

new dimensions

Darda Swanson and Scott Sylva are part of a team that handles some 130,000 queries annually.



You have questions, they have answers

No query is too mundane or complex for the 28 customer service staff at UC's Retirement Administration Service Center (RASC).

They tackle them all.

Some 110,000 phone calls come into the customer service center

Retirees may reach the UC Retirement Administration Service Center:

Phone: 1-800-888-8267 (in U.S.)

Phone: 1-510-987-0200 (outside the U.S.)

Mon-Fri, 8:30 am-4:30 pm (PT)

Fax: 1-800-792-5178

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

You can also submit questions through an online form at: ucal.us/askrasc

each year from retirees, their family members and prospective retirees. Then there are another 22,000 or so queries that arrive via RASC's online form, email and even U.S. mail, said Michael Waldman, RASC's customer service manager.

For the 64,000 UC retirees who receive pensions and health benefits — with rules, age milestones, technicalities and annual changes that go with them — RASC is there to sort through any confusion.

"UC does a good job helping retirees feel connected," said Darda Swanson, a customer service representative at RASC. "Retirement centers and associations are available at most campuses, and in addition, there is *New Dimensions* and a wide array of information on the UCnet

website. But if retirees can't find the information that they need from these resources, we are here to help them."

The volume and types of questions coming to RASC are often seasonal, said Waldman. In January, many want to know why their benefits check is a different amount. (It's because the year's new health plan rates just kicked in.) From February through March, many are looking for Form 1099-R. (For every retiree, it's downloadable from atyourserviceonline.ucop.edu.) In July, many wonder about cost-of-living adjustments. (See page 2.)

During the benefits open enrollment period in November, customer service representatives in RASC's call center at the UC Office of the President in Oakland are busy explaining changes in health care plans that may affect retirees.

And throughout the year, for those turning 65, representatives walk retirees through how UC's medical plans coordinate with Medicare.

Now, it's "retirement season," and RASC staff in these spring months leading to July 1 are working on retirements with UC faculty and staff, counseling them about the many details and decisions to consider.

An estimated 4,500 people retire from UC every year, and 50 percent do so at the end of UC's fiscal year, according to Waldman. RASC now handles the retirement counseling and processing for almost all employees in the UC system, except for those at UCLA campus and medical center and the UC San Diego and UCSF campuses. They also handle retirements of "inactives," those who left UC but kept their vested

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Darda Swanson, Customer Service Representative, RASC
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Retirement benefit payment schedule

The February issue published some incorrect direct deposit dates. The following are the correct dates for the remainder of the year.

| Payment month | Direct deposit date* |
|---------------|----------------------|
| May | 6/1/2015 |
| June | 7/1/2015 |
| July | 7/31/2015 |
| August | 9/1/2015 |
| September | 10/1/2015 |
| October | 10/30/2015 |
| November | 12/1/2015 |
| December | 1/4/2016 |

* The mailing date for paper checks and direct deposit statements will be the same date as the payment date except for the December benefit payment, which will mail Dec. 31, 2015.

Visit UCnet for UC news

You can keep up to date on benefits announcements and the latest news throughout the UC system by visiting ucnet.universityofcalifornia.edu.

The website includes links to At Your Service Online and the Fidelity Benefits Center. The “Retirees” section includes news of interest to retirees and an archive of past issues of New Dimensions.

2015 cost-of-living adjustments announced

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, 2015.

The increase will appear in checks paid on July 31.

The 2015 COLA is based on the 1.33 percent average increase in the Consumer Price Index (CPI) measured February 2014 to February 2015 for the Los Angeles and San Francisco metropolitan areas.

See table, above right, for the July 1 2015 COLA rates for UCRP and UC-PERS Plus 5 Plan benefit recipients, including those receiving survivor and UCRP disability income.

UCRP benefit recipients are eligible to receive a COLA after

| Retirement Date | COLA |
|-----------------------------|-------|
| On or before July 1, 2006 | 2.00% |
| July 2, 2006 – July 1, 2009 | 1.33% |
| July 2, 2009 – July 1, 2010 | 1.69% |
| July 2, 2010 – July 1, 2011 | 1.70% |
| July 2, 2011 – July 1, 2014 | 1.33% |

receiving benefits for at least one year. Therefore, those members whose retirement or disability date is after July 1, 2014, are not yet eligible to receive a COLA.

How the COLA is calculated

The UCRP COLA formula generally matches the cumulative increase in the CPI up to 2 percent annually.

This year, some groups of benefit recipients will receive a larger COLA than the 1.33 percent CPI increase. The larger COLA helps those UCRP benefit recipients retain more of their purchasing power by partially making up for earlier years of inflation greater than 2 percent that were not matched by the UCRP COLA.

UC streamlines Retirement Savings Program fund menu, effective July 2

UC is streamlining the menu of investment funds available through the UC Retirement Savings Program (RSP) — your 403(b), 457(b), and Defined Contribution Plans. The new structure offers investment options in a broad range of asset classes and is designed to make choosing investments easy, no matter what kind of investor you are — hands-on or hands-off.

Beginning July 2, 2015, the updated fund menu will consist of professionally managed funds that are monitored by the Office of the Chief Investment Officer of the Regents (CIO), including:

- UC Pathway Funds—each fund has a diversified mix of assets with a target allocation that adjusts over time as each fund approaches its target date; and
- An updated menu of 15 additional investment funds

representing a comprehensive range of asset classes.

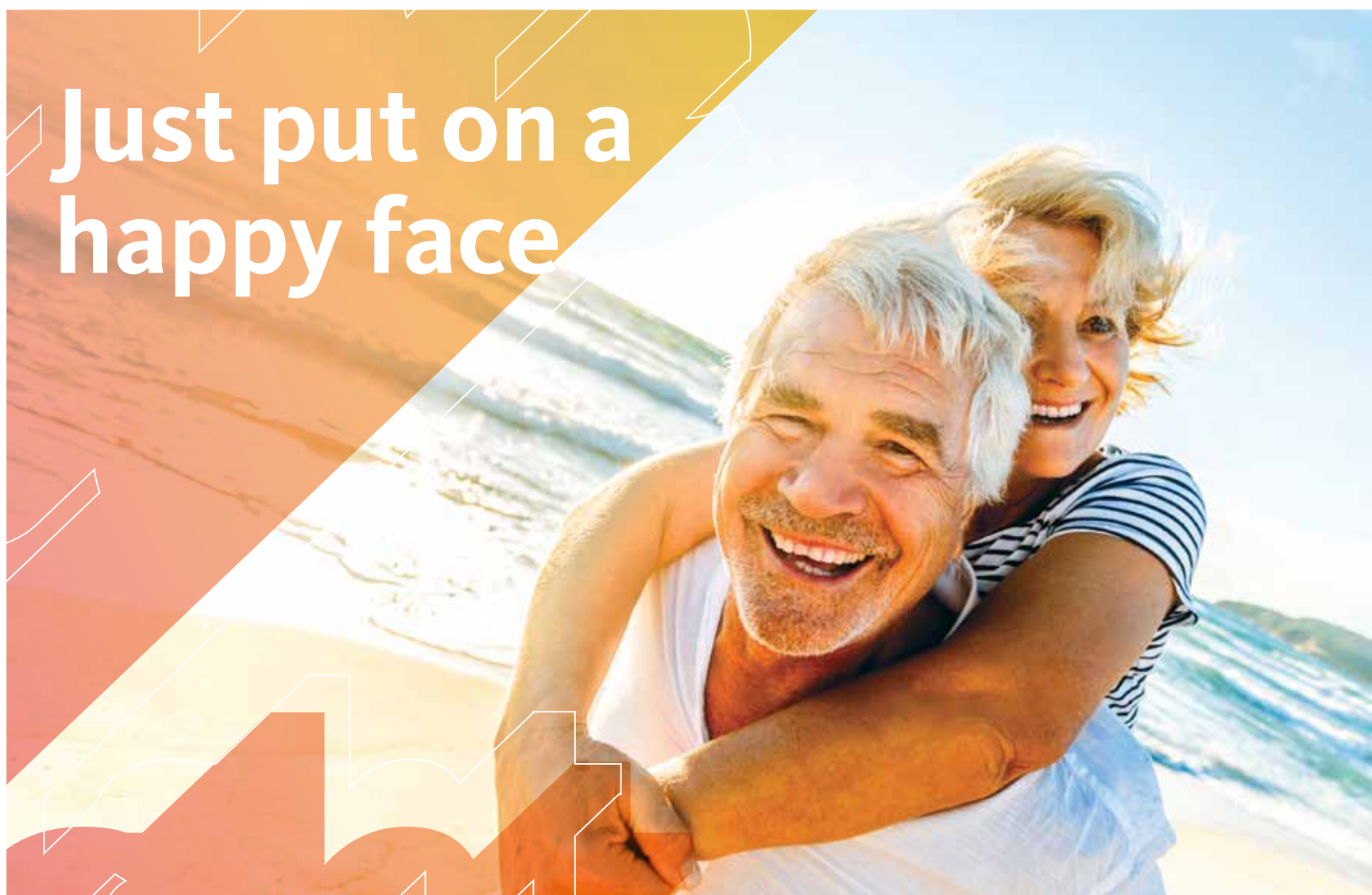
Participants currently invested in any of the affected funds should have received a personalized statement and Decision Guide in the mail in late April.

Why the streamlined fund menu?

UC is streamlining the fund menu for several reasons. The first is to respond to what is often referred to as “choice overload;” many people are overwhelmed by the number of investment choices, and either do not participate in a plan at all or participate but do not make considered investment decisions. Therefore, one goal of streamlining the fund menu is to simplify the fund selection process in order to motivate people to participate or to participate more thoughtfully.

The smaller fund menu will also help RSP participants make better investment choices by reducing overlap between similar options. For those participants who desire more choice, the Fidelity BrokerageLink option will still be available. Finally, the updated menu will enhance UC’s ability to continue to offer high-quality funds in a range of asset classes, with expenses that are generally lower than many similar publicly traded investment options.

If you are invested in funds that will no longer be included in the fund menu, you may need to take action by Thursday, July 2, 2015, 1 p.m. (PT) if you want to transfer those investments to another fund. For details and instructions, please read the Decision Guide that was mailed to you or visit ucfocusonyourfuture.com.



Just put on a happy face

Putting a big grin on your face can benefit your health, according to a UC Irvine researcher.

Sarah Pressman, assistant professor of psychology and social behavior, has led a host of studies that delve into the relationship between positive emotion and health. In particular, she's found that smiles – even the fake, beauty pageant kind – can have beneficial psychological effects, such as lowering blood pressure and reducing pain.

In one study, students who were coached to smile while doing stress-inducing tasks performed more comfortably than those in a control group. And the heart rates of the smiling subjects were lower and dropped faster

when the test was over. In another study, people who smiled while getting a simulated flu shot rated the experience 40 percent less painful than those who didn't wear a happy face.

There are, however, limits to the power of facial expressions. "It's not going to help people who have chronic stress or chronic pain. If an earthquake happens or a tornado strikes, you're not going to be able to smile your way out of it," said Pressman. "But for most of us, the stressors we face day to day are minor, like getting stuck in traffic or stubbing your toe. And these simple interventions seem to be pretty helpful for this kind of thing."

Read more: <http://news.uci.edu/features/when-youre-smiling-2/>

A solution to sleepless nights

An estimated 50 percent of people aged 55 and older suffer from sleep problems, including not being able to fall asleep or not being able to stay asleep when they do. And that can carry over into the day, causing fatigue and even depression.

Medications can help but they cause daytime side effects and carry the risk of drug dependency. All of which has created an urgent need for a way to help older adults sleep better without a pill.

Researchers at UCLA's Semel Institute for Neuroscience and Human Behavior say they've found a relatively simple mind-body intervention that fits the bill. Working with University of Southern California scientists, they found that mindfulness meditation promotes sleep

quality in older adults who suffer from moderate sleep complaints.

Dating back thousands of years, the practice of mindfulness meditation involves paying attention to – but not reacting to, judging or being distracted by – one's own moment-by-moment thoughts, emotions and physiological responses and sensations.

The study, led by UCLA psychiatry professor Michael Irwin, found that people 55 and older who participated in a mindfulness meditation course reported better sleep quality and less insomnia, fatigue and depression than a group that completed sleep education and stress reduction sessions.

Read more: <http://newsroom.ucla.edu/releases/for-older-adults-a-solution-to-sleepless-nights>

New bigger brain volume means better function

People who carry a variant of a gene that is associated with longevity also have larger volumes in a front part of the brain involved in planning and decision-making, according to UC San Francisco researchers.

The finding bolsters their previous discovery that middle-aged and older people who carry a single copy of the KLOTHO allele, called KL-VS, performed better on a wide range of cognitive tests. When they modeled KL-VS in mice, they found this strengthened the

connections between neurons and enhanced learning and memory.

"We've known for a long time that people lose cognitive abilities as they age, but now we're beginning to understand that factors like klotho can give people a boost and confer resilience in aging," said Dena Dubal, assistant professor of neurology at UCSF.

Read more: <http://www.ucsf.edu/news/2015/01/122761/brain-region-vulnerable-aging-larger-those-longevity-gene-variant>

Get more UC news for you. Visit UCnet at: ucnet.universityofcalifornia.edu

Members of the RASC customer service team are available to the 64,000 UC retirees who receive pension and health benefits.



service credit in the UC Retirement System in order to collect their benefits later.

“The RASC is a proven model for centralized services, focusing on the customer experience including consistent delivery of services” said Ellen Lorenz, the RASC’s director.

It’s an exciting, and sometimes anxious, time for prospective retirees. “A big part of our job is to help ease the transition from UC employee to UC retiree,” said Swanson. “Figuratively, we hold their hand as they cross that important path.”

“We understand firsthand the concerns of our employees. We’ll be UC retirees, too, someday.”

Darda Swanson,
Customer Service
Representative

As Swanson and other RASC staff run pension and benefits calculations and counsel individuals through the whole retirement process, questions pondered include: Can I afford to retire? Is it the right time? Should I take the lump sum or the UC retirement income? How much will I have to pay for medical benefits? What is HAPC? What will my spouse or survivors get after I die? Do I want to leave some of my retirement benefit to my kids?

There’s no stock or basic answer to any of those questions. It’s all a matter of individual circumstance and choice, said Swanson, who has spent 28 years as a benefits counselor and customer service representative at UC Berkeley and UC Office of the President.

People sometimes ask Swanson “what would you do?” but she must be careful to offer the correct information or steer them to other resources rather than drive a decision. She reminds them that they should also talk with a financial advisor, call a Fidelity representative if they have UC retirement savings, deliberate with family members and consider every possible post-retirement scenario.

RASC is not like other customer service centers where representa-

tives and vendors are far removed from the people they are called on to help. “We’re UC employees, too. We understand firsthand the concerns of our employees. We’ll be UC retirees, too, someday,” Swanson said

Over the years, Swanson has handled a wide range of queries from a diverse UC population. She’s talked to people who are thrilled about retirement, but also with those in difficult situations — employees who become disabled and seek retirement or a retiree’s family member reporting a death. She’s counseled terminally-ill people — one even calling from her deathbed — who were trying to get their financial affairs in order.

Even with all her years of experience and the thousands of questions she has fielded, Swanson said that there are often still challenging questions that come to RASC, and she never stops learning in her job. “It keeps the job interesting, keeps us humble and reminds us of why we are here,” she said.

Scott Sylva, who has worked at RASC for 12 years in both customer service and UCRP disability, agreed. “There are

times when I have to tell someone that ‘I’ll need to research that and get back to you as soon as I can,’” he said.

It helps, he said, that at UCOP, he is surrounded by the experts in other RASC units such as survivor, health and welfare or retirement policy. He can knock on a nearby door and get an answer or work with colleagues in the other units to resolve an issue.

“From the questions we get, we learn new things every day, which is part of why I love my job,” said Sylva. “And we have regular meetings to keep up with benefits issues and can better anticipate what questions will be coming up.”

Manager Michael Waldman helps keep them sharp, too. At weekly meetings, he often presents customer service representatives a “Test Your Knowledge” quiz.

“We focus on continuous improvement,” Director Lorenz said. “Whether it’s providing new avenues for people to understand and plan for retirement or Michael’s quizzes, our goal is to give UC’s faculty, staff and retirees the best possible service.”

Survivor shares song

Deborah Hahn

Staff Research Associate
Cancer Research Institute, UC San Francisco



I left UCSF in 1987 but continued working in biopharmaceutical clinical research in industry and as an independent contractor. I have always lived a double life: my regular day job and evenings and weekends as a singer of mostly classical music.

In 2006, I was diagnosed with cancer and underwent intensive treatment at UCSF Medical Center at Mount Zion. I reduced my contract work but continued with music, knowing how important it was for my well-being.

Retired and healthy in 2009 with no disease recurrence, I started thinking long term again and considered volunteer work. A former colleague, who appreciated the therapeutic value of music, suggested that I perform for patients and families.

In the fall of 2009, I began rehearsing with a group of singers, several of whom were cancer survivors, who had undergone treatment at UCSF or had worked there. We are called "Sing We Enchanted" and work through Art for Recovery at Mount Zion and Music is Good Medicine at UCSF's Parnassus campus.

We continue to perform regularly on hospital floors, in lobbies, in patient rooms and for special events at several San Francisco hospitals. Our a cappella four to five-part harmony repertoire ranges from light classics and madrigals to folk, pop, jazz and show tunes. Some of our arrangements have been written by our group's members. We are currently in our sixth season with no end in sight!

When I look at our audience and see that Sing We Enchanted has made just one person's day a little brighter, I am satisfied.

On a mission

Wendell Alderson

Registered Nurse
UC Davis Medical Center



I retired in 2010 after more than 30 years of service. My career at UC Davis ended, but now one of the best parts of my life as an RN has begun.

I am volunteering my recovery room experience with two nonprofits: Resurge and Rotaplast.

So far, I have been on seven medical missions with surgical teams doing cleft lip and pallet repair, burn reconstruction and hand surgery. I have been to Vietnam four times, India, Bolivia and Nicaragua. My next mission will be to Bangladesh in November of 2015.

I am so fortunate to have had a career with skills that now allow me to volunteer and give back to so many people. I work with a great group of people every time I go on a mission.

I love exploring the countries as well. I extended my stay in India and did a weeklong tour of the north. My partner joined me in Bolivia and Argentina at the end of that mission.

People tell me all the time what a great thing I am doing, but my response is "I get way more out of it than I give."

I hope to continue to do these missions as long as I am able. Retirement has been great.

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).

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

UCnet:

ucnet.universityofcalifornia.edu/retirees

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 Online. Under the "Stay Connected" tab, choose "Newsletter."

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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310-825-7456

UCSD Retirement Resource Center

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858-534-4724

UC SB Emeriti/Retiree Relations Center

Debra Martin, Director
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UC Santa Cruz Retiree Center

silverbugs@ucsc.edu
831-459-4063

Earn UC Living Well incentive award points

UC Living Well, the university's wellness initiative, offers a number of resources and activities to help retirees pursue and maintain a healthy lifestyle.

Retirees enrolled in UC-sponsored group medical plans can participate in an incentive program, administered by Optum Wellness, and earn points toward a \$75 Visa card award.

Participating in the UC Walks event, a 30 minute walk on May 20 at most campuses to promote wellness and active lifestyles, is

one way to earn award points. (At Berkeley, Cal Walks will be held on June 12).

Visit the UC Living Well site (ucal.us/uclivingwell) for more information on UC Walks at the various campuses. Retirees may check with the campus' wellness coordinator about eligibility to participate in the walk.

Retirees can also earn incentive award points by taking part in variety of activities, including: completing a Total Health Profile (health assessment); wellness

coaching, either online or telephonic; preventive exams and screenings; campus wellness activities; disease management program such as Health Net Blue & Gold's Omada Prevent Diabetes Program or Kaiser's online coaching program. The UC Living Well website has more information about these activities.

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travel opportunities

Tour New England, South America, Spain

The Council of UC Retiree Associations (CUCRA) offers travel opportunities in partnership with Collette Vacations. The CUCRA travel program benefits the work of the council.

Colors of New England

8 days • Sept. 30, 2015
Booking No. 653409
Base price: \$3,169
Book now and save \$170 per person

A "must see" if you have never been to this part of the U.S. in the fall. Journey through Boston, Woodstock, Quechee

Gorge, Stowe, Ben & Jerry's Ice Cream Factory, Rocks Estate, North Conway, Lake Winnepesaukee, Kancamagus Highway, Boothbay Harbor and end with a lobster dinner.

Chile and Argentina: lakes, vineyards, mountains

13 days • October 18, 2015
Booking no. 653406
Base price: \$5,149
Book now and save \$200 per person

Explore colorful Buenos Aires, Argentina's wine country, historic Santiago, Puerto Varas, a lake

crossing of the Andes, Bariloche, and enjoy a tango show and lesson.

Northern Spain: culture, cuisine, landmarks

13 days • Nov. 6, 2015
Booking no. 652659
Base price: \$4,149
Book now and save \$200 per person

Take in spectacular scenery, famous works of art, unique culture and delicious cuisine through seven provinces of Spain, including La Rioja (wine country), Basque country, Cantabria and Asturias.

To book your tour

For more information and reservations, contact Collette Vacations at 800-581-8942 and mention the booking number. All tour costs are per person, double occupancy and includes round trip airfare from LAX. You do not have to be a UC retiree to enjoy these tours; feel free to invite your family and friends. If the start date for a tour is not convenient for you, Collette has other dates for you to consider. Visit the website: www.collettevacations.com