Open Enrollment – time to consider your benefits choices

UC's annual Open Enrollment period is underway, and retirees are encouraged to review your current benefits and UC plan choices for next year. You also should consider whether there are any changes in your medical plan’s costs, your health or your family situation.

Open Enrollment ends Tuesday, Nov. 21, 5 p.m. If you want to make changes to your plans, you must make them online by that time. If you do not wish to change coverage, you do not need to take action.

The Open Enrollment booklet, mailed recently to all retirees, has detailed information about plan changes and how to enroll online. The booklet also includes medical plan costs for 2018. The charts in the booklet include monthly costs for medical coverage to retirees eligible for 100 percent of the UC/employer contribution toward the premium for each plan. (You are eligible for the full 100 percent contribution if you retired with 20 or more years of service or became a UCRP member before 1990 and did not have a break in service before retiring.)

If you are not eligible for the maximum UC/employer contribution, and thus subject to graduated eligibility, your costs may be higher than those listed in the booklet. You can find your 2018 premium costs by signing onto your At Your Service (AYS) Online account. Choose "Open Enrollment" (main menu, under “Health & Welfare”).

In 2018, most retirees will see some increases in their premiums.

continued on page 3

Survey offers picture of life after UC retirement

After they leave UC employment, many retirees continue rewarding and energetic lifestyles, finds a newly released survey by the Council of UC Retiree Associations (CUCRA).

UC retirees “are curious, vibrant and productive, with a commitment to civic engagement and public services,” stated the survey report, titled “UC Retirees: Advocates, Ambassadors, Assets.”

The survey was completed by 4,478 retirees who are on email lists of a UC retiree association or retirement center. It covered three years (2013-16) and included a wide range of staff, from retired office workers, nurses and groundskeepers to vice chancellors and non-Senate academics such as researchers, librarians and lecturers. Emeriti were not included because the Council of UC Emeriti Associations (CUCEA) conducts a separate survey of emeriti.

The following are some of the CUCRA survey findings:

Volunteer service

The number of UC retirees who volunteer is remarkable: 63 percent served a variety of organizations, including those that aid low-income seniors and families and veterans, and in homeless shelters, animal welfare centers, urban farms, public parks and more.

Compare that to national data: only 25 percent of people over...
Quick 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 default and send your MRD payment(s) in mid-March. 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. 15.

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 information. If you have questions or any concerns regarding your MRD, please call Fidelity 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, a special UC program — OneExchange — administers 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. Open Enrollment for dental, legal and vision plans runs from now to 5 p.m. on Tuesday, Nov. 21.

Medicare Open Enrollment period ends Dec. 7

OneExchange Medicare Open Enrollment for current members runs Oct. 25 to Dec. 7, 2017. While it is not necessary to change your plan, Open Enrollment offers you the opportunity to consider other coverage options, and, if you choose, enroll in a different plan.

OneExchange has sent a fall newsletter announcing Medicare Open Enrollment, and your medical plan carrier will reach out with details about any plan changes.

If you change coverage, you must make any changes through OneExchange to receive your HRA. If you are satisfied with your coverage, you will remain in your current plan and your HRA will continue.

If you are considering changing coverage and want to maintain your HRA, contact OneExchange to work with a licensed benefit advisor who can help you evaluate and enroll in new Medicare coverage that fits your needs and budget.

The OneExchange customer service number is 855-359-7381. OneExchange tries to answer all calls promptly, but you may have shorter wait times if you avoid calling at times with higher than usual call volumes, especially on Monday mornings and the day after Thanksgiving.

If you have recently moved outside of California, call the Retirement Administration Service Center (RASC) for information on your 2018 medical plan options; 800-888-8267.

Health care facilitators can answer your Open Enrollment questions

Health care facilitators are a valuable resource for retirees during Open Enrollment, especially if you have complex questions about your medical plan.

After reviewing the Open Enrollment materials, if you still need assistance making decisions about health plans, you may attend one of the retiree Open Enrollment events at a campus location or contact a health care facilitator at the UC location from which you retired. Specific plan information is also available directly from the insurance plans by calling the numbers listed in the Open Enrollment booklet.

Visit the Open Enrollment website (ucnet.universityofcalifornia.edu/oe) for dates and details of the retiree Open Enrollment sessions.

If you can’t attend a session, see adjacent box for contact information for UC’s health care facilitators.

Throughout the year, they are also available to retirees/emeriti, survivors and eligible family members to help you resolve health plan problems and better understand and obtain the full benefits and services available from your UC health coverage. Additionally, the health care facilitators can assist when you coordinate with Medicare for the first time.

Health care facilitators at each location:

<table>
<thead>
<tr>
<th>CAMPUS</th>
<th>REPRESENTATIVE</th>
<th>CONTACT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berkeley</td>
<td>Gabe Schmidt</td>
<td>510-664-4134</td>
</tr>
<tr>
<td>Lawrence Berkeley National Lab</td>
<td>Bianca Bocobo</td>
<td>510-486-4269</td>
</tr>
<tr>
<td>Davis</td>
<td>Guenre Solbach</td>
<td>530-752-4264</td>
</tr>
<tr>
<td></td>
<td>Erika Castillo, Assistant HCF</td>
<td>530-752-7840</td>
</tr>
<tr>
<td>Irvine</td>
<td>Kwame White</td>
<td>949-824-9065</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>Bridget Sheehan-Watanabe</td>
<td>310-794-3057</td>
</tr>
<tr>
<td>Merced</td>
<td>Melissa Crow</td>
<td>209-205-0851</td>
</tr>
<tr>
<td></td>
<td>Sana Ramzan</td>
<td>209-355-7178</td>
</tr>
<tr>
<td>Office of the President</td>
<td>Alisha French</td>
<td>800-888-8267, option 5</td>
</tr>
<tr>
<td>Riverside</td>
<td>Christina Rodriguez, Assistant HCF</td>
<td>951-827-2636, 951-827-5086</td>
</tr>
<tr>
<td>San Diego</td>
<td>Debra Wells</td>
<td>858-822-2197</td>
</tr>
<tr>
<td></td>
<td>Anna Calhoun, Assistant HCF</td>
<td>858-534-9686</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Susan Forstat</td>
<td>415-514-3324</td>
</tr>
<tr>
<td></td>
<td>Emily Place, Assistant HCF (Retirees)</td>
<td>415-476-6527</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>Rebecca Preza</td>
<td>805-893-4201</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>Marianne McVor</td>
<td>831-459-3573</td>
</tr>
</tbody>
</table>

Ten percent of the pay for health care facilitators is put into a Health Reimbursement Arrangement (HRA), which you use to buy your own individual Medicare plan, including Kaiser, if in your area.
Open Enrollment continued from page 1

Some may see decreases, depending on the medical plan, so this is a good time to consider all of your options for coverage.

Increases in premiums for retirees are due to health care and prescription drug costs that are rising faster than inflation. For 2018, UC’s contribution to retiree health benefits will increase by 7.2 percent, or $19.6 million. Next year, UC expects to spend more than $320 million per year on health benefits for 43,000 UC retirees and survivors.

The following are some highlights and reminders:

- Dental plans are still offered by UC at no cost to retirees who are eligible for the full UC contribution.
- The Vision Plan and ARAG Legal plan are both open for enrollment this year, with Legal Plan enhancements that include new coverage for family and real estate law.
- In addition to the Open Enrollment booklet, the Open Enrollment website (ucnet.universityofcalifornia.edu/oe) has information and details. To make any changes for 2018, sign in to At Your Service (AYS) Online by Nov. 21.

Here are some highlights of plan changes for 2018:

For those in Preferred Provider Organization (PPO) medical plans:
- Anthem Blue Cross will replace OptumRx to administer pharmacy benefits for all UC’s PPO plans — Core, UC Care, UC Health Savings Plan, UC High Option Supplement to Medicare and UC Medicare PPO (with RX). Anthem Blue Cross also will continue to administer medical and behavioral health benefits. UC and Anthem are working to minimize disruption during this transition. For the most part, open prescriptions will transfer automatically, and prior authorizations will remain in effect after the transition. Anthem will reach out with more information about changes that may affect you.
- PPO members in non-Medicare plans will have more options for prescription refills. You can get a 90-day supply at CVS and selected Anthem Retail90 pharmacies, as well as at UC Medical Center pharmacies, Walgreens, Safeway/Vons and Costco. UC Care members pay only two copayments for the 90-day supply, except at Anthem Retail90 pharmacies. Oral contraceptives may now be dispensed up to a 12-month supply.
- Increased urgent care options for UC Care members. Services at urgent care centers in the Anthem Preferred network will no longer be subject to a deductible, and will be covered with a $30 copay.

For HMO medical plans:
- Western Health Advantage members. Although UC Davis Health has modified its agreement with Western Health Advantage, UC WHA members and their families may continue to see their current UC Davis Medical Group primary care provider (PCP) or select a UC Davis Medical Group PCP in the future. UC WHA members will not, however, have access to the Advantage Referral Program.
- Health Net Seniority Plus. The network is expanding to include all of Placer County. In addition, Health Net Seniority Plus members who are part of Sutter Medical Group will have access to behavioral health providers from MHN’s network only. These members previously utilized Sutter behavioral health providers.

Survey continued from page 1

age 55 volunteer in any capacity, according to a 2015 U.S. Bureau of Labor Statistics study.

Some notable volunteer projects included:
- Mentoring a refugee family from Congo, delivering medical supplies to needy countries, working on an international bird rescue project and restoring the natural habitat of the Channel Islands off the coast of California.
- Twenty percent of retirees surveyed volunteered at a UC location. The two most common activities were involvement with their retiree association or center and participation in a committee or task force.

Professional engagement

Twenty-seven percent of respondents provided professional services of some type, and 15 percent authored or contributed to professional publications. They shared expertise in numerous fields, including education, health care, visual and performing arts, government, finance, religion and more.

Of the authors, journal articles were the most common type of publication, followed by conference papers, books and book chapters. And retirees also contributed a variety of fictional and nonfictional writings for newspapers, blogs/websites, newsletters and magazines.

Unique publications included a tourist-oriented blog for Vietnam, a bookkeeping periodical and a newsletter for the Egyptian Ministry of Antiquities.

Employment in retirement

Seventeen percent of respondents worked in a paid position at a business or organization outside of UC. Another 15 percent were self-employed. The vast majority of these retirees worked part-time. The most frequently mentioned jobs were managing, consulting, providing financial services, teaching, mentoring, writing and researching.

Some unique work examples included kayak instructor, relief pharmacist, designing greeting cards and acting in commercials and films.

Twelve percent returned to a paid UC position during the three years covered by the survey. Most worked in part-time, limited-term jobs.

Life beyond service

Although the survey highlights retirees’ commitment to serving others, they also took time to enjoy life’s pleasures. Many reported continued intellectual pursuits, including auditing university classes, attending conferences or learning a new language. Two returned to college — one earned a Ph.D and the other was attending medical school.

Fifty-seven percent of respondents nurtured creative interests, such as crafts (pottery, sewing, jewelry, quilting, knitting, woodworking), writing and the arts. Some unique activities included judging photo exhibits, performing historical re-enactments, learning Chinese calligraphy and making quilts for wounded military coming home. One retiree took up the clarinet after a 50-year hiatus.

Thirty-nine percent provided care for others — mostly often a parent, child or grandchild or spouse/partner. While some said caregiving was welcome and positive, most reported struggling with overwhelming financial, emotional and physical demands. The survey report noted that several UC retirement centers have begun offering services such as support groups, workshops and resource referrals for caregivers.

“The extensive survey of UC retirees is a landmark achievement,” said Marianne Schnauebell, chair of CUCRA. “Most of all, I am proud of my retiree colleagues. The amazing amount of volunteerism and other activities in which they engage indicate they truly are advocates, ambassadors and assets for the University of California.”

The full survey/report is available on the CUCRA website: cucra.ucsd.edu

Retirement centers, associations

UC’s retirement centers are campus-funded units that provide services to all UC retirees and provide support to UC’s retirees’ and emeriti associations. UC retiree associations are officially recognized all-volunteer affiliate groups that advocate on behalf of all retirees and provide additional programs and services for their members. See page 5 for the list of retiree centers, associations and contact information.

You also can get information from the websites of Council of UC Retiree Associations (cucra.ucsd.edu) and Council of UC Emeriti Association (cucea.ucsd.edu).
UC Research of Interest

Biologists slow aging, extend lifespan of fruit flies

UCLA biologists have developed an intervention that serves as a cellular time machine — turning back the clock on a key component of aging.

In a study on middle-aged fruit flies, the researchers substantially improved the animals’ health while significantly slowing their aging. They believe the technique could eventually lead to a way to delay the onset of Parkinson’s disease, Alzheimer’s disease, cancer, stroke, cardiovascular disease and other age-related diseases in humans.

The approach focuses on mitochondria, the tiny power generators within cells that control the cells’ growth and determine when they live and die. Mitochondria often become damaged with age, and as people grow older, those damaged mitochondria tend to accumulate in the brain, muscles and other organs. When cells can’t eliminate the damaged mitochondria, those mitochondria can become toxic and contribute to a wide range of age-related diseases, said David Walker, a UCLA professor of integrative biology and physiology.

UCLA scientists removed the damaged mitochondria by breaking up enlarged mitochondria into smaller pieces — and when they did, the flies became more active and more energetic and had more endurance. Following the treatment, female flies lived 20 percent longer than their typical lifespan, while males lived 12 percent longer, on average.

“It’s like we took middle-aged muscle tissue and rejuvenated it to youthful muscle,” said Walker. “We actually delayed age-related health decline. And seven days of intervention was sufficient to prolong their lives and enhance their health.”

Walker hopes that a technique similar to the one his team developed for fruit flies could eventually help humans by slowing aging and delaying aging-related diseases.

Read more: http://newsroom.ucla.edu/releases/ucla-biologists-slow-aging-extend-lifespan-of-fruit-flies

More education linked to better cognitive functioning later in life

Higher levels of education may help stave off age-related cognitive decline, suggests a UC Berkeley study.

The study also found that education didn’t have a large impact on novel learning, or learning something new at various points in time.

The work, which reviewed the performance of around 196,000 subscribers to Lumosity online brain-training games, is believed to be the largest to date to evaluate cognitive effects of prior educational experience on past and future performance.

Conventional wisdom has long accepted that higher education is likely to boost incomes and helps prepare individuals for a workplace with often-changing skill sets. Yet fewer than 40 percent of adults in the United States are expected to graduate from college in their lifetimes, and the percentage declines for more advanced degrees.

Until now, research has been inconclusive about the cognitive impacts of higher education and whether the quantity of schooling can influence the acquisition and maintenance of cognitive skills over time.

Higher levels of education are strong predictors of better cognitive performance across the 15e to 60-year-old age range of their study participants, and appear to boost performance more in areas such as reasoning than in terms of processing speed, said Silvia Bunge, UC Berkeley professor of psychology.

The study’s findings are consistent with prior evidence that the brain adapts in response to challenges, a phenomenon called “experience-dependent brain plasticity.” Based on the principles of plasticity, the study predicted improvements in cognitive skills that are repeatedly taxed in demanding, cognitively engaging coursework.

Differences in performance were small for test subjects with a bachelor’s degree compared to those with a high school diploma, and moderate for those with doctorates compared to those with only some high school education.

The researchers noted that people from lower educational backgrounds learned novel tasks nearly as well as those from higher ones.

Read more: http://news.berkeley.edu/2017/08/23/more-education-linked-to-better-cognitive-functioning-later-in-life/

Visit UCnet at: ucnets.universityofcalifornia.edu
Survivor now settled with ‘staycations’

Queta Vargas
Student Affairs Officer/Counselor
UC Berkeley

I can hardly believe that it’s been 20 years since I left “Cal.”

After retiring from UC, I began working for Marin County Juvenile Services, where I developed and coordinated programs for Spanish-speaking families and youths in general.

One of those was the after school program, later turned over to the YMCA. I continued working for Juvenile Services until forced to take yet another retirement. I was diagnosed with Stage IV cancer. Now, I feel blessed to share that I am a 10-year cancer survivor.

During those years, I maintained a private practice providing clinical services for children, youths and families in Marin County, and now Napa County. While it has been gratifying to impact the lives of high-risk populations, since childhood I’ve imagined myself experiencing life on all seven continents.

Since retirement, I have touched down on three more (already had North America and Europe): South America, Asia, and in 2014, I was elected as a U.S. delegate to an international convention in Zimbabwe, Africa.

While I love to travel, I enjoy my “staycations.” This year, my goal is to reserve more time for family and friends. And, as I write this, I am expecting my first grandchild. I would also like to resume writing and complete the novel I began while at Cal, inspired by the life story of a dear colleague, Glenden Bursht-Moustafa (a counselor at UC Berkeley who died in 1999).

Poetry class extends to later in life

Suzanne Sigafous
Administrative Assistant
UC Extension

In 1988, I began work as an administrative assistant for the English Language Program, offered through UC Extension at the Laguna Street site in San Francisco. During my 12 years at UC, I also worked for the dean’s office at UC Berkeley Extension.

In 1997, I joined Edward Smallfield’s workshop, “Appreciating and Writing Poetry,” offered at the Extension. Ed was (and is) a great teacher, and I was enthralled with poetry. In the spring of 1999, I retired, got married, left my home of 28 years and moved to Portland, Ore.

As my husband and I spent our days renovating our 1936 bungalow, I signed up for evening poetry workshops, taught by poets in a city with a vibrant literary community. One workshop led to another — UC Berkeley Extension’s mantra, “Lifelong Learning” had worked its way into my being.

This spring, my chapbook, “Healed in the Weave” (Finishing Line Press, 2011) was reviewed in Salem’s Statesman-Journal and in USA Today. What a windfall, for a first book, a chapbook, to be reviewed and featured in a national paper.

Continuing to write is the prize. I hope each new poem is stronger and brighter than the last. Then there’s publishing. Ed Smallfield said to keep on submitting work, no matter the rejections. Currently, my full-length manuscript is out there, looking for the editor who will say yes.

New Dimensions

Nov 2017 / Vol. 34 / No. 4
New Dimensions is published by University of California Human Resources to provide news and information to UC retirees.

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UC Santa Cruz Emeriti/Retiree Center
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Emeriti/Retiree Association Contacts

UC’s retiree and emeriti associations and retiree centers primarily use online communications to interact with retirees and emeriti about services and programs. Use the listings below to establish an email communication relationship with an association and/or center.

If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

Comments/Questions

Write New Dimensions at:
University of California
111 Franklin #7305
Oakland, CA 94607
Email: NewDimensions-L@ucop.edu

For benefits questions:

Retirement Administration Service Center:
800-889-8287 (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.”
It is important to periodically check to make sure your beneficiary designations are up to date. You should be sure to notify UC of your new address or any other relevant information for your beneficiaries. 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 myretirement.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.
To name a beneficiary for your Health Savings Account (HSA), call Health Equity at 866-212-4729.

Work group to study, make recommendations about retiree health benefits

UC has a longstanding commitment to providing high quality health care benefits for its faculty, staff and retirees, and currently ranks in the top five among comparable universities for its contributions to retiree health care benefits.

However, current and projected cost increases of UC’s health benefits for retirees are greater than inflation and growing faster than the university’s budget. Under the current model, UC spends hundreds of millions of dollars annually for retiree health benefits, with future costs expected to rise which is not sustainable for the university.

In the face of continually rising health care costs, UC must evaluate options to ensure the long-term financial viability of the retiree health benefits program and manage costs.

In early 2018, the UC Office of the President will convene an advisory work group with representatives from a wide range of groups to explore potential strategies and develop options for UC leaders to consider. In formulating its recommendations, the work group is charged with considering plan and program design strategies to sustain the benefits, benefits offered by peer institutions, and the implications to both UC and retirees of different options. The work group is expected to begin its work early next year and deliver its recommendations by June 2018.

This work only pertains to retiree health benefits and does not affect UCRP pension benefits.

"While retiree health benefits aren’t vested or guaranteed, we know how important good health benefits are to our retirees and we are committed to continuing to provide them," said Dwaine B. Duckett, vice president of system-wide Human Resources. "At the same time, we must consider potential adjustments in order to ensure their long-term viability — we look forward to the work group’s recommendations."

No funding or programmatic changes regarding UC’s retiree health benefits will take place until 2019, at the earliest. UC’s current funding policy on retiree health benefits remains in effect for the 2018 benefits year, and the university will continue to contribute at least 70 percent of the cost of retiree health care benefits in 2018. Any proposed changes to the retiree health benefits program will be shared with the UC community.