

new dimensions



Open Enrollment — review your benefits, options

UC's annual Open Enrollment period runs to 5 p.m., Tuesday, Nov. 22. Now, is a good opportunity for retirees to review their current benefits, look at UC's benefits options and make sure your benefits in 2017 are the best for you and your family.

Be sure to read the Open Enrollment booklet, mailed recently to retirees, for summaries of benefit

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

offerings and plan changes, costs for 2017 and instructions on how to elect benefits or changes.

More details, along with tools and resources to help you understand your benefits, are on the Open Enrollment website: ucnet.universityofcalifornia.edu/oe.

If you have no changes for 2017, you don't need to do anything; you will remain in your current UC-sponsored plans.

While all existing medical plans will be available in 2017, there will be some changes and enhancements.

- UC's PPO (preferred provider organizations) medical plans will have new administrators next year for medical, behavioral health and prescription drug benefits. This change affects the following plans: Core, UC Care, UC Health Savings Plan, UC High Option Supplement to Medicare, UC Medicare PPO and UC Medicare PPO without Prescription Drugs. The Open Enrollment booklet lists the new administrators and includes a "Transition Checklist" for continuing members of these PPO plans.

Health care facilitators a valuable resource

If retirees have questions related to health plan benefits, especially during Open Enrollment, UC health care facilitators are available at the 10 campuses.

In November, the health care facilitators will lead Open Enrollment information sessions for retirees and emeriti at most UC locations. Visit the Open Enrollment website (ucnet.universityofcalifornia.edu/oe) for dates and details. You may get many of your questions answered by attending the presentations. If you can't attend, you may contact the health care facilitator at the location closest to you. (See box on back page.)

During Open Enrollment, here are some examples of when to call a health care facilitator:

- You have reviewed the Open Enrollment materials and need more assistance making a decision about changing your health plan
- You want to better understand how your health insurance plan options coordinate with Medicare
- You are anticipating specific health care needs in the upcoming year and want to know how the health plans would cover the services you need
- You need more detailed information on behavioral health coverage
- You are having problems finding a primary care provider

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Quoteworthy

"Participants reported that they felt better about themselves and their lives year upon year, decade after decade."

Dilip Jeste, Director of the Center on Healthy Aging, UC San Diego
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Spotlight

UCRP benefits eligibility audit
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UCRP benefits eligibility audit

UC conducts periodic audits, along with other methods, to ensure that university-provided benefits are paid only to those who are eligible to receive them. Currently, the UC Retirement Plan (UCRP) pays out \$2.8 billion annually to 67,000 benefit recipients throughout the world.

In the coming months, UC will send selected retirees a packet with instructions on how to confirm eligibility. Secova Inc, which specializes in ensuring compliance with plan eligibility rules, will administer the program for UC. For the past five years, Secova has successfully administered UC’s Family Member Eligibility Verification Program. Secova representatives will be available to respond to any questions and provide assistance, if needed. Contact information will be included in the packets sent to benefit recipients. If selected, we appreciate your participation in this process.

IRS Form 1095 required for 2016 tax return

The Affordable Care Act requires most individuals and their dependents to have qualified health insurance.

By Jan. 31, 2017, you will receive Form 1095, which you’ll use to confirm your UC health coverage when you file your 2016 federal income taxes. Depending on the type of coverage you have, you may receive this form from your medical plan, from UC or from both. UC retirees in Medicare will receive the form from Medicare.

While last year was the first in which Form 1095 was issued, this is the first year that the form will be required when you file your taxes. Sign up on At Your Service Online to receive your Form 1095 electronically and avoid any delays.

In order to verify that individuals have health insurance that satisfies the requirements of the Affordable Care Act, the IRS requires UC and health plans to solicit covered members’ Social Security numbers. If Social Security numbers for your covered family members are missing, please provide the information to the Retirement Administration Service Center, 800-888-8267, Monday-Friday, 8:30 a.m.-4:30 p.m. (PT).

Reminder: December deadline for arranging Minimum Required Distributions

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.

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).

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.

Are your beneficiary designations up to date?

It is important to periodically check to make certain you have correctly designated the beneficiaries of your UC Retirement Plan (UCRP) and your 403(b), 457(b) and Defined Contribution (DC) Plan retirement savings accounts.

Changes in marital status, the death of your spouse/partner or a child or grandchild could likely trigger a change in beneficiaries.

To confirm or change your current designations for UCRP:

- Sign in to your account on At Your Service Online (atyourserviceonline.ucop.edu)
- 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 about your 403(b), 457(b) and/or DC Plan accounts, contact Fidelity Retirement Services at 866-682-7787.

Open Enrollment for retirees in Medicare outside California

If you live outside California and all covered members of your family currently are enrolled in Medicare, UC has a Medicare Coordinator Program, administered by OneExchange, for your medical benefits.

Through OneExchange, UC provides you with a Health Reimbursement Arrangement (HRA), which you use to buy your own individual Medicare plan, including Kaiser, if in your area.

A separate UC Open Enrollment booklet was mailed recently to retirees in Medicare outside of California. Read the booklet for more information about OneExchange, the HRA and your UC dental, legal, vision and accidental death and dismemberment plans.

Some important dates and deadlines:

Open Enrollment for dental, legal and vision plans runs from now to 5 p.m. on Tuesday, Nov. 22. In addition to the UC Open Enrollment booklet, more information is available online: ucnet.universityofcalifornia.edu/oe.

OneExchange Open Enrollment for current members runs to Dec. 7, 2016. During this Medicare Open Enrollment, retirees and their enrolled family members may make some changes to their current medical and prescription drug coverage. OneExchange sends a fall newsletter announcing Medicare Open Enrollment, and your medical plan carrier will reach out with details about any plan changes.

OneExchange Open Enrollment for new members is Oct. 15-Dec. 31, 2016. If you’re new to the Medicare Coordinator Program for 2017, you must call OneExchange to make an enrollment appointment: 855-359-7381.

If you have recently moved outside of California, call the Retirement Administration Service Center (RASC) for information on your 2017 medical plan options: 800-888-8267.

Retirees happy with their UC-sponsored health plans, surveys find

Retirees enrolled in UC-sponsored health plans are highly satisfied with their plans, according to surveys in spring 2016.

A survey of 2,400 retirees in UC-sponsored Medicare plans found the following overall rates of satisfaction in 2015:

- **95 percent** for those in Kaiser Senior Advantage;
- **91 percent** for those in Health Net Seniority Plus;
- **91 percent** for members of Medicare PPO and High Options plans.

The national average for overall satisfaction with Medicare health plans is 88 percent,

according to the Centers for Medicare and Medicaid Services.

The survey looked at retirees’ satisfaction with their health care, specialist experience, getting needed care, customer service and prescription drug plans.

A separate survey of employees and retirees in UC-sponsored non-Medicare plans found the following percentages of enrollees satisfied with their overall health plan:

- **73 percent**, Blue Shield Health Savings Plan;
- **84 percent**, Health Net Blue & Gold;
- **94 percent**, Kaiser Permanente;

- **93 percent**, Western Health Advantage;
- **78 percent**, UC Care.

For the Vision Services Plan, 99 percent of retirees were satisfied with their overall care.

Dental plan surveys, although they included employees only, found an overall satisfaction rating of 96 percent for the Delta Dental PPO and 92 percent for DeltaCare USA.

For Optum Behavioral Health Services, member overall satisfaction was 87 percent.

Medical plan surveys were conducted by the DSS Research Group, an independent survey research firm. Feedback from surveys provides UC with valuable information about how your health plans can serve you better.

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- UC Medicare PPO, UC Medicare PPO without Prescription Drugs and UC High Option Supplement to Medicare. Members will be covered for outpatient services not covered by Medicare from all in-network and out-of-network licensed behavioral health providers, including psychiatrists, psychologists, marriage and family therapists, and marriage, family and child counselors.
- UC Care out-of-pocket maximums. Copayments and coinsurance for medical and behavioral health services and for prescription drugs will all count toward one combined out-of-pocket maximum. This may affect your annual costs, depending on how you use services.
- UC Health Savings Plan. The individual Health Savings Account (HSA) contribution maximum increases from \$3,350 to \$3,400. The family maximum remains at \$6,750. You earn interest on your HSA, and can invest any funds over a minimum threshold balance. To make it easier for you to invest your HSA funds, UC has lowered the 2017 minimum threshold balance from \$2,000 to \$1,000.
- Kaiser Permanente will open medical offices in Watsonville, downtown Santa Cruz and Scotts Valley, providing services to non-Medicare members only. Local hospital services and inpatient care will be provided by Watsonville Community Hospital as well as at nearby Kaiser Permanente medical centers in Santa Clara and San Jose. This option is not available if you or any of your family members are enrolled in Medicare.

- New Health Net Blue & Gold medical group choices include Facey Medical Group in Los Angeles and Ventura counties, Monarch HealthCare Medical Group in Orange County, and Primary Care Associates Medical Group in San Diego County. Members of Direct Network-Merced will now have access to physicians located at Dignity Health Medical Group-Merced. Members in San Francisco will benefit from the Canopy Health alliance formed between Hill Physicians-SF (UCSF), John Muir Health, Meritage Medical Network and the affiliated hospitals.
- Health Net Seniority Plus (Medicare). The SilverSneakers program will change to Silver&Fit, offering the same level of service and extra features, including more fitness facilities.

Reminder: If you are changing health plans, renew your prescriptions before Jan. 1 to make sure you have an ample supply of your medications during your transition.

Medical plan premiums

Premium rate changes for 2017 will depend on your plan.

Those in the UC High Option Supplement to Medicare plan and the non-Medicare UC Health Savings Plan will have a premium decrease.

Most other plans will have rate increases, primarily from the 2010 Regents-approved policy to reduce UC contributions by 3 percent

each year to a 70 percent floor; Medicare plans will reach the 70 percent floor in 2018.

All 2017 medical plan rates appear in the Open Enrollment booklet and website

Other changes

- The Delta Dental PPO Plan will include new coverage of a risk-based second oral exam per year.
- The vendor for Accidental Death and Dismemberment insurance changes from AIG to Prudential as of Jan.1, 2017. If you’re already enrolled, your enrollment will transfer automatically. Rates will decrease significantly, and retirees may enroll at any time.
- Legal insurance, offered by ARAG, is open for enrollment this year. Several new benefits have been added, including help with tax planning. Legal premiums will increase slightly.
- The Vision Service Plan in 2017 will cover progressive lenses with a \$55 copay. There will be a small premium increase for VSP.

See the Open Enrollment booklet or website for all 2017 rates.

Graying but grinning: Older adults happier than young



While even the best wines eventually peak and turn to vinegar, a UC San Diego study suggests a paradoxical trend in the mental health of aging adults: They seem to consistently get better over time.

“Participants reported that they felt better about themselves and their lives year upon year, decade after decade,” said study author Dilip Jeste, MD, Distinguished Professor of Psychiatry and Neurosciences and director of the Center on Healthy Aging at UC San Diego.

Conversely, Jeste and colleagues noted high levels of perceived stress and symptoms of depression and anxiety among adults in their 20s and 30s participating in the study.

Jeste and colleagues examined the physical health, cognitive function and other measures of mental health in 1,546 adults, ages 21 to 100 years. The linear nature of the findings was surprising, said Jeste, particularly in magnitude. The oldest cohort had mental health scores significantly better than the youngest cohort, though the

former’s physical and cognitive function was measurably poorer than the latter’s.

The reasons for improved positive mental health in old age are not clear. Some previous research has shown older adults become more adept at coping with stressful changes. They learn, said Jeste, “not to sweat out the little things. And a lot of previously big things become little.”

However, another important explanation may be increased wisdom with age. A number of

studies have shown that older individuals tend to be more skilled at emotional regulation and complex social decision-making. They also experience and retain fewer negative emotions and memories. These are all collective elements of wisdom, as defined by the researchers.

Read more: http://ucsdnews.ucsd.edu/pressrelease/graying_but_grinning_despite_physical_ailments_older_adults_happier

Latinos age slower than other ethnicities, study shows

A UCLA study is the first to show that Latinos age at a slower rate than other ethnic groups. The findings may one day help scientists understand how to slow the aging process for everyone.

“Latinos live longer than Caucasians, despite experiencing higher rates of diabetes and other diseases. Scientists refer to this as the ‘Hispanic paradox,’” said lead author Steve Horvath, a UCLA professor of human genetics.

According to the Centers for Disease Control and Prevention, Latinos in the U.S. live an average of three years longer than Caucasians, with a life expectancy of 82 versus 79. At any age, healthy Latino adults face a 30 percent lower risk of death than other racial groups.

The UCLA team used several biomarkers, including an

“epigenetic clock” developed by Horvath, to track an epigenetic shift in the genome that’s linked to aging. Epigenetics is the study of changes to the DNA molecule that influence which genes are active but don’t alter the DNA sequence.

Horvath and his colleagues analyzed 18 sets of data on DNA samples from nearly 6,000 people. When the scientists examined the DNA from blood — which reveals the health of a person’s immune system — they were struck by differences linked to ethnicity. In particular, the scientists noticed that, after accounting for differences in cell composition, the blood of Latinos and that of an indigenous people called the Tsimane, who are genetically related to Latinos, aged more slowly than other groups.

The research points to an epigenetic explanation for Latinos’ longer life spans. For example, the biological clock measured Latino women’s age as 2.4 years younger than non-Latino women of the same age after menopause.

In another finding, the researchers learned that men’s blood and brain tissue ages faster than women’s from the same ethnic groups. The discovery could explain why women have a higher life expectancy than men.

Read more: <http://newsroom.ucla.edu/releases/latinos-age-slower-than-other-ethnicities-ucla-study-shows>

Get more UC news for you.

Visit UCnet at: ucnet.universityofcalifornia.edu

Sharing beauty of Mayan textiles

Charlene Mayne Woodcock
Architecture Editor
UC Press



In 2000, two years before retiring from UC Press after 24 years, I made my first trip to Chiapas in southern Mexico.

I was interested in Mayan textiles, in the Zapatista uprising and in seeing the place that B. Traven memorialized early in the 20th century in his powerful novels. It was such an interesting, gratifying trip that I returned to see how I could be helpful to the Maya weavers’ cooperative whose members I’d met earlier.

I’ve since been volunteering with Jolom Mayaetik, an autonomous weavers’ cooperative of some 240 women formed in 1996, facilitating sales of their work in the U.S. and arranging tours for sales and illustrated lectures about the lives of indigenous craftswomen in Chiapas.

I’ve found markets here for their beautiful textiles woven on backstrap looms using designs inherited over centuries, participated in events at museums, art fairs and exhibition/sales at colleges and universities.

My Spanish is still fairly rudimentary, but the weavers speak Maya languages, so Spanish is their second language too. This experience has brought unexpected pleasure and satisfaction by allowing me to share with others the beauty of their textiles and to come to know these hard-working, highly skilled women as friends.

Now, I’m helping get an English edition of a book of interviews with the weavers published. It was originally published in Spanish in 2008. And we’re going to have an exhibition of my collection of their work at the San Francisco International Airport Museum next year.

Retirement is a creative journey

Rebecca Novelli and Bill Broesamle
UCLA Anderson School of Management



We saw retirement as a time of adventure and began ours by moving to Seattle. My husband Bill Broesamle, former senior associate dean at UCLA’s Anderson School of Management, and I both grew up in Southern California and wanted to experience a different geographic and social perspective.

After resettling, we pursued both new and longstanding interests. I write fiction and study Italian language and culture. Bill volunteers with community organizations and takes literature classes at University of Washington. We both are avid oil painters.

I also recently published a novel, *The Train to Orvieto* (Black Heron Press). The publisher let me do the painting for the cover.

Also, I’m currently working on a series of paintings about older

women. They often feel invisible, and I wanted to make them visible as a way of thinking about my own aging.

Bill enjoys painting portraits and chooses subjects who look interesting and who I can photograph in a candid situation. Another of our ongoing art projects is our large garden. We exhibit our paintings publicly and online.

We have found time to travel, including to Italy. We often wonder, “How did we have time to work?”

Share Your Stories

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

New Dimensions

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For benefits questions:

Retirement Administration Service Center:
1-800-888-8267 (8:30 a.m. – 4:30 p.m. PT)
UCnet:
ucnet.universityofcalifornia.edu/retirees

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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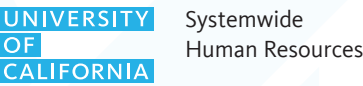
- You are having trouble navigating the system or understanding how to access care

Health care facilitators are available throughout the year to retirees/emeriti, survivors and eligible family members to assist with:

- Problems you have not been able to resolve by contacting your health plan
- Clarifying UC health plan coverage and plan member rights
- Billing problems for services covered by your UC health plan
- Providing detailed plan benefit and coverage information when you have a complex health condition
- Your transition to Medicare
- Explaining how you can appeal a decision made by your health plan
- Intervening on your behalf with your health plan

Health care facilitators at each location:

CAMPUS	REPRESENTATIVE	CONTACT NUMBER
Berkeley	Sharon Johnson	510-664-9000, option 3
Lawrence Berkeley National Lab	Loida Bartolome-Mingao	510-486-6997
Davis	Guerren Solbach	530-752-4264
	Erika Castillo, Assistant HCF	530-752-7840
Irvine	Glenn Rodriguez	949-824-9065
Los Angeles	Bridget Sheehan-Watanabe	310-794-3057
Merced	Melissa Crow	209-205-0851
	Sana Ramzan	209-355-7178
Office of the President		510-987-0900
Riverside	Veronica Luna	951-827-2636
San Diego	Debra Wells	858-822-2197
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UC news and views online

Whether it’s about benefits or budgets and research or Regents, you don’t have to wait for your quarterly issue of *New Dimensions* to get news about UC. You can even get news delivered to you by email.

Here’s a menu of online sites for UC news and information:

- ucnet.universityofcalifornia.edu. UCnet has benefits and general news, along with detailed benefits information, data tools and resources and links to your At Your Service Online and Fidelity accounts. Go to the “Retirees” section for

news and features especially for retirees, an archive of past issues of *New Dimensions* and more.

- universityofcalifornia.edu. UC’s official systemwide site has daily news from all UC locations.
- Fiat Lux. A weekly UC digest about discoveries in health and technology and the UC students and faculty who every day make a difference in the state and world. To have Fiat Lux delivered by email directly to your inbox, go to: www.universityofcalifornia.edu.

- President’s newsletter. The monthly newsletter shares UC President Janet Napolitano’s views of important issues facing the university. To sign up for the president’s monthly newsletter visit: www.ucop.edu/president/subscribe.html.