

new dimensions

Enhancements to retirement websites coming

As reported in February, the UC Retirement Administration Service Center (RASC) is upgrading its technology platform and related tools over the course of 2019.

This summer, UC will introduce a new website where retirees will have greater access to their UC retirement information. The new site, called UC Retirement At Your Service (UCRAYS), will replace At Your Service Online (AYSO) self-service functionality for personalized retirement information. UCRAYS will offer more ways for you to view and manage your retirement information in a user-friendly format.

Also this summer, *myUCretirement.com* will debut a new design as it becomes the source for “all things retirement.” You will see expanded content that includes all components of UC’s retirement benefits (pension, supplemental savings plans, and retiree health and welfare). It will also have financial education resources and feature a new life-stage approach to finding information for “people like you,” including a special section for retirees.

With over 130,000 faculty and staff members and over 76,000 retirement benefit recipients, UC is making changes to better serve your retirement needs. Look out for more information announcing the changes and instructions for transitioning to UCRAYS in the summer on UCnet (*ucnet.universityofcalifornia.edu*) and in the next New Dimensions.

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Centers hub for retirees who stay connected with UC

UC retirement centers are like reliable friends.

They are there when you need advice, let you know about interesting and fun events, and share great memories.

Most UC locations have retiree centers, which offer a variety of resources and services. And they are the central hub for retiree organizations associated with a campus. (See page 6 for list of retiree centers, organizations and contacts.)

“Many of our centers provide access to continuing campus services, a host of education and social programs, and volunteer

opportunities that enhance emeriti’s and retirees’ continued engagement with each other and the mission of their UC,” said Jeri Frederick, director of the UC Irvine Center for Emeriti and Retirees.

“Additionally, we educate the broader campus and community about issues of retirement,” said Cary Sweeney, director of the UC Berkeley Retirement center. “We create a sense of belonging and community and we raise awareness of issues that arise in retirement.”

Sue Barnes, who heads the UCLA Emeriti/Retirees Relations Center, noted that “many retirees devoted

20, 30, or 40 years or more to UC and do not want to disengage from academia.”

“Retirees have lamented that they felt like they ‘fell off a cliff’ when they retired,” said Barnes, who also directed the UC Davis center before coming to UCLA three years ago. “Retiree centers act as a bridge.”

UC’s approximately 76,000 retirees are a diverse population. “They are not just a single cohort — they range in age from younger than 60 to 90 and older, they have held a very wide range of positions at UC, they live all over the world and

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“When viewed in the aggregate, the teaching, the scholarship and the community work of UC emeriti is equivalent to that of a major university.”

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2019 cost-of-living adjustments announced

University of California Retirement Plan (UCRP) and UC-PERS Plus 5 Plan benefit recipients, including those receiving survivor and UCRP disability income, will receive a two percent cost-of-living adjustment (COLA) effective July 1, 2019.

The July 1, 2019 COLA of two percent is for those with retirement dates of on or before July 1, 2018 and does not vary by retirement date.

The increase will appear in checks paid on August 1.

How the COLA is calculated

The 2019 COLA is based on the 3.03 percent average increase in the Consumer Price Index (CPI) measured February 2018 to February 2019 for the Los Angeles and San Francisco metropolitan areas.

The UCRP COLA formula generally matches the annual increase in the CPI up to 2 percent. The COLA for UC-PERS Plus 5 benefit recipients is the same as that for UCRP benefit recipients, with a retirement date of October 1, 1991.

UCRP benefit recipients are eligible to receive a COLA after receiving benefits for at least one year. Therefore, those members whose retirement or disability date is after July 1, 2018, are not yet eligible to receive a COLA.

UCRP eligibility verification

UC conducts periodic audits, along with other methods, to ensure that UC Retirement Plan (UCRP) payments are paid only to those who are eligible to receive them.

Currently, UCRP pays out \$3.3 billion annually to 76,000 benefit recipients throughout the world.

In the coming months, UC will send randomly selected UCRP benefit recipients a packet with instructions on how to verify eligibility. Secova Inc., which specializes in ensuring compliance with plan eligibility rules, will administer the program for UC. Secova representatives will be available to respond to any questions and provide assistance, if needed. Contact information will be included in the packets sent.

If you receive a packet, it is important to provide the requested information (including a notarized affidavit) to ensure your benefit payment is not interrupted. If you do not receive a packet, no action is required. We appreciate your participation in this process.

How health reimbursement works in Via Benefits

If you live outside of California and you are eligible for the Medicare Coordinator plan through Via Benefits, you have access to a Health Reimbursement Arrangement (HRA). This is a UC funded account that you can use to reimburse yourself for medical premiums and other qualified health care expenses on a tax-free basis.

To receive the HRA for each Medicare family member annually, you must be enrolled in a medical plan through Via Benefits or Kaiser Permanente. If you enroll in a plan in any other way (such as through AARP or directly with the plan), you will not be eligible for an HRA. The amount of HRA funds that you receive will be based on your years of service with the University. For example, with 20 years of service you are eligible for the maximum \$3,000 HRA, pro-rated if your service is less than 20 years. Here's how it works.

- You pay the full premium directly to the insurance provider. You also pay your provider any required out-of-pocket expenses.
- You may submit claims for reimbursement online, by fax or through the mail. To receive reimbursement for your out-of-pocket expenses, such as insurance plan premiums, Medicare Part B and D premiums, deductibles and copayments or prescription drugs, it is important for you to submit all supporting documentation with your claim directly to Via Benefits. This may include premium statements, receipts and other documentation.
- Via Benefits administers your account and will reimburse you from your HRA until all the available funds are exhausted. You can be reimbursed by direct deposit or by check.
- If you have a balance in your HRA at the end of the year, it will remain in your account and may be used to pay future medical expenses. You may not withdraw the funds for any other uses. If you submit a claim for reimbursement and your expenses exceed your funds for the current year, you will be reimbursed the following year by the next year's HRA funds. You must continue your plan enrollment through Via Benefits for this to occur.
- Automatic Reimbursement of monthly insurance premiums. This allows you to obtain reimbursement for insurance plan premiums without submitting a monthly claim form. Submit this form to have your monthly insurance plan premiums reimbursed to you automatically without filing a form each month. Not all medical plans offer this service, please check with Via Benefits. Note: When first establishing your Automatic Reimbursement, there is some set-up time involved and most retirees won't receive their first reimbursement until the second month following the start of your plan.
- Recurring Claim Reimbursement. You can use the Recurring Premium Reimbursement option for your Medicare Part B premiums or for plans that do not offer Automatic Reimbursement. This option allows you to request recurring reimbursements on an annual basis. Premiums must be a fixed monthly amount and requests must be resubmitted each calendar year. Submit this form at the beginning of each year to have your Medicare Part B premiums reimbursed after the first Tuesday of each month.
- Manual claim form. If you have not signed up for either of the above reimbursement methods, submit this form when you have any health care expense. If you have signed up for either the Annual Recurring Part B Reimbursement or Automatic Reimbursement of premiums, use this form for other non-premium-related out-of-pocket health care expenses. You can access these forms via your Via Benefits online account: <https://my.viabenefits.com/uc>. Go to "Funds & Claim" section and the "File claims and appeals" link. Select "Resource Center" tab, and under "Administrative Forms," choose the specific form.

For assistance with submitting your health care expenses or for more detailed information on how to sign up for the above reimbursement methods, call Via Benefits at 1-855-359-7381, (option 3) Monday through Friday, 5 a.m. to 6 p.m. Pacific Time, and tell them you are a University of California retiree.



Skin repair eliminates ‘inflamm-aging’ linked to chronic disease

Skin is the body's largest organ, and UCSF scientists think it may be to blame for body-wide inflammation linked to numerous chronic diseases of aging.

The good news is that properly caring for the skin with a moisturizing cream may lower inflammation levels and potentially prevent age-related diseases.

As humans get older, we experience a low-level of inflammation — dubbed “inflamm-aging” — driven by an increase in molecules in the blood called cytokines. This age-related inflammation has been linked to serious chronic diseases, including Alzheimer's disease, cardiovascular disease and diabetes. Scientists initially thought that the inflammation stemmed from the immune

system or the liver, but dermatologists at UCSF have a different theory.

“The inflammation must come from an organ big enough that very minor inflammation can affect the whole body. Skin is a good candidate for this because of its size,” said Mao-Qiang Man, MD, a research scientist in the UCSF Department of Dermatology, who is based at the San Francisco Veterans Affairs Health Care System. “Once we get old, we have dermatological symptoms like itchiness, dryness, and changes in acidity. It could be that the skin has very minor inflammation, and because it's such a large organ it elevates circulating cytokine levels.”

In a new study, researchers tested an over-the-counter skin cream, which they had previously shown to contribute to skin repair based on its beneficial ratio of lipids that are vital for skin health.

For 33 older adults in the study, ages 58 to 95, the cream reduced cytokines compared to both the participants' levels before using the cream and the levels of similarly aged adults who did not use the cream. In fact, using the cream lowered participants' cytokine levels to be nearly equivalent with people in their 30s, suggesting that rejuvenating the skin can reverse “inflamm-aging.”

Read more: <https://www.ucsf.edu/news/2019/03/413576/skin-repair-eliminates-inflamm-aging-linked-chronic-disease>

Therapy could improve, prolong sight in those suffering vision loss

Millions of Americans are progressively losing their sight as cells in their eyes deteriorate, but a new therapy developed by researchers at UC Berkeley could help prolong useful vision and delay total blindness.

The treatment — involving either a drug or gene therapy — works by reducing the noise generated by nerve cells in the eye, which can interfere with vision much the way tinnitus interferes with hearing. UC Berkeley neurobiologists have already shown that this approach improves vision in mice with a genetic condition, retinitis pigmentosa, that slowly leaves them blind.

Reducing this noise should bring images more sharply into view for people with retinitis pigmentosa and other types of retinal degeneration, including the most common form, age-related macular degeneration.

“This isn't a cure for these diseases, but a treatment that may help people see better.

This won't put back the photoreceptors that have died, but maybe give people an extra few years of useful vision with the ones that are left,” said neuroscientist Richard Kramer, a professor of molecular and cell biology at UC Berkeley. “It makes the retina work as well as it possibly can, given what it has to work with. You would maybe make low vision not quite so low.”

Kramer's lab is testing drug candidates that already exist, he said, though no one suspected that these drugs might improve low vision. He anticipates that the new discovery will send drug developers back to the shelf to retest these drugs. The drugs interfere with cell receptors for retinoic acid, which is linked to other eye changes resulting from retinal degeneration.

Read more: <https://news.berkeley.edu/2019/03/13/therapy-could-improve-prolong-sight-in-those-suffering-vision-loss/>

**Take a stand.
Be a UC advocate.**

Visit ucal.us/ucan or text “UC” to 52886 to join!



France, Switzerland, Italy among upcoming adventures

With UC Retirees Travel, the world is our lecture hall. Partnering with Collette Travel, it offers extraordinary opportunities to explore, discover and connect with like-minded travelers from all of the UC locations. On these trips, UC retirees, family and friends can discover iconic sites and lesser-known destinations featuring a mix of history, culture, arts and nature.

The following are some upcoming adventures:

Alpine Lakes & Scenic Trains, Sept. 30 to Oct. 9, 2019, 10 days

Explore Switzerland and Italy by train and boat, viewing spectacular scenery, stunning resort villages and two of the world's most scenic lakes. Booking #951634.

Spotlight on Tuscany, Oct. 17 to 25, 2019, 9 days

Enjoy a seven-night stay in Montecatini Terme, a beautiful resort town, and take daily excursions to explore vineyards, medieval towns and more. Booking #951565.

Discover Havana, Nov. 3 to 8, 2019, 6 days

Unpack just once and explore this culturally rich and diverse city. Discover old Havana, historic cathedrals, the Revolution Museum and more. Booking #951556.

Christmas on the Danube, Dec. 2 to 10, 2019, 9 days

Celebrate the holidays with a scenic river cruise, stopping at Christmas markets in Vienna, Regensburg, Passau, Rothenburg and Nuremberg. Booking #951640

Switzerland/Germany & Oberammergau Passion Play, July 7 to 15, 2020, 9 days

Experience the grand cities of Europe's Alpine region and enjoy a performance of the legendary Passion Play in the village of Oberammergau. Booking #951335.

For more details and pricing on these trips as well as others, visit the UC Retirees Travel web page, <http://cucra.org/travel>, or call Collette Travel at (800) 581-8943. Refer to the booking number listed for each trip. For general questions regarding the UC Retirees Travel program, email UCRetireesTravel@gmail.com.

UC Retirees Travel is sponsored by CUCRA (Council of University of California Retirees Associations), a systemwide consortium of volunteer retiree representatives from 13 UC retiree associations. CUCRA represents the interests of UC retirees and supports the University's teaching, research and public service missions.

Emeriti activity, service equivalent to a major campus, survey finds

When UC faculty retire, many really don't stop working.

A significant percentage of UC emeriti continue to publish, lead professional societies, teach and serve UC and their communities, according to a newly released survey by the Council of University of California Emeriti Associations (CUCEA).

The survey offers an inventory of the teaching, research and creative work, as well as the community service that UC emeriti conducted during the three academic years of 2015-18.

Their work and contributions are so substantial, that "when viewed in the aggregate, the teaching, the scholarship and the community work of UC emeriti during this period is equivalent to that of a major university," noted the report.

"Its contributions to the mission of the University of California amount to a virtual eleventh (UC) campus."

Every three years, CUCEA surveys emeriti about their activities in retirement. A total of 2,024

emeriti completed the newest survey, conducted last fall.

The following are some of the highlights from 2015-18:

Honors and recognition. UC emeriti received 574 career achievement awards, honorary degrees, prizes, medals and other honors. One received a Nobel Prize.

An emerita was feted at a concert featuring her own compositions; several had Festschriften in their honor. One earned a Friend of the Farmer Award and another now has a building with his name on it. One professor emeritus reported receiving three honorary degrees, two medals and being named a fellow in national academies in two different countries. One survey respondent had two bacteria named after him and another earned one of NASA's highest honors. Another was a United Way Person of the Year.

Scholarship and publication. Emeriti wrote 1,218 journal articles, 419 books, 932 book chapters and 1,120 conference

papers. "These hundreds of UC retirees who continue their research and publication after formal retirement are no longer doing so in the expectation of career advancement," noted the report. "Rather, they are energized and challenged by their interests, their commitments, their curiosities."

Leadership in professional societies. Hundreds of emeriti continue to bring recognition to UC through their participation and leadership in academic and professional associations: 266 had leadership positions, 481 served on editorial boards, and 1,002 reviewed manuscripts.

Teaching. Emeriti taught 961 UC undergraduate and 1,028 graduate courses. They also taught 717 courses at non-UC campuses. "It would take 773 additional full-time faculty to deliver the courses that were presented by UC emeriti during 2015-18," according to the report.

Mentoring. Thirty percent of those surveyed (486 emeriti) were involved in a formal mentoring

program. Fifty-seven percent (974) served as informal mentors.

In the arts. There were 358 responses on emeriti engaging in the arts. On the "performance" side, they included novelists, painters, dancers, musicians, composers and actors. "Non-performance" examples included museum curators, show producers, community theater managers, and exhibit creators.

Service to university, community. A total of 485 emeriti provided service to UC and 887 reported on their service in their communities. More than 800 said that they had done pro bono public service work that made use of their expertise.

The complete report is available on CUCEA's website: CUCEA.ucsd.edu.

Riding back into Italian history

Dave Stoker

Computer Programmer
UC Davis Health System



As a recent retiree, I was thrilled to participate in a historic bicycle race named L'Eroica last October in Gaiole, which is in the Chianti region of Tuscany, Italy.

To prepare, I spent the better part of a year restoring my vintage Italian bicycle that I first bought in 1985. I had to relearn how to ride in toe clips and on gravel roads. And I tested my endurance, as this bicycle is heavier than my modern carbon fiber bicycle.

L'Eroica, which translates to "The Heroes," is a re-creation of a bicycle race that captures the essence of legendary racing in Italy from years past. It has strict rules. Nothing modern is allowed; bicycles must be made in 1987 or older and use equipment such as friction shifting and toe clips. Clothing must be wool and shoes must be made of leather — none of this high-tech performance wear that cyclists regularly use.

The route honors the legendary Italian champions of yesteryear. So, many miles are ridden on gravel roads, with ascents of up to 15 percent. Rest stops are located in villages that are hundreds of years old. Workers are dressed in clothing of a bygone era.

This ride had over 5,000 participants from all over the world. The best parts were making friends with an Italian cycling team and meeting people of all nationalities.

As the Italians like to say, "La vita è dolce!" Life is definitely sweet as I enjoy retirement.

Writing about crisis offers career closure

John Farrell

Clinical Social Worker
UC Davis Medical Center



Like many UC retirees, I grew up and grew old working for UC. I graduated from UC Berkeley and my first and last professional job, spanning 44 years, was at UC Davis Medical Center.

During that time, I met my wife, a fellow UC employee; completed a graduate internship in psychiatric social work; earned a PhD in psychology; had two children, one attended medical school and the other veterinary school at Davis. I owe UC a debt of gratitude.

Most of those years were spent working for Psychiatric Emergency Services at UC Davis. The Emergency Department is a setting of severity: death and psychosis, child and elder abuse, domestic violence, sudden and debilitating illness and injury, drug and alcohol abuse, severe depression, suicide attempts, and violence. It is also a place where lives can change abruptly. Clinicians make difficult decisions every day.

After so many years of poignant and powerful experiences in the ED, I wanted to bring closure to my career and to decompress. I wrote a book about my most meaningful experiences. The book is called *The Crisis Clinic*, and once I finished it, I was able to feel closure by placing that condensed and concrete version of my professional life up on a shelf.

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

May 2019 / Vol. 36 / No. 2

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

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Retirement Administration

Service Center:
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

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.

UC Berkeley

Emeriti: John Swartzberg
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UC Davis Retiree Center

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UC Irvine Center for Emeriti and Retirees

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UCLA Emeriti/Retirees Relations Center

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310-825-7456

UCSD Retirement Resource Center

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UC SB Emeriti/Retiree Relations Center

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UC Santa Cruz Retiree/Emeriti Center

Christy Dawley, Coordinator
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831-502-8202

they have every interest one can imagine,” said Barnes.

“To be a thriving retirement center, we must offer programs, support and services that address a variety of concerns and interests,” added Sweeney.

Issues that concern retirees

“In my experience, retirees are concerned about the same things as most adults,” said Barnes. “Financial security and health are critical issues, but just as important are maintaining a purpose in life and continuing relationships with family and friends.”

They also want to hear about UC initiatives and developments, she said. The rising cost of health care,

however, is always a top issue, said Barnes.

“We partner with our emeriti and retiree associations to create programs which are very popular and include walks, hikes, bike rides, tours, volunteer opportunities and lectures by experts on a variety of topics,” added Frederick of UC Irvine.

But this is not just about retirees getting services. They give a lot back, too. Retirees themselves have made the centers responsive and successful, said the UC directors.

Frederick recalls starting the UC Irvine Center in 2005 with a cubicle, box of paper, computer and a willing supervisor.

“The lack of staff created the need to recruit volunteers — all UCI emeriti and retirees — who ended up being my helpers, idea-generators, proof-readers, sympathizers, encouragers and event leads,” she said. “Today, our office of now two full-time employees still benefits from 40 UC emeriti and retiree volunteers.”

“Working through the lens of those who retired, gives us freedom to discover new territory and explore new ideas,” said UC Berkeley’s Sweeney.

Barnes, who started her UC career working in student affairs, recalls her start at the UC Davis Retirement Center. “I have always enjoyed working with people older

than myself, so when the Retiree Center director position opened up, I eagerly applied.” she said. “Within the center, I found my passion. UC’s retirees continuously inspire and impress me, both with their knowledge and with their dedication to the university.”

Now, it’s her turn to join the ranks. Barnes will retire from UCLA this spring. “I have already joined the retirees’ association and look forward to staying engaged with the campus,” she said. “UC has been good to me and I think that I will always be involved on some level. I particularly enjoy opportunities to attend arts performances, athletic events and lectures.”



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A message from President Napolitano about the UCRP payment delay

On April 1, 2019, UCRP benefit recipients experienced a delay in the direct deposit of their retirement benefits. While this file error in the transfer process was corrected within hours, I was troubled by this incident. Retirees and their families are an important part of the UC community, and I wanted to extend a personal apology for any confusion or other issues you may have faced as a result of this error.

For recipients of standard UCRP retirement, disability and/or survivor benefits, all payments were posted by close of business April 1, 2019. Unfortunately, posting payments for non-UCRP (PERS Plus 5 and Restoration Plan) benefits required additional time; these payments were deposited Tuesday, April 2.

If you incurred late fees or other penalties associated with benefit payments that were not deposited on schedule, UC is committed

to making this situation right. Please contact the UC Retirement Administration Service Center at customerservice.reply@ucop.edu or PO Box 24570 Oakland, CA 94623-1570.

We deeply regret and are very sorry for the uncertainty and inconvenience this delay may have caused. Trust that we are making every effort to prevent this from happening again in the future.

Yours very truly,

Janet Napolitano