

# new dimensions



## Retirees turn new chapter, become authors

Ideas and inspiration don't grind to a halt after a long career. For some retirees, new bursts of creativity drive them to write books.

And it's not just the novel they have dreamed of, or professional advice stored after many years on the job. They desire to pass on fascinating thoughts and information to others.

For Jane Gould, who retired five years ago from UCLA as a transportation planner, the spark came after caring for her aging mother who lived alone in a Florida suburb. "Soon after I retired, my mother passed away and I knew I had to give back," she said. "So, I became a volunteer driver for seniors who could no longer drive. I hoped that the

occasional trip to the store or hairdresser, would help older people, usually women, from feeling so alone and isolated."

It was then that Gould pondered that 70 percent of baby boomers live in vast suburbs, beyond the reach of public transportation, and that nearly 25 percent of older adults have mobility impairments. "What would people do when they retired and still lived in far-flung suburbs?" she thought.

"For many years I wanted to write a book, but my job and my family needs kept me from finding the time," said Gould, who at UCLA designed programs that encouraged commuters to walk, bike and use public transportation.

In late 2014, she wrote and published an e-book entitled "Aging Well in Suburbia: The Must Have Conversation about Homes and Driving." It has since been published in paperback and received five-star reviews from readers.

"The book appears to be starting a discussion I had hoped for: When we age, where should we retire, recognizing that someday we have to hang up the car keys?" said Gould.

The book covers a lot of other ground: the potential of technology, including driverless cars that can reshape suburban strips and be more pedestrian and people friendly; the practicality of spacious, multi-level houses,

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## Final state budget brings financial stability to UC

The state budget, signed by Gov. Brown in June, includes significant increased support for the University consistent with the multi-year funding framework agreement reached earlier between UC and the state.

"We've come a long way since the release of the governor's preliminary budget in January, and with this final 2015-16 budget UC enters an era of increased state funding and financial stability that we all can celebrate," said UC President Janet Napolitano.

The funding agreement allows UC to:

- Budget for annual pay increases for faculty and non-represented staff over the next several years.
- Reduce its unfunded pension liability, which helps to ensure the long-term fiscal solvency of the UC Retirement Plan.
- Hold undergraduate resident tuition at current levels for the next two years with moderate increases pegged generally to the rate of inflation beginning in 2017-18, giving students and their families predictable tuition information so they can accurately plan for the cost of a UC education.

In exchange for increased state funding for the University's pension plan, the governor is requiring UC to implement by

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### Quoteworthy

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Cover story

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## Notice of Creditable Coverage

To comply with federal regulations, UC annually publishes the following Notice of Creditable Coverage.

Prescription drug plan coverage is available to everyone with Medicare. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare.

### Creditable Coverage

The University of California has determined that the prescription drug coverage offered in Blue Shield Medicare PPO, Blue Shield High Option Supplement to Medicare, Health Net Seniority Plus, Kaiser Permanente Senior Advantage, Blue Shield Health Savings Plan, Core, Health Net Blue & Gold, Kaiser Permanente, UC Care, and Western Health Advantage is considered Creditable Coverage. This means the prescription drug coverage in these plans is expected to pay on average at least as much as standard Medicare prescription drug coverage.

### Non-Creditable Coverage

The University of California has determined that the Blue Shield Medicare PPO Plan Without Prescription Drugs Plan is not considered Creditable Coverage. This Plan has no prescription drug coverage.

The Medicare Modernization Act imposes a late enrollment penalty on individuals who do not maintain "Creditable Coverage" for a period of 63 days or longer following their initial enrollment period for the Medicare Part D prescription drug benefit. The penalty will not become effective if the individual is still working and enrolled in the employer's group health plan.

### Medicare Part D Prescription Drug Formulary

Each health plan has its own preferred list of Food and Drug Administration-approved generic and brand name drugs, called a prescription drug formulary. Medicare determines the classes of drugs that must be included in a Medicare Part D plan but the list

of individual drugs may vary in each health plan formulary, and may change during the year because drug therapies change, new drugs are released, new medical information becomes available, or as a result of Medicare Part D requirements. Call your health plan or check their website for formulary details.

### Non-UC Prescription Drug Plans

The annual Coordinated Election Period (ACEP) for Medicare Part D drug plans is from October 15 to December 7. You will only be able to join, and get coverage under one Medicare drug plan at a time. If you enroll in a non-UC Medicare prescription drug plan, you cannot continue to be covered in a UC-sponsored medical plan that has a Medicare Part D drug benefit. Before signing up for a non-UC sponsored Medicare Part D plan, please call the UC Retirement Administration Service Center (RASC) at 1-800-888-8267 (in U.S.), or 1-510-987-0200 (from outside the U.S.), Monday-Friday, 8:30 a.m. – 4:30 p.m. PT, with any questions. Fax: 1-800-792-5178.

## New cards, service number for Blue Shield and UC Care

As part of a system upgrade on Sept. 1, 2015, Blue Shield of California will issue new medical ID cards with a new subscriber identification number to all members currently in these plans:

- Blue Shield High Option Supplement Plan
- Medicare PPO Plan with Rx
- Medicare PPO Plan without Rx
- Blue Shield Health Savings Plan
- Core
- UC Care

This new ID card will have a new look and feel, and each enrolled subscriber and family member will receive their own medical ID card.

If you are in the Blue Shield High Option Supplement Plan or the Medicare PPO Plan with Rx, keep your Rx Plan ID card to obtain or fill your prescription drugs and start using your new medical ID card once you receive it in the mail.

The new ID card will also show the change in the Shield Concierge phone numbers. The phone numbers are:

### For UC Care members:

Domestic toll-free: (855) 702-0477  
International toll-free: (800) 60004040

### For all other plan members:

Domestic toll-free: (855) 339-9973  
International toll-free: (800) 60004141

You may call Shield Concierge if you have questions about the new medical ID card or need assistance in registering for an online account. You may go online at [blueshieldca.com/uc](http://blueshieldca.com/uc) and [uc-care.org](http://uc-care.org) to access valuable tools and resources to manage your health care coverage.



## Review, update beneficiary information

Your UC pension plan and other voluntary plans such as Accidental Death & Dismemberment (AD&D), 403(b), DC and 457(b) plans all provide payments to your beneficiaries when you die. To ensure your benefits are left to those you actually want to receive them, you must designate one or more beneficiary and provide current contact information. It's easy to name or update your beneficiaries online.

For the UC Retirement Plan and AD&D:

- Sign in to your account on At Your Service Online ([atyourserviceonline.ucop.edu/ayso](http://atyourserviceonline.ucop.edu/ayso))
- Select "My Beneficiaries" under "About [your name]"
- Follow the instructions in the left column
- Be sure to include current contact information for your beneficiaries

If you have questions, contact UC Retirement Administration Service Center at 800-888-8267.

For your Retirement Savings Program Accounts — 403(b), 457(b) and/or DC Plan:

- Go to [ucfocusonyourfuture.com](http://ucfocusonyourfuture.com)
- Under "My Accounts," select "Update Beneficiary"
- Sign in to your account and follow the instructions for naming or updating your beneficiaries

If you have questions, contact Fidelity Retirement Services at 866-682-7787.

## Arranging Minimum Required Distributions, December deadline

The IRS requires retirees to begin receiving Minimum Required Distributions (MRDs) from retirement accounts the year they reach age 70½ or are no longer working, whichever is later. MRDs then continue every year.

If you've already set up your MRDs through systematic withdrawals from your accounts, then you should be all set.

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 have not elected a specific date(s) to receive your MRDs, Fidelity will automatically send your MRD payment to your home

address on Dec. 17 this year. If you want to choose a different time of year to receive MRD payments, contact Fidelity Retirement Services at 866-682-7787 no later than Dec. 16 before the stock market closes if you are subject to the Dec. 17 automatic payment date.

If you have not set up direct deposit for your MRD or other withdrawals from your retirement savings plans, you can do so online. Go to [ucfocusonyourfuture.com](http://ucfocusonyourfuture.com); under "My Accounts," select "Go to Net Benefits." Or contact Fidelity to set this up. Allow 15 to 20 days.

The Minimum Required Distributions Fact Sheet, available at [ucal.us/MRDfacts](http://ucal.us/MRDfacts), provides important additional information. If you have questions, call Fidelity at 866-682-7787.

Get more  
UC news for you.

Visit UCnet at:  
[ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)

### Retirees turn new chapter continued from page 1

especially when an older person has to maneuver through it and maintain the property; and the home as a financial investment, used as an ATM that people tap in times of need.

Gould doesn't make recommendations; she raises issues that retiring "boomers" and even their children might consider.

"For me, writing the book has literally opened up a new chapter in my life," she said.

Thomas Lindholtz did a lot of writing as an analyst during his 37 years at UC Davis, but he never imagined writing a book. When he retired in 2007, his father gave him a small red box that had been stashed on a closet shelf for decades. It contained more than 60 letters and postcards written by Thomas' grandfather during his service in World War I.

Lindholtz never knew his grandfather, Thomas Dahl Lindholtz. He died before young Thomas was born.

"I decided to read through a few of them," said Lindholtz. "It was captivating. It conveyed a man, and a family, of grace and love for one another."

Almost all the letters were written on newsprint now nearly 100 years old. It took Lindholtz months to carefully open the letters, decipher the faint handwriting and transcribe them. "I realized that there was something here for a

broader audience. So, I spent a year collecting resource materials to build a framework around the letters," he said.

The result was a story of World War I through the letters of Grandpa Lindholtz, who went on active duty in April 1918 and got home in May 1919. The book, published in December 2014, is entitled "A Doughboy's War: Letters Home."

The letters and book provide a unique first person account of the world back then. "It gives a broad brush history of events in Europe and America, particularly foreign wars, engagement or neutrality, and immigration — specifically the events of immigration and early life of my grandfather and his family."

R.J. Stastny, a 2008 UCLA retiree, went the fiction route with "The Guestbook at Asilomar," a story of adventure and romance.

"It is also a touchstone for that universal desire to follow our dreams, which is what I did when I moved temporarily to the Mediterranean coast of Spain to write this novel," said Stastny who worked as manager of International Custom Programs/American Language Center at UCLA Extension and two years as chief administrative officer for UCLA's Institute for Research on Labor and Employment.

His book was a finalist at the 2015 Indie Book Awards and won honorable mention at the San Francisco Book Festival.

"When my partner of 22 years passed away, I decided to retire and move to Las Vegas," said Stastny. "My writing has joyfully filled the gaps left by my personal loss as well as my leaving an enjoyable and robust career at UCLA."

Mark Gelhaus, who retired after working more than 25 years in marketing at UCLA and UCSF medical centers, reinvented himself to become an author and life coach. His book, "Reset Your Life Path: Find Your Purpose, Change the World," published in November 2014.

"I was influenced by my UC experience and discussions with colleagues, particularly in the process of leaving," said Gelhaus. "I decided to help other people with the same interest in reinventing themselves. I discovered few people know how to do it or experience significant obstacles, but are still keenly interested in doing something different."

"For those of us fortunate enough to have had a great retirement system, we are afforded the opportunity to do something meaningful with our post-UC lives."

*This issue of New Dimensions recognizes UC retirees who have become authors. See more in "Share your stories" section on page 5.*





# Homegrown – most in U.S. can eat locally

Up to 90 percent of Americans could be fed entirely by food grown or raised within 100 miles of their homes, finds a UC Merced farmland mapping study.

Elliott Campbell, professor of engineering, and his students looked at the farms within a local radius of every American city. They then estimated how many calories those farms could produce. By comparing the potential calorie production to the population of each city, they found the percentage of the population that could be supported entirely by food grown locally.

Local food potential has declined over time, which Campbell said was an expected finding, given limited land resources and growing populations and suburbanization. Most areas of the country, however, could feed between 80 percent and 100 percent of their populations with food grown or raised within 50 miles.

The researchers found surprising potential in major coastal cities. For example, New York City could feed only 5 percent of its population within 50 miles but as much as 30 percent within 100 miles. The greater Los

Angeles area could feed as much as 50 percent within 100 miles.

The popularity of “farm to table” has skyrocketed in the past few years as people become more interested in supporting local farmers and getting fresher food from sources they know and trust.

“There are profound social and environmental benefits to eating locally,” said Campbell.

Read more: [www.ucmerced.edu/news/2015/most-americans-could-eat-locally-research-shows](http://www.ucmerced.edu/news/2015/most-americans-could-eat-locally-research-shows)

## Brain gets social when at rest

A study by UCLA neuroscientists sheds light on why Facebook is such a popular diversion for people who feel like taking a break.

During quiet moments, the brain is preparing to focus on the minds of other people — or to “see the world through a social lens,” said the study’s senior author Matthew Lieberman, professor of psychology, psychiatry and behavioral sciences.

Researchers showed photos with captions to 21 people, and tracked their brain activity using functional magnetic resonance imaging. Most of the photos showed people performing actions in a social setting and expressing a certain emotion.

Among their findings was that a part of the brain — the dorsomedial prefrontal cortex —

might turn on during dreams and rest in order to process our recent social experiences and update our assumptions and understanding of the social world.

So although Facebook might not have been designed with the dorsomedial prefrontal cortex in mind, the social network is very much in sync with how our brains are wired. “When I want to take a break from work, the brain network that comes on is the same network we use when we’re looking through our Facebook timeline and seeing what our friends are up to,” said Lieberman, one of the founders of the field of study known as social cognitive neuroscience.

Read more: [newsroom.ucla.edu/releases/even-when-were-resting-our-brains-are-preparing-us-to-be-social-ucla-psychologists-report](http://newsroom.ucla.edu/releases/even-when-were-resting-our-brains-are-preparing-us-to-be-social-ucla-psychologists-report)

## Dietary trans fat linked to worse memory

Higher consumption of dietary trans fatty acids (dTFA), commonly used in processed foods, has been linked to worsened memory function in men 45 years old and younger, according to UC a San Diego study.

Researchers evaluated data from 1,018 men and women who were asked to complete a dietary survey and memory test involving word recall. On average, men aged 45 and younger recalled 86 words; however, for each additional gram of trans fats consumed daily, performance dropped by 0.76 words. This translates to 12 fewer words recalled by young men with the highest dTFA intake levels in the study.

The study focused predominantly on men because of a small number of women in this age group. An association of dTFA to word memory was not observed in older populations. This is likely due to dietary effects showing more clearly in younger adults, said Beatrice A. Golomb, MD, PhD, lead author of the study.

“As I tell patients, while trans fats increase the shelf life of foods, they reduce the shelf life of people,” said Golomb.

Read more: [ucsdnews.ucsd.edu/pressrelease/dietary\\_trans\\_fat\\_linked\\_to\\_worse\\_memory](http://ucsdnews.ucsd.edu/pressrelease/dietary_trans_fat_linked_to_worse_memory)



## Old sea and retired man

### Marvin Shepherd

Program Manager  
Office of Environmental Safety, UC San Francisco



When I retired in 1991, I didn't "feel" retired so I continued working for 14 more

years as an independent accident investigator in hospitals and as an expert witness in lawsuits involving device-related accidents.

In 2005, I decided to research the background of a Danish sea captain to determine if the stories I heard from his daughter, when I was 11 years old, were true. My research began as a casual interest but slowly became an obsession.

The sea captain, Hans H. Buhne, was a whaler who arrived in San Francisco as the Gold Rush started. He later guided the first ship into Humboldt Bay and settled there as a tugboat captain, lumberman and a rancher. His adventures included being shot in the lung by an Indian arrow, sailing out to sea on the bottom of an overturned boat and almost drowning while trying

to save people from a seriously damaged vessel. Those adventures are told in my first book, "The Sea Captain's Odyssey," published in 2011.

While researching that book, I encountered an event where the sea captain, in 1883, sold his tugboats to a rather notorious redwood lumber company. That intriguing story of fraud led to research in Scotland and my second book, "A Scottish Syndicate in the Redwoods."

I'm sure that another enjoyable obsession is around the corner or down a page, just waiting for me to pass by close enough to capture my attention.

## Secrets, storms & survival

### Rita M. Gardner

Executive Assistant  
Vice Chancellor, Administration, UC Berkeley



When I retired from UC Berkeley in 2012, I felt like I was that kid in the proverbial

candy store. It was now time to pursue my passions: writing, photography and travel.

Best of all, I was able to finally finish writing a book I'd started about 10 years ago. Titled "The Coconut Latitudes: Secrets, Storms and Survival in the Caribbean," it is the story of my family's attempt decades ago to start a new life on a tropical island. It published in September 2014.

It begins with my father's fateful decision at the end of World War II to move his young family to an isolated beach in the Dominican Republic, where he planted 10,000 coconut seedlings. He declared we were "the luckiest people alive" – but we were, in fact, in the path of hurricanes and in the grip of a brutal dictator.

The book is about surviving a reality far from the envisioned Eden, and the terrible cost of keeping secrets.

While working at UC Berkeley, I was encouraged to keep writing after a memoir class I took at UC Extension. I also attended a writing retreat for women authors in Washington state. Both of these activities kept my dream alive.

It's been a lifelong dream to share my story, and I'm thrilled that the book received national and international acclaim.

### 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](mailto:NewDimensions-L@ucop.edu)) or regular mail (Editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

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[ucnet.universityofcalifornia.edu/retirees](http://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](mailto:anne.wolf@ucop.edu)).

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## Retirees' information part of public record

The University of California often receives requests for information through Public Record Act requests, including information about retirees' pension benefits and other information.

Because UC is a public institution, information about retiree and emeriti benefits is considered a public record under the California Public Records Act and is reflected in Personnel Policies for Staff Members (PPSM) 80(C) and in Academic personnel policy, Academic Personnel Manual (APM) 160-20(b)(4):

The information that may be publicly disclosed includes

name, position title, date of hire and date of separation, pension benefit, salary at time of retirement and UC location where the retiree worked.

Personal information, such as home address, phone number and email address cannot and will not be disclosed.

Questions about access to retiree data may be directed to local Information Practices/Public Records Offices. You can find a list of offices online at: [ucop.edu/general-counsel/legal-resources/information-practices/information-practices-coordinators.html](http://ucop.edu/general-counsel/legal-resources/information-practices/information-practices-coordinators.html)



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

### Final state budget continued from page 1

July 1, 2016, a new category ("tier") of retirement benefits for future UC employees that aligns pension-eligible UC employee pay with that of state employees. The following are facts about the future retirement benefits changes:

- Pension benefits for current retirees, faculty and staff are not affected. These retirement benefits changes will apply only to future employees hired after they are implemented, which is currently scheduled for July 1, 2016. There will be no changes to your pension benefits — accrued pension benefits are

protected by law and cannot be reduced or revoked.

- The specific design of the new retirement benefits hasn't been decided and will be developed over the coming months. In general, the new retirement benefits are expected to include the option of a new traditional defined benefit pension plan with a pension-eligible salary limit up to the California Public Employees' Pension Reform Act of 2013 (PEPRA) cap (currently \$117,020); a defined contribution plan such as a 403(b); or a combination of the two.

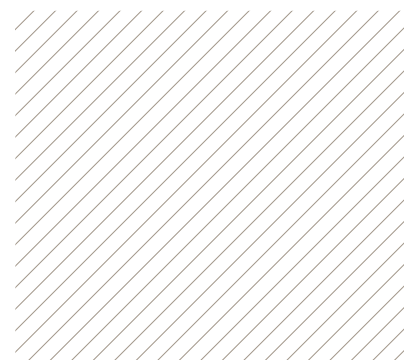
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