

new dimensions



Medicare Part B — it's critical to enroll and maintain

When UC retirees and their family members enrolled in a UC medical plan turn 65 and become eligible for premium-free Medicare Part A, they must also enroll in Medicare Part B and complete a form to assign Medicare to their UC plan.

Medicare Part B covers outpatient medical services such as doctor visits, preventive care, medical equipment and other care. Three months before you and/or your enrolled family member turns age 65, UC will send a form and instructions on how to enroll into Medicare Part B and assign your Medicare.

To complete your UC Medicare plan enrollment and avoid a monthly offset, each Medicare-eligible person must return the form before turning 65. If you and/or your enrolled family member are not eligible for premium-free Part A, UC requires a denial letter from Social Security and enrollment in Part B is not required.

When you are enrolled in Part B, you must pay a monthly premium to the Social Security Administration. If you receive Social Security income, the premium is deducted from your monthly Social Security benefit, or, if not, Social Security bills you directly.

Once enrolled in one of UC's Medicare plans, it's possible that you will get a portion of your Part B premiums refunded to you. This is because the amount UC contributes toward your retiree

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New look and name for UC retirement benefits website

In February, the UC Focus on Your Future website, which launched in 2012, will have a new look and name: www.myUCretirement.com.

New features will include:

- **A mobile- and tablet-friendly format:** The use of smartphones and tablets to access information has soared in the last few years. The new design responds automatically to the size of your screen. You get a seamless experience from your desktop to your tablet to your phone.
- **All your retirement plans' features, all in one place:** There's

a convenient section for your UC retirement benefits at the top left corner of each page, so you can find what you need quickly.

- **A faster path to the actions you take most often:** The site moved the most popular areas to a new menu right up front. Now, it's easier to log in to your Retirement Saving Program accounts to view balances, make transactions and manage your investments. Also, you can quickly search the schedule of financial education classes at UC and set up a personal guidance session.

- **Dynamic delivery of news and education:** Plan news and financial wellness articles are now easily filtered by category. The navigation works like the most popular websites today, allowing you to scroll down to see more content. And that means the information you want is just a touch or click away.

Take a look around and see how easy it is for you to follow your personal financial journey.

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“Genes likely evolved to preserve valuable and wise grandmothers and other elders.”

UC San Diego study that found gene variants that protect older adults from cognitive decline.

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Bicycling could save world trillions of dollars

A dramatic global shift to increased cycling and electric biking, or e-biking, could cut energy use and carbon dioxide emissions from urban transport by up to 10 percent by 2050 and save society nearly \$25 trillion, according to a report by UC Davis and the New York-based Institute for Transportation & Development Policy.

Currently, cycling accounts for about 6 percent of urban trips worldwide, more than half of which occurs in China, Japan and a few European countries, like the Netherlands and Denmark. In the United States and Canada, only 1 percent of urban trips are by bicycle.

According to the study, the right mix of investments and public policies can bring bikes and e-bikes to cover up to 14 percent of urban

miles traveled by 2050 — ranging from about 25 percent in the Netherlands and China to about 7 percent in the U.S. and Canada. The potential is enormous when considering that typically more than half of all urban trips worldwide are less than six miles and potentially could be done by bike.

Davis, California has witnessed the health, economic and environmental benefits of creating a bicycle-friendly culture: more than 20 percent of employed Davis residents usually commute by bicycle, according to the U.S. Census Bureau, and 46 percent of UC Davis students and employees bicycle to campus.

Read more: http://news.ucdavis.edu/search/news_detail.lasso?id=11364

Gene variants protect older adults from cognitive decline

Many human gene variants have evolved specifically to protect older adults against neurodegenerative and cardiovascular diseases. Now, UC San Diego researchers have unexpectedly discovered that humans have evolved gene variants that can help protect the elderly from dementia.

“Such genes likely evolved to preserve valuable and wise grandmothers and other elders, as well as to delay or prevent the emergence of dependent individuals who could divert resources and effort away from the care of the young,” said Ajit Varki, MD, Distinguished Professor of Medicine and Cellular and Molecular Medicine at UC San Diego School of Medicine.

In this first-of-its kind discovery, UC San Diego researchers initially focused on a gene that encodes the CD33 protein, which suppresses amyloid beta accumulation that causes late-onset Alzheimer’s disease.

They also found human-specific variations in many other genes involved in the prevention of cognitive decline, such as APOE. The ancestral form of the gene, APOE4, is a notorious risk factor for Alzheimer’s and cerebral vascular disease. But this study found that variants seem to have evolved to protect from dementia. All of these protective gene variants are present in Africa, and thus predate the origin of our species. This finding is in keeping with the valuable role of the elderly across human societies.

http://ucsdnews.ucsd.edu/pressrelease/newly_evolved_uniquely_human_gene_variants_protect_older_adults_from_cognit

news about your benefits

2016 retirement benefit payment schedule

Payment month	Direct deposit date*
January	2/1/2016
February	3/1/2016
March	4/1/2016
April	4/29/2016
May	6/1/2016
June	7/1/2016
July	8/1/2016
August	9/1/2016
September	9/30/2016
October	11/1/2016
November	12/1/2016
December	1/3/2017

For more information, read the *Direct Deposit for Retiree Monthly Benefits Factsheet*. To sign up for direct deposit, complete an *Enrollment, Change or Cancellation - Direct Deposit* form (UCRS 160).

Both publications are available on UCnet (ucnet.universityofcalifornia.edu) in the Forms and Publications section.

* 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. 30, 2016.

Watch for MRDS in mid-March

If you turned age 70 ½ and newly separated from UC employment in 2015, you may be subject to your first-year Minimum Required Distribution (MRD). If you have not taken your first-year MRD in 2015, Fidelity will distribute MRDs automatically in mid-March 2016, and annual MRDs will continue for each tax-year before the end of that year.

For more information about MRDs, please visit the “Living in Retirement” section of the website myUCretirement.com (new address for the portal) or call Fidelity at 1-866-682-7787.

Dogged determination, teamwork and agility

Ronni Russell

Administrative Analyst
Division of Biological Sciences, UC San Diego



Since retiring in 2008 after 34 years at UC, I have enjoyed traveling. I also joined the Bonita

Valley Garden Club where one of our activities is picking up trash weekly in the local nature reserve.

However, the best thing about retirement is that it has allowed me to pursue my greatest passion: canine agility. It means competing in dog trials almost every weekend and taking classes two nights a week.

Canine agility is a sport in which the team of a dog and handler run a numbered obstacle course. The dog maneuvers obstacles such as jumps, teeter totters, tunnels, A-frames, hoops, dog walks, and there are performance standards for each obstacle. I direct the dog around the course while trying to bypass the deliberate "traps" the judge has embedded in the course.

There are different agility venues that hold sanctioned weekend trials. I compete in three: North American Dog Agility Council (NADAC) where the emphasis is on speed, flow and distance handling; Canine Performance Events, which emphasizes games; and American Kennel Club with more technical courses.

Since retiring I've traveled to two NADAC championships and came home with trophies both times. I was also invited to the Purina Incredible Dog Challenge where my Miniature Schnauzer, Scooter, provided comedic relief as he stopped to examine the small TV camera that had been placed on the side of the dog walk.

The trophies and ribbons are nice, but the real reward is the satisfaction that comes with honing the teamwork skills. It's an amazing sense of accomplishment when you and your dog are running as one and you are practically reading each other's minds.

New careers, rewards in the museum



In the last issue, a group of UCSF retirees shared their story of finding each other and new, rewarding careers as docents at the Fine Arts Museums of San Francisco. We didn't identify them all properly, so here they are: Virginia Ernster, PhD (Professor and Chair of Epidemiology and Biostatistics, UCSF School of Medicine); Barbara Jensen, MD (Clinical Professor, Oncology,

at the VAMC-SF); Carol Porter, PhD, RD (Director of Nutrition Services, UCSF Hospitals); Carol Fox (Assistant Vice Chancellor for Public Affairs at UCSF); and Mary Pat Cress (Admissions Officer, UCSF School of Medicine).

Read their story at: ucnet.universityofcalifornia.edu/news/2015/11/retirees-find-new-careers,-rewards-in-the-museum.html

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

February 2016 / Vol. 33 / No. 1

New Dimensions is published by University of California Human Resources to provide news and information to UC retirees.

Vice President, Human Resources:
Dwayne B. Duckett

Director, Internal Communications:
Paul Schwartz

Acting Editor: Andy Evangelista

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:

Retirement Administration Service Center:
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 NewDimensions-L@ucop.edu

UC Berkeley
Emeriti: Sheldon Zedeck
zedeck@socrates.berkeley.edu
510-453-3611
Retirees: Kurt Lauridsen
kurtvl@sbcglobal.net
925-528-4808

UC Davis
Emeriti: Lyn Lofland
llofland@ucdavis.edu
Retirees: Dave Shelby
drshelby@ucdavis.edu

UC Irvine
Emeriti: Cal McLaughlin
cal@uci.edu
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
Llnlretirees.org

UCLA
Emeriti: Daniel J.B. Mitchell
daniel.j.b.mitchell@anderson.ucla.edu
Retirees: Rodney Rose
rodr@charter.net

Office of the President/Regents
Susan von Seeburg
grubees@sbcglobal.net
510-562-1626

UC Riverside
Emeriti: Anthony W. Norman
Anthony.norman@ucr.edu
951-827-4777
Retirees: Bob Daly
bobdaly@mac.com
714-496-5564

UC San Diego
Emeriti:ucsd.edu
RetireeLink@ucsd.edu

UC San Francisco
Emeriti: Dr. Michael Thaler
ThalerM@ped.ssf.edu
415-664-9316
Retirees: Rod Seeger
retireesucsf@gmail.com
415-514-2019

UC Santa Barbara
Emeriti: W. Douglas Morgan
dmorgan@econ.ucsb.edu
Retirees: Barbara Anderson
barbara62239@gmail.com

UC Santa Cruz
Emeriti: Robert Franson
rfranson@cruzio.com
831-251-7042
Retirees: Dave Dodson
davesteph@cruzio.com
831-459-9968

Retirement Center Contacts

UC Berkeley Retirement Center
Cary Sweeney, Director
ucbrc@berkeley.edu
retirement.berkeley.edu
510-642-5461

UC Davis Retiree Center
Sue Barnes, Director
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
Ragini Gill, 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 SB Emeriti/Retiree Relations Center
Debra Martin, Director
Debra.martin@hr.ucsb.edu
805-893-2168

UC Santa Cruz Retiree Center
Rebecca Skinner, Coordinator
rebecca@ucsc.edu
831-459-4063

Medicare enrollment continued from page 1

medical coverage is sometimes higher than your premium cost. In this case, UC refunds part of the amount you pay for your Medicare Part B; the reimbursement is added to your UC monthly retirement pension benefit. UC does not pay the Social Security Administration for your Part B coverage; you must do that.

Be sure to maintain your enrollment in Medicare Part B by making your Part B payments to the Social Security Administration. Your medical plan carrier and UC monitor your continued enrollment. This requirement is waived if you permanently reside outside the United States. Contact UC's Retirement Administration Service Center (800-888-8267) for information.

If you drop your Medicare Part B, you will pay more for medical coverage and may lose your UC-sponsored medical plan altogether. Consider that, if you drop Medicare Part B:

- You will be enrolled in the non-Medicare version of your current UC-sponsored plan, which is more expensive than the Medicare-coordinated plan, and it's a temporary enrollment.
- You may experience higher medical claims costs related to non-Medicare, non-coordinated, benefits.
- You will no longer receive any "Part B Reimbursement" previously paid to you. UC also has the right to collect the

Part B payments paid to you when you were not enrolled.

- A non-refundable \$419.60 monthly offset will be deducted from your pension check to offset higher non-Medicare costs to the university
- Medicare may impose permanent late enrollment penalties for re-enrollment.

And most importantly, whether you are just turning 65 or if you were paying Part B and stopped, you risk losing your UC-sponsored medical coverage if you are eligible for Medicare Part B and aren't enrolled.

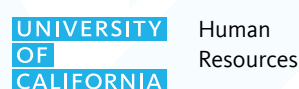
If you are having financial difficulty in paying your Medicare Part B premiums, there are

Medicare Savings Programs to help you. To find out if you qualify or to apply, contact the Medicaid office in your area.

Visit Medicare.gov/contacts or call 1-800-633-4227 for the number and location of your Medicaid office.

Retirees are also reminded that Medicare Part D for prescription drugs is folded into your UC plan. Even with the many ads about Part D, you don't need to — and should not — buy or participate in Part D coverage from any other source.

Also, for more information on the basics of Medicare and UC coverage, see the Medicare Fact Sheet at ucnet.universityofcalifornia.edu/forms/pdf/medicare-factsheet.pdf



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

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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.



2/16 66.8M

Affordable Care Act, new IRS form

Starting with the 2015 tax year, a new IRS Form 1095 will be issued, as required by the Affordable Care Act (ACA).

By March 31, 2016, most members of a UC-sponsored retiree medical plan will receive Form 1095, which documents information you provide on your 2015 federal tax return regarding health insurance coverage. Depending on your type of coverage, you may receive one or more copies of Form 1095-B or 1095-C.

Non-Medicare Retirees enrolled in Kaiser, Health Net Blue & Gold or WHA will receive a Form 1095-B

from their insurance plan; those with UC Care or Core will receive Form 1095-B from UC, through a third-party vendor called UnifyHR. Additionally, if you retired from UC during the 2015 tax year and previously had UC employee coverage, you may receive another Form 1095-C.

UC retirees with Medicare for any part of the tax year may also receive a Form 1095 from the Centers for Medicare and Medicaid Services (CMS), which is responsible for reporting on Medicare plans. Only certain Medicare retirees, however, will

receive forms this year; most CMS reporting will not begin until next year.

For the 2015 tax year, you will not need to submit the Form 1095 with your income tax return, but you should keep a copy of the form with your important tax documents in the event you need to prove to the IRS that you satisfied the ACA's "individual mandate" to maintain health insurance coverage for the year.

Tax statements online

UC retirees may now view and download their 2015 1099-R or other tax statements on At Your Service Online. After signing into your personal account, look under the "Retirement & Savings" section and choose "Tax Statements" to access your 1099-R.