACULTY, STAFF AND RETIREES RESPONDED TO THE SURVEY. AMONG THE FINDINGS:



You can find the survey results at ucal.us/benefitssurvey.

“These results indicate a high level of satisfaction on the key indicators of quality and access,” said Dwaine Duckett, vice president of human resources. “However, the results also show that we have opportunities to improve with regard to specific plans and in some targeted areas.”

Duckett said HR has shared the results with its plan providers and that they have committed to improving in areas where there is significant opportunity.

“Given the university’s investment in these programs and their importance to you, we are committed to improving and strengthening their performance and quality going forward,” Duckett said.

New videos help explain UC benefits

Do you know the difference between an HMO and a PPO? Do the terms copay, coinsurance and deductible confuse you? Are you looking for ways to keep your medical costs in line?

Then take a look at the new videos UC Human Resources is offering to help you make the most of your medical benefits.

Medical benefits are complex, and these new short videos help explain medical terms and concepts, ways to save money when you use your benefits, and more.

- HR is launching four videos during Open Enrollment:**
- A comparison of non-Medicare medical plans
 - Medical terms and concepts
 - How to use your medical benefits wisely

The medical plan comparison video is also available in Spanish.

Each video is five to seven minutes in length and is viewable online and on mobile devices. So take five minutes now and view the videos at: uc.a.guidespark.com





Researchers find neural compensation in people with Alzheimer’s-related protein

The human brain is capable of a neural workaround that compensates for the buildup of beta-amyloid, a destructive protein associated with Alzheimer’s disease, according to a new study led by UC Berkeley researchers.

The findings, published Sept. 14 in the journal *Nature Neuroscience*, could help explain how some older adults with beta-amyloid deposits in their brain retain normal cognitive function while others develop dementia.

“This study provides evidence that there is plasticity or compensation ability in the aging brain that appears to be beneficial, even in the face of beta-amyloid accumulation,” said study principal investigator Dr. William Jagust, a professor with joint appointments at UC Berkeley and Lawrence Berkeley National Laboratory.

Read more at newscenter.berkeley.edu/2014/09/14/neural-compensation-for-alzheimers-beta-amyloid/

Looking ahead: Whole eye transplant under development

The concept of a whole eye transplant seems futuristic, if not impossible. But with a \$1 million grant from the U.S. Department of Defense, researchers at UC San Diego School of Medicine hope to someday make implantation of an entire, functional eye a reality.

“A whole eye transplant could be a holy grail for vision restoration,” said Jeffrey Goldberg, MD, PhD, professor of ophthalmology and grant co-recipient with colleagues at University of Pittsburgh Medical Center and Boston Children’s Hospital/ Harvard University. “It is in the realm of scientific plausibility.”

The basic idea is straightforward: Doctors would implant a donor eye in the recipient’s eye socket. The vascular system to the eye

would be re-established, as would the eye’s musculature to enable normal movement. The greater challenge – and focus of the two-year project – would be devising effective methods to reconnect the eye’s neuronal wiring to the brain through the optic nerve, which contains more than 1 million nerve cells and transmits visual information from the retina.

Read more at ucsdnews.ucsd.edu/pressrelease/looking_ahead_whole_eye_transplant_under_development

Treating insomnia in elderly lowers risk for chronic diseases

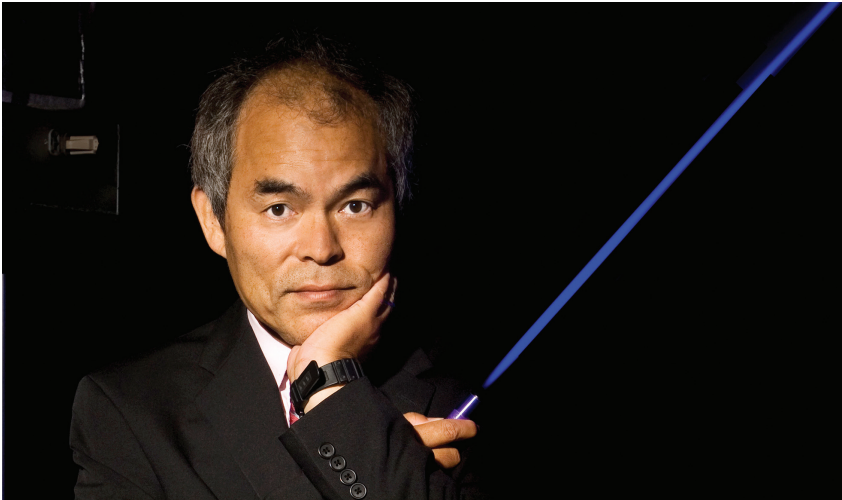
Lack of sleep can make you sick. And while everybody has the occasional restless night, for those who suffer from chronic insomnia — some 15 percent of older adults in the United States — that sleep loss can increase the risk for cardiovascular disease, hypertension, weight gain, type 2 diabetes and even lead to an earlier death.

The reason for the increased risk of health problems is thought to be an association between insomnia and an increase in inflammation throughout the body that becomes chronic. Though inflammation can be a good thing — part of a robust immune response that heals injury and fights infection — chronic inflammation can damage and kill healthy cells, leading to disease.

In a new study, UCLA researchers demonstrate that reducing insomnia can indeed lead to decreases in inflammation, and second, that cognitive behavioral therapy proved superior to other forms of treatment.

Read more at newsroom.ucla.edu/releases/treating-insomnia-in-elderly-reduces-inflammation-lowers-risk-for-chronic-diseases

UCSB’s Shuji Nakamura wins Nobel Prize in physics



The 2014 Nobel Prize in physics has been awarded to Shuji Nakamura, professor of materials and of electrical and computer engineering at the University of California, Santa Barbara, and two others.

The prize is for the invention of efficient blue light-emitting diodes, which has enabled bright and energy-saving white light sources, and is shared with Isamu Akasaki of Meijo University and Nagoya University, Japan; and Hiroshi Amano of Nagoya University.

According to the Royal Swedish Academy of Sciences, when Nakamura, Akasaki and Amono “produced bright blue light beams from their semiconductors in the early 1990s, they triggered a fundamental transformation of lighting technology. Red and green diodes had been around for

a long time, but without blue light, white lamps could not be created. Despite considerable efforts, both in the scientific community and in industry, the blue LED had remained a challenge for three decades.”

The LED lamp “holds great promise for increasing the quality of life for over 1.5 billion people around the world who lack access to electricity grids,” the academy continued.

Nakamura, who is also co-director of the campus’s Solid State Lighting & Energy Electronics Center, is the sixth faculty member at UC Santa Barbara to have won a Nobel Prize since 1998 and the 62nd UC faculty member or researcher to win the prize.

“I am very honored to receive the Nobel Prize from the Royal Swedish Academy of Science for my invention of the blue LED and blue laser,” said Nakamura. “It is very satisfying to see that my dream of LED lighting has become a reality. I hope that energy-efficient LED light bulbs will help reduce energy use and lower the cost of lighting worldwide.”

Praising Nakamura’s great accomplishment, UC President Janet Napolitano said, “We honor and celebrate UC Santa Barbara’s Shuji Nakamura, who has been recognized with a Nobel Prize in

Physics for his transformational research that has revolutionized lighting technology. This Nobel Prize, the 62nd awarded to a UC faculty member or researcher, underscores the paramount importance of research conducted at the University of California. Professor Nakamura’s dedication to science, research and teaching are a hallmark of our public university. On behalf of the entire UC community, I join UC Santa Barbara Chancellor Henry Yang in extending heartfelt congratulations to Professor Nakamura and his colleagues.”

Yang added, “This is a wonderful day of celebration for all of us at UC Santa Barbara, and for our extended community of scholars, alumni, colleagues, and friends around the world.”

“Dr. Nakamura has helped to pioneer a scientific revolution in solid-state lighting, with far-reaching impact on fields ranging from information and communication, to energy and the environment, to health care and life sciences,” Yang continued. “By making it possible to bring affordable, energy-efficient LED lighting to developing countries, Professor Nakamura has also made a tremendous humanitarian contribution to our world.”

Nathan Brostrom appointed UC’s chief financial officer



The UC Board of Regents recently approved the appointment of Nathan Brostrom as the university’s executive vice president — chief financial officer, effective Sept. 22.

Brostrom has served as the interim chief financial officer at the UC Office of the President, in addition to his existing appointment as executive vice president for business operations, since April 25, when former CFO Peter Taylor left the university.

As CFO, Brostrom will oversee all aspects of financial management at the 10 UC campuses, five medical centers and the Lawrence Berkeley National Laboratory. Brostrom became UC’s executive vice president for business operations on an interim basis in September 2009, and took on the role permanently in February 2010. Before joining UCOP, he served as the vice chancellor for administration at UC Berkeley since 2006. Prior to that, Brostrom worked for J.P. Morgan, and for former California State Treasurer Kathleen Brown.

Heading into the wind

Ellen A. Friedkin
Administrative Analyst
Academic Senate, UC Santa Barbara



I decided to retire from UCSB in January 2007, in my late 50s, feeling that I needed to change direction before it was too late.

I threw myself headlong into my passion for sailing; I haven't been disappointed! My retired life has been rich and exciting beyond my wildest imaginings: I've crewed on a luxury 144-foot motor yacht from Hurghada, Egypt, up through the Suez Canal to Port Said and beyond; from Gavdos Island, near Crete to Corsica and Sardinia, and from there to La Ciotat in France. I crewed on the same yacht from Malta to Genoa and all the way to Bodrum, Turkey, via Capri, Naples, the Straits of Messina, the Corinth Canal and Athens.

Another crewing job took me to the South of France for a month as "chef"; we visited all the main ports

of call: Nice, Cannes, St. Tropez, Antibes, Monaco and many lovely small places in between.

In 2011, I fulfilled a lifetime ambition: a trans-Atlantic crossing! Three of us met up in the Canary Islands in November 2011 and took off in a southerly direction toward the Cape Verde Islands off the West coast of Africa; it was a beautiful sail: the further south we went, the warmer it became and by the time we reached Cape Verde, we were in shorts and T-shirts! At that point, we headed west across the Atlantic toward the Caribbean. The crossing took 22 days and we reached Antigua on Dec. 8th.

Recently, I spent three months cruising in Fiji on a 36-foot sailboat and I fell in love with both the islands and the people! The people of Fiji are the most lovely and friendly I have ever encountered.

I don't know where the winds will take me next, but it's certainly been a wonderful life!

It's never too late to change

Sylvia Castelluzzo
Administrative Specialist
Academic Personnel Office, UC San Diego



In 2005 I retired from UC San Diego after 24 years. I had completed the yoga-teacher training program at UCSD and dove headfirst into my new career teaching yoga.

After nine years of teaching full time, this spring an opportunity of a lifetime came up: a chance to move to Sicily! My spouse was

offered a position on the U.S. military base in Sigonella, Sicily.

I am teaching yoga on the base. It's two new cultures for me at once: the Sicilian culture and the U.S. military culture.

In addition, I am starting work here on the base as a substitute teacher in the middle/high school. Weekends we travel over the island; there is so much to see and experience in Sicily. Trips to Europe are quick and affordable as well.

It is never too late to change your life for the better.



Share Your Stories

Whether you have a challenging issue related to retirement or a story about the joys of your life, we want to share your story in *New Dimensions*. Reach us by email (NewDimensions-L@ucop.edu) or regular mail (Editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

New Dimensions

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For benefits questions:

Retirement Administration Service Center:
1-800-888-8267 (8:30 a.m. – 4:30 p.m. PT)

UCnet:
ucnet.universityofcalifornia.edu/retirees

Are you moving?

To continue receiving *New Dimensions*, be sure to notify UC of your new address online: atyourserviceonline.ucop.edu/ayso or by submitting a *UC Benefits Address Change Notice*, available online at ucnet.universityofcalifornia.edu or from the Retirement Administration Service Center at 800-888-8267.

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).

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Regents approve new venture fund to invest in UC innovation

At its September meeting, the University of California Board of Regents approved the creation of UC Ventures, an independent fund to pursue investments in UC research-fueled enterprises. The Office of the Chief Investment Officer will make an initial commitment of up to \$250 million to the fund.

UC Ventures will seek to generate attractive, risk-adjusted returns by investing in commercial opportunities arising from the University of California. No tuition or state funding will be used.

With its 10 campuses, 5 medical centers and 3 affiliated national laboratories, as well as more than 20 incubators and accelerators, 233,000 students, 190,000

faculty and staff, and 1.7 million living alumni, the University of California is a rich environment for innovation that is already the target of venture capitalists from around the world.

“UC Ventures is the result of careful evaluation of best practices to develop the most effective investment vehicle to capture the economic value the University of California is creating through its pioneering research,” said UC Chief Investment Officer Jagdeep Singh Bachher. “Our goal is to build upon the technology commercialization efforts at UC while carefully managing potential risk exposures. We are confident an independent UC Ventures will achieve this.”

“In addition to any financial benefits, we see this fund as a potential vehicle for providing resources to support the basic research and talent — among both faculty and students — required to develop innovations that can benefit California and the world,” said UC President Janet Napolitano.

Recent examples of successful UC startups include Aragon (acquired by Johnson & Johnson in August 2013); Kite Pharma (Initial Public Offering in June 2014); and Seragon (acquired by Genentech in July 2014).

UC Ventures will be a stand-alone, independent investment vehicle structured to operate with a long-term investment horizon. UC’s Office of the Chief Investment

Officer will hold certain key governance rights and help UC Ventures develop its own resident expertise to mitigate risks. The UC Ventures team will have day-to-day investment management responsibilities.

In collaboration with its 10 campuses, UC also intends to create an independent advisory board of leading figures in Silicon Valley and California to provide advice and industry insight to UC Ventures.

The University of California plans to launch UC Ventures in 2015.



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Open Enrollment continued from page 1

reimbursements) — both Medicare Advantage and supplement plans — will be 77 percent on average. Because of increases in plan costs, particularly for High Option and Medicare PPO, the actual dollar amount of the UC contribution is increasing in 2015, even with the 3 percent decrease. As a result, retirees in the Medicare Advantage plans will generally experience more modest increases than those in Medicare supplement plans.

For retirees under age 65 in non-Medicare plans, the UC overall contribution will be 70 percent on average in 2015. UC will spend \$276 million on the retiree health program in 2015.

UC Living Well

The UC Living Well wellness program is expanding the activities that will earn points for the incentive program, administered by Optum. In 2015, getting preventive screenings and exams and participating in certain disease management programs through your health plan will earn points toward a \$75 gift card. These activities are in addition to taking Optum’s Total Health Profile, participating in wellness coaching online or over the telephone, and participating in certain campus wellness activities.

All retirees are welcome to participate in wellness activities,

but only those enrolled in a UC-sponsored group insurance plan are eligible for the incentive program through Optum. The Optum program will no longer be available to spouses and domestic partners due to low participation.

New tools help you choose and use benefits wisely

UC is also introducing a series of short educational videos to help employees, retirees and their families understand their benefits and use them wisely. Available online and via mobile devices, the videos address some of the complexities of using health insurance and answer basic questions, such as what’s

the difference between an HMO and a PPO. Take five minutes to visit the Open Enrollment website to view the videos.

If you have questions about your benefits, need a form or other assistance during Open Enrollment, contact the UC Retirement Administration Service Center at 800-888-8267.