

new dimensions



Emeriti activity likened to a virtual eleventh UC campus

Many UC faculty, even after they retire, continue scholarly work and stay engaged with their campuses and communities.

A new survey by the Council of University of California Emeriti Associations (CUCEA) found that in three years, UC emeriti taught more than 2,000 classes, wrote more than 500 books and 3,000 journal articles, and were involved in hundreds of public service efforts.

“If all the work summarized in this inventory were to be transposed into a standard college catalog, it would reveal the outlines of a virtual university,” concluded the CUCEA report of UC emeriti activity during 2012-2015. “For the citizens of California and its university system, it is UC’s eleventh campus.”

“UC emeriti are responsible to a large degree for the present pre-eminent reputation of the university,” said Roger Anderson, CUCEA chair and a UC Santa Cruz Professor of Chemistry Emeritus. And the report – “A Virtual Eleventh Campus” – “shows conclusively that they are continuing their extraordinary contributions in teaching, research and service.”

Every three years, CUCEA surveys emeriti about their activities in retirement, especially as the activities relate to their academic careers. Some 1,600 emeriti completed the survey, conducted in the late fall of 2015.

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Reducing cyber attack risk, safeguarding information

Let’s face it. Hacking is an industry, and sometimes a profitable one. In recent years, hackers have become more sophisticated in stealing online information, and businesses and institutions have stepped up their defense against cyber attacks.

Health care – with plans holding large volumes of health records and personal data – is one of the most attacked industries, and it has had to establish robust privacy and security systems.

New Dimensions recently asked some of UC’s medical plans how they reduce risk of cyber attack

and what happens should a data breach occur. Each stated a commitment to protecting members’ medical and personal information. Similarly, they employ industry-leading safeguards and strict policies to do that.

The safeguards are continuously evolving, and monitoring against these threats occurs around-the-clock. Some of the policies and systems that UC medical plans have in place include:

- Comprehensive policies that address the Health Insurance Portability and Accountability

Act (HIPAA) and other privacy, security and breach notification laws.

- Continuous monitoring and auditing of internal computer activity.
- Regular training of employees regarding security and privacy and limiting the number of people having access to confidential and personal health information.
- Full encryption of computer, smart phone and tablet devices. Email containing confidential information is sent encrypted.

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“Our findings reveal a new level of precision in how emotions are linked to health, and how our behaviors over time can predict the development of negative health outcomes.”

Robert Levenson, Psychologist, UC Berkeley
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Spotlight

New survey this fall on retired staff activity
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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 beneficiaries 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)
- 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 the 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 myuc retirement.com
- Under "UC Retirement Savings Program Transactions," 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.

If you are a member of the Health Savings Plan, to designate a beneficiary you can either:

- Call HealthEquity's Member Services at 866-212-4729 or
- Download and complete the beneficiary designation form: http://healthequity.com/ed/resources/docs/FORM_beneficiary.pdf

Reminder: Out-of-state Medicare retirees must be enrolled via OneExchange or Kaiser for UC HRA

If you live outside of California and are eligible for the UC Medicare Coordinator Plan, you must be enrolled in a Medicare plan through OneExchange or Kaiser Permanente to have access to the UC-funded Health Reimbursement Arrangement (HRA).

Enrolling or making changes through your carrier and not through OneExchange or Kaiser will void your eligibility for the HRA.

You can use HRA funds to reimburse yourself for eligible health expenses, which include premiums that you pay for coverage (including Medicare Part B) and certain out-of-pocket expenses such as copays and co-insurance for yourself and your eligible dependents.

If you do not maintain your medical plan coverage through OneExchange or Kaiser Permanente you will risk the following:

- Cancellation of your UC-funded Health Reimbursement Arrangement (HRA). You will no longer be eligible to receive the UC-funded HRA. Should you wish to re-enroll in a medical plan through OneExchange to

re-establish your HRA, you may be required to wait until the next Medicare Open Enrollment Period (unless you qualify for a Special Enrollment Period). In addition, you may be subject to underwriting, which is the process through which a Medigap (Medicare Supplement) insurance carrier can ask you about your health status. Medical underwriting may result in denied coverage or a higher premium. Re-enrollment into an HMO plan or prescription drug plan is limited to Medicare Open Enrollment.

- Discontinuation of Automatic Reimbursement (AR), which is only available to you if you are enrolled in a participating medical plan through OneExchange. AR allows you to obtain reimbursement for insurance plan premiums without submitting a monthly claim form.
- Interruption of communication materials from OneExchange, including the annual Medicare Open Enrollment reminder notification.

For more information or should this apply to you, please call OneExchange at 1-855-359-7381.

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 at UC, whichever is later. MRDs then continue every year.

If this is the first year that you are subject to receiving MRDs, Fidelity will automatically send your MRD payment(s) in mid-March the following year. All subsequent MRDs, if you have not elected a specific date(s) to receive your MRDs, are issued in mid to late December of each year. This year the MRD will automatically be distributed on Dec. 16.

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. MRD payments

also come out proportionately from your investment holdings in each of your retirement savings accounts (excluding BrokerageLink).

If you want to choose a different time of year to receive MRD payments, or to request other special arrangements, please contact Fidelity Retirement Services at 866-682-7787 no later than Dec. 15 before the stock market closes, if you are subject to the Dec. 16 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 myuc retirement.com; under "UC Retirement Savings Program Transactions," 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, provides important additional information. If you have questions, call Fidelity at 866-682-7787.

Emeriti activity continued from page 1



New survey of retiree activity and service

A heads up to retired staff and non-Senate academics: Watch for an email inviting participation in an online survey this fall that seeks to learn more about their retirement activities.

This is the first time such a survey has been undertaken. It is sponsored by the Council of UC Retiree Associations (CUCRA).

The primary purpose of the short survey is to provide information that can be used by the individual campuses and lab retiree associations and retiree centers to better serve and advance the interests of UC's more than 50,000 retired staff.

Retirees who have previously provided an email address to CUCRA or a UC retiree organization will be invited to participate. The CUCRA survey will complement the periodic surveys of retired emeriti faculty. CUCRA leaders encourage a high participation rate, as they believe the survey will support their advocacy efforts in behalf of all UC retirees.

The following are some of the highlights:

Honors and recognition. UC emeriti received 537 lifetime achievement awards, honorary degrees, endowed chairs and other honors. Outside of academia, one emerita was recognized for her work at a municipal museum, another received a prize for fiction writing and one was named "Volunteer Firefighter of the Year."

Scholarship and publication. Emeriti wrote 3,134 journal articles, 527 books, 1,095 book chapters and 2,579 conference papers. "Hundreds of UC emeriti remain engaged in their research and writing even after 15-20 years of retirement," noted the report.

Teaching. Emeriti taught 866 UC undergraduate and 739 graduate courses. "Translated into full-time equivalents, this is more than 400 full-time faculty," stated the report. Emeriti also taught 171 undergraduate and 259 graduate courses at non-UC campuses.

Mentoring. In 2012-15, 736 served as mentors and 373 were involved in establishing mentoring programs.

Creative and artistic activity. In the performing arts, 43 were involved in theater as playwrights, directors or actors; 96 participated in music – orchestras, bands, jazz groups, choruses and the like. On the literary side, 121 wrote books of poetry, science fiction,

biographies and family histories. Another 104 exhibited their art, crafts and photography.

Other professional activity. 547 consulted, 148 participated in entrepreneurial endeavors, 412 held editorial positions and 249 cited other professional involvement such as program reviewers and board service. Of those in the health sciences, 52 percent reported maintaining their license to practice and 29 percent are still doing clinical work.

Campus and community service. A total of 713 were involved in service on their campuses or the UC system; 745 reported doing volunteer work in their local communities and elsewhere.

Reducing risk of cyber attack continued from page 1

- State-of-the-art firewalls and anti-malware software.

If a breach should occur, the medical plan will launch a full investigation to mitigate actual or potential harm or risk to individuals whose data may have been breached and remediate the root cause of the breach. If a significant breach is confirmed, the vendors follow applicable laws and regulations requiring notification to employers – such as UC – and plan members.

If there is a potential for fraud, a plan may offer members crediting monitoring service. Or if a member suspects that someone may be fraudulently using their insurance or accessing their web portal, she or he may contact the plan to initiate an investigation or deactivate the web account and change the password.

What you can do

Medical plans offered suggestions for protecting against identity theft.

"Safeguard your health and identification information just

as securely as you would a credit card or bank account number," noted a representative from Kaiser. "This includes your Kaiser Permanente identification card and number, your Medicare number and your Social Security number. Don't give out personal information unnecessarily."

Even though members' web portals are protected by username and password and all exchanged information is encrypted, Western Health Advantage urges selecting a strong password to protect your account. Also, "members have the ability to contact member support and submit their inquiry related to the privacy and security of their information," noted a representative of the plan. "Moreover, they can submit their feedback and suggestions to improve."

"We recommend that you always remain vigilant for incidents of fraud and identity theft by regularly reviewing your various account statements and monitoring free credit reports," suggested a representative from Blue Shield.

Keep your UC online accounts secure

Take caution and protect yourself against phishing. That's when criminals attempt to steal your information by masquerading as a trustworthy entity in an email or telephone call, often asking you to click on a link to confirm your username and password.

Be aware that UC will never send you an email or call you to ask for the username or password for your accounts. This includes At Your Service Online and the medical plans. Likewise, the university will not email or call you for your Social Security number.

Phishing scams run year-round but tend to be especially prevalent during the times of the year when there is a lot of online activity and transactions. Those periods include open enrollment in the fall and tax-filing season when you download tax statements. If you encounter a phishing attempt with your At Your Service Online account, report it to the Retirement Administration Service Center at 800-888-8267.



Got plaque? Technology measures artery health

What if checking your arterial health were as simple as monitoring your blood pressure? New technology developed at the Lawrence Berkeley National Laboratory (Berkeley Lab) could soon make detecting the process of plaque buildup in vessels a routine part of a visit to the doctor and, perhaps, home health care settings.

Berkeley Lab scientist Jonathan Maltz came up with the idea of using sensors to detect the changes in the pulse pressure as blood flows through the brachial artery, a major vessel in the upper arm. Previous studies have shown a strong correlation between the health of brachial and coronary arteries.

“The beauty of this is that it’s really simple and really low-tech,” said Maltz. “We’re measuring the pulse pressure signal, which is proportional to the volume of fluid in the vessel. As the vessel expands, the cuff is compressed and you get a higher pressure in the cuff. We developed software to then analyze the signals.”

Maltz developed an advanced prototype called the Engevity Cuff, which looks and feels much like a blood pressure monitor. He worked with UCSF heart health researchers to test the device on real patients. They found that the cuff was approximately five times more sensitive than ultrasound imaging, an established method of measuring endothelial health that is comparatively expensive and time-consuming.

Last fall, startup company Lexington Biosciences licensed the technology to help further refine the device and bring it to the medical market.

This technology could help identify people at risk of heart attack or stroke. It could also be used to monitor the efficacy of medication or other prescribed therapies to lower cholesterol. If this were used in a home setting, patients could upload the data to their phones and share the results with their doctor.

Read more: <http://newscenter.lbl.gov/2016/05/19/got-plaque/>

Couples study ties anger to heart problems, stonewalling to back pain

A study of how couples behave during conflicts suggests outbursts of anger predict cardiovascular problems later in life.

Conversely, shutting down emotionally or “stonewalling” during conflict raises the risk of musculoskeletal ailments such as a bad back or stiff muscles, according to UC Berkeley and Northwestern University researchers.

“Our findings reveal a new level of precision in how emotions are linked to health, and how our behaviors over time can

predict the development of negative health outcomes,” said UC Berkeley psychologist Robert Levenson, senior author of the study.

Overall, the link between emotions and health outcomes was most pronounced for husbands, but some of the key correlations were also found in wives.

The findings could spur hotheaded people to consider such interventions as anger management, while people who withdraw during conflict might benefit from resisting

the impulse to bottle up their emotions, the researchers said.

The study is one of several led by Levenson, who looks at the inner workings of long-term marriages. Participants are part of a cohort of 156 middle-aged and older heterosexual couples in the San Francisco Bay Area whose relationships Levenson and fellow researchers have tracked since 1989.

The surviving spouses who participated in the study are now in their 60s, 70s, 80s and even 90s.

In this latest study, the researchers focused on the health

consequences of anger and an emotion-suppressing behavior they refer to as “stonewalling.” The study also looked at sadness and fear as predictors of these health outcomes, but did not find any significant associations.

“For years, we’ve known that negative emotions are associated with negative health outcomes, but this study dug deeper to find that specific emotions are linked to specific health problems,” Levenson said.

Read more: <http://news.berkeley.edu/2016/05/24/anger-to-heart-disease/>

Perception, deception across cultures

Joe Lurie

Executive Director Emeritus
UC Berkeley International House



Two decades at UC Berkeley's International House (1988-2007) – a residential/cultural

center for 580 students and scholars from over 80 countries – helped propel a “retirement” of teaching and writing.

Discovering the minefields and mind-openers of crossing cultures inspired my new book, “Perception and Deception: A Mind-Opening Journey Across Cultures.”

Writing about close encounters of a cross-cultural kind among UC Berkeley International House residents from Turkey to Texas and from Thailand to Togo has been a delight, revealing: why there are footprints on toilet seats, why many international students are confused by Americans smiling at strangers, and why an Italian mistook his Sikh roommate for Jesus Christ.

I realized why my Kenyan friends didn't “invite” me to their homes when I was a Peace Corps volunteer or why I thought I was smelling lions when there were none nearby. Writing the book took new directions as I mentored highly skilled job seekers from other countries. Many were unable to land jobs because of cultural disconnects during interviews: misunderstandings about eye contact, firm handshakes and highlighting one's accomplishments.

My “retirement” years give me an opportunity to enliven the stories in my book: teaching for UCB's Osher Institute for Lifelong Learning; lecturing for Cal Discoveries in South Africa, France and Thailand; and serving as a cross-cultural trainer/speaker at places ranging from Google, American Express to LinkedIn and the World Affairs Council.

As I wrote in the book: “You can't really see the world if you're only looking through your own window.”

Taking the high road

Jules Delgallego

Housing Services Manager
UC San Diego



In September 2007, when I turned 62, I began contemplating whether to retire

or wait another four years. The temptation of being able to fully enjoy my newly built home on the beach in Puerta del Mar, Rosarito, Baja Mexico, and the realization that I could explore other aspects of life helped me decide to retire in July 2008.

Since then, I have traveled throughout Europe and to a number of Philippine islands. I have also relished in road trips across the East Coast, Northeast Canada, and this year from San Diego to Cabo San Lucas and back.

In July 2010, I took part in the Fiesta de San Fermin in Pamplona, Spain, and again in July 2012. After the second fiesta, I was compelled to walk from Sarria to Santiago de Compostela.

During this five day, 134 kilometer walk, I honored the many sick friends and family members I knew by “carrying them on my back,” writing their names on the back of my shirt. This feat officially earned me a certificate as pilgrim of El Camino (The Way).

Besides travelling, retirement has also allowed me the extraordinary opportunity to complete a number of oil and canvas paintings as well as publish my first novel, *The Brothers Luna: Madmen or Geniuses.*”

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 NewDimensions-L@ucop.edu

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New study may explain why sleep improves memory

A team of sleep researchers at UC Riverside has found that the autonomic nervous system, which is responsible for control of bodily functions not consciously directed (such as breathing, heartbeat, and digestive processes) plays a role in promoting memory consolidation – the process of converting information from short-term to long-term memory – during sleep. The groundbreaking study, led by psychology professor Sara C. Mednick, added a memory component to a well-known creativity test called the Remote Associates Test (RAT). In between two RAT testing sessions, researchers gave people a nap and measured the quality of sleep and heart activity.

In the first part of the study, 81 healthy individuals were presented with problems consisting of three seemingly unrelated words (e.g., cookies, sixteen, heart) and were required to find another word (e.g., sweet) that links the three words together. Some participants were also asked to complete an unrelated analogy task. The answers to the analogy task served as primes for solving some of the problems in the second test after the nap. After completing these tasks, 60 of the participants took a 90-minute nap, while the remaining subjects watched a video. Later in the day, all returned to the lab and completed problems for a second time.

Those who had a nap were more likely to answer the creativity problems in the afternoon with words that were primed by the morning analogies task compared with people who didn't nap. "The findings suggest that ANS activity during REM sleep may be an unexplored contributor to sleep-related improvements in memory performance," said Mednick. These results have implications for understanding the mind/body connection and relationships between sleep, cardiovascular health and cognitive functioning.

Read more: <https://ucrtoday.ucr.edu/37920>

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travel opportunities

Discover ancient sites in Peru

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.

Here's an adventure in 2017, so prospective travelers can plan early.

Peru: Ancient Land of Mysteries

10 days, Oct. 7, 2017
Booking No. 738502
Cost: \$4,649 (includes \$200 savings if booked early).
Add \$1,049 for the extended Peruvian Amazon tour.

The enduring cultures and breathtaking beauty of the Andes await. Travel to some of the world's most legendary sites, including Machu Picchu, the "Lost City of the Incas." Highlights of this tour include Lima, Sacred Valley of the Incas, local Andean

cultures, Ollantaytambo ruins, Machu Picchu, Cuzco, Lake Titicaca, Uros floating islands, Larco Museum and much more.

You can extend your vacation by adding a four-day, three-night Peruvian Amazon tour. You would fly from Lima to the Puerto Maldonado airport where you meet your naturalist guide, board a canoe and transfer up the Madre de Dios River to the Inkaterra Hacienda Concepcion Lodge. You will spend time exploring the Peruvian Amazon Basin, Lake Sandoval, Tambopata National Reserve and the hidden rainforest.

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 include 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