

# new dimensions



## MyUCretirement.com: Your source for 'all things retirement'

This month brings another enhancement to your UC retirement websites — *myUCretirement.com* has been redesigned as a convenient gateway to your retirement information and resources.

The new *myUCretirement.com* offers a life-stage approach that guides you to the information you need right now.

There's a special section for current retirees, with resources, must-reads and updates tailored for you, and easy links to UCnet, UCRAYS and NetBenefits (where you manage your UC Retirement Savings Program accounts — DC, 403(b) and 457(b)).

You'll still find all of the resources you depend on from *myUCretirement.com*, including financial education articles and important news and links to sign up for personalized financial planning, classes and webinars.

Select "In Retirement" from the new life-stage menu to learn how to manage your money in retirement, secure your online accounts, design an estate plan, keep up with the latest UC Retirement System news, and more. It's all conveniently organized in one place for people like you.

Visit *myUCretirement.com* to check out all the new features! It's a great place to start, no matter where you are on your retirement journey.

## Welcoming UC Retirement At Your Service — UCRAYS!

This fall, UC will introduce a new website where retirees will have greater access to their UC retirement information — UC Retirement At Your Service (UCRAYS).

UCRAYS, which replaces At Your Service Online (AYSO) for retirees, will offer more ways for you to view and manage your retirement information in a user-friendly format. Most importantly, it will include enhanced security features, ensuring UC is following best practices for keeping your retirement information secure.

Here's what you need to know to make the most of UCRAYS.

### Getting started

1. UCRAYS will launch as a new website (*retirementatyour.service.ucop.edu*) or you can go to AYSO (*atyourserviceonline.ucop.edu*), and you'll see links to UCRAYS.
2. At your first login, and after agreeing to UC's privacy statement and terms of use, you will be asked questions to confirm your identity.

3. Create a new password for your UCRAYS account.
4. If you're using a computer or smartphone that is secure, register your trusted device. This can reduce the steps in the log in process.
5. Add your cell phone number and personal email address, if they're not already on file.

And, now, you're ready to explore UCRAYS!

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### Quoteworthy

"(Red meat and white meat's) effects on cholesterol are identical when saturated fat levels are equivalent."

Ronald Krauss, MD, UCSF Benioff Children's Hospital Oakland, professor & scientist  
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### Spotlight

UC to offer new Medicare Advantage PPO plan for 2020

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## Minimum Required Distributions from your retirement savings

The IRS requires that you start receiving Minimum Required Distributions (MRDs) from your UC retirement savings accounts the year you reach age 70½, or are no longer working at UC, whichever is later. MRDs must then continue every year regardless of change in employment status.

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 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 it is scheduled for December 13.

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 (certain exceptions may apply to Brokeragelink).

Please read the Minimum Required Distributions Fact Sheet, available at [ucal.us/MRDfacts](http://ucal.us/MRDfacts), as it provides important information along with your distribution options. If you have questions, concerns or need to check on the status of your MRD, please call Fidelity at 866-682-7787.

## Retirees' information part of public record

The University of California often receives requests for information through Public Record Acts requests, including information about retirees' pension benefits and other data. Because UC is a public institution, information about retiree and emeriti benefits is considered a public record under the California Public Records Act and is reflected in Personnel Policies for Staff Members (PPSM) 80(B) and in Academic personnel policy, Academic Personnel Manual (APM) 160-20(b)(4).

The information that may be publicly disclosed includes name, position title, date of hire and date of separation, pension benefit, salary at time of retirement and UC location where the retiree worked. Personal information, such as home address, phone number and email address, cannot and will not be disclosed. Questions about access to retiree data may be directed to local Information Practices/Public Records Offices. You can find a list of offices online at: [www.ucop.edu/general-counsel/legal-resources/information-practices/information-practices-coordinators.html](http://www.ucop.edu/general-counsel/legal-resources/information-practices/information-practices-coordinators.html).

## UC to offer new Medicare Advantage PPO plan for 2020

UC retirees in California will have a new Medicare plan option next year — a Medicare Advantage Preferred Provider Organization (MA PPO) plan administered by UnitedHealthcare®. The new plan will replace the Health Net Seniority Plus Medicare Advantage HMO, with lower premium costs for retirees than Health Net Seniority Plus and the ability to see any provider that accepts Medicare (both in-network and out-of-network) for the same low copay.

During this year's Open Enrollment (Oct. 31-Nov. 26, 2019), retirees eligible for Medicare and UC retiree health coverage will have the option to enroll in the MA PPO or in any of UC's other Medicare plans — UC Medicare PPO or UC High Option Supplement to Medicare plans (administered by Anthem) or Kaiser Senior Advantage.

If you are enrolled in Health Net Seniority Plus and you do not take action during Open Enrollment, you will be automatically enrolled into the MA PPO plan for 2020. If you have family members who are not Medicare-eligible, they can remain in UC Blue & Gold HMO, which will be the "partner plan" for the MA PPO in 2020.

The decision to offer an MA PPO plan option for UC retirees was guided by the findings of an evaluation team that included representatives from the Academic Senate, the Council of UC Emeriti Associations, the Council of UC Retiree Associations, and others. That group's analysis determined that an MA PPO would offer a number of advantages for UC retirees while

helping to keep UC's retiree health coverage affordable and sustainable.

### Is the MA PPO right for you?

Systemwide Human Resources is working closely with UnitedHealthcare to help you make informed decisions about your benefits for next year, and to prepare those enrolling in the new plan for the transition. Here's what to expect:

- Watch your mailbox in the next few days for a letter from UC introducing you to the features of the Medicare Advantage PPO, with answers to frequently asked questions.
- Plan to attend an educational town hall meeting, scheduled from late September through October at locations across California and available online or via teleconference. You'll receive an invitation for events near you around the middle of this month.
- If you're a current member of Health Net Seniority Plus, you'll receive a detailed plan guide in late September with a summary of benefits, drug list and guide to what you can expect as a new member.

For plan details, provider search, a schedule of educational town halls, and more, visit UnitedHealthcare's website just for UC retirees: [UHCRetiree.com/uc](http://UHCRetiree.com/uc). If you'd like to speak to a UnitedHealthcare customer service representative dedicated to UC retirees, call 866-887-9533, Monday-Friday, 8 a.m.-8 p.m., PT.

## Reading explanation of payment

*The following information is for retirees who live outside of California and who receive their Medicare coordinated plan through Via Benefits.*

Each time a reimbursement request is processed, you will receive an explanation of payment (EOP) statement from Via Benefits. An EOP provides details on claims that have been paid, denied or adjusted.

Each statement includes a summary of reimbursement requests that have been paid, your available balance and the amount you have been reimbursed. EOP statements also alert you to problems with your account. EOP statements are available electronically when you access your account, otherwise expect them in your mail.

- If a reimbursement request is denied, the EOP will list the reason. The most common reasons for denial are missing information, an incorrectly completed form or an ineligible expense. Follow the directions to submit your reimbursement request and when indicated

on the denial form, include additional information or supporting documentation. Once a request is denied, you must submit a new request with supporting documentation.

- If your reimbursement funds are insufficient, you may receive an EOP for a request not fully paid. Via Benefits will reimburse as much of the request as possible from your HRA account balance. The remainder will be released when funds become available.
- If you have activated Automatic Premium Reimbursement (AR), you'll receive EOP statements without filing a request, since your insurance company automatically submits the request on your behalf. If you need help to determine why your claim was denied or have questions, please contact Via Benefits at 855-359-7381, Monday through Friday, from 5 a.m. to 6 p.m. (PT) and select option 3 or say "funding" when prompted, and a funding specialist will work with you.



## Red and white meats are equally bad for cholesterol

Contrary to popular belief, consuming red meat and white meat, such as poultry, has equally negative effects on blood cholesterol levels, according to a UCSF study.

“When we planned this study, we expected red meat to have a more adverse effect on blood cholesterol levels than white meat, but we were surprised that this was not the case – their effects on cholesterol are identical when saturated fat levels are equivalent,” said Ronald Krauss, MD, professor of medicine and senior scientist at the Children’s Hospital Oakland Research Institute (CHORI) – the research arm of UCSF Benioff Children’s Hospital Oakland.

He noted that the meats studied did not include grass-fed beef or processed products such as bacon or sausage; nor did it include fish.

But the results were notable, as they indicated that restricting meat altogether, whether red or white, is more advisable for lowering blood cholesterol levels than previously thought. The study found that plant proteins are the healthiest for blood cholesterol.

The study also found that consuming high amounts of saturated fat increased concentrations of large cholesterol-enriched LDL particles, which have a weaker connection to cardiovascular disease than smaller LDL particles.

Similarly, red and white meat increased amounts of large LDL in comparison to nonmeat diets.

“Our results indicate that current advice to restrict red meat and not white meat should not be based only on their effects on blood cholesterol,” Krauss said. “Indeed, other effects of red meat consumption could contribute to heart disease, and these effects should be explored in more detail in an effort to improve health.”

Read more at: [www.ucsf.edu/news/2019/06/414606/red-and-white-meats-are-equally-bad-cholesterol](http://www.ucsf.edu/news/2019/06/414606/red-and-white-meats-are-equally-bad-cholesterol)

## Physical, mental health of seniors linked to optimism, wisdom, loneliness

Advancing age is broadly associated with declining cognitive, physical and mental health. In a new study of older adults living independently in a senior continuing care facility, researchers at UC San Diego School of Medicine analyzed how distinctive factors, such as wisdom, loneliness, income and sleep quality, impact — for good and bad — the physical and mental functioning of older persons.

The research team headed by Dilip Jeste, MD, Distinguished Professor of Psychiatry and Neurosciences and director of the UC San Diego Center for Healthy Aging, found that physical health correlated with both cognitive function and mental health.

Specifically, cognitive function was significantly associated with physical mobility, wisdom and satisfaction with life. Physical health was associated with mental well-being, resilience and younger age. Mental health was linked to optimism, self-compassion, income and lower levels of loneliness and sleep disturbances.

“Most people focus on diseases and risk factors, like old age, unhealthy diet and lack

of activity,” said Jeste, “These are important, of course, but we also need to focus on areas that make up the whole person.”

“Psychological traits like optimism, resilience, wisdom and self-compassion were found to be protective, while loneliness seemed to be a risk factor. An 85-year-old can be functioning better than a 65-year-old due to protective and risk factors.”

Jeste said more longitudinal studies involving diverse samples of older adults are necessary to determine if psychosocial and other variables are potential risks or protective factors.

“The eventual goal would be to develop new health-focused interventions based on such research. Senior centers in the community should incorporate activities that address physical, social and mental aspects. We can all do something to improve and strengthen the quality of life of our aging population.”

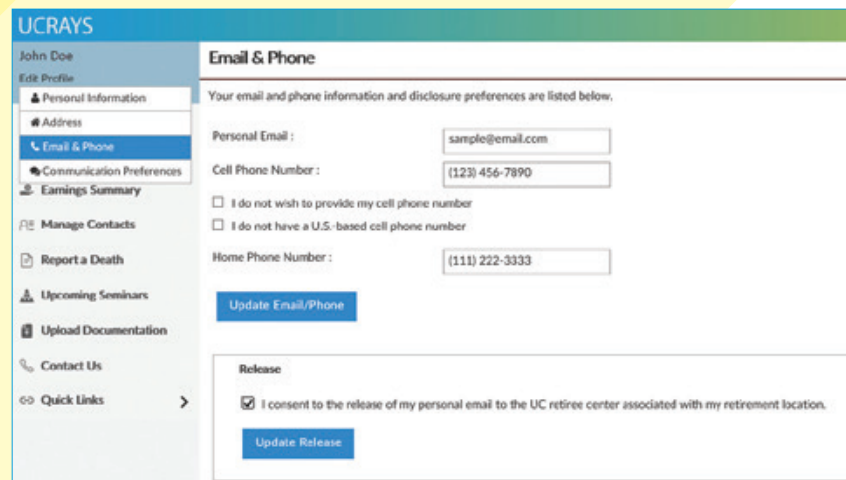
Read more: [ucsdnews.ucsd.edu/pressrelease/physical\\_and\\_mental\\_health\\_of\\_seniors\\_linked\\_to\\_optimism\\_wisdom\\_and\\_loneliness](http://ucsdnews.ucsd.edu/pressrelease/physical_and_mental_health_of_seniors_linked_to_optimism_wisdom_and_loneliness)

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

Visit [ucal.us/ucan](http://ucal.us/ucan) or text “UC” to 52886 to join!

## Welcoming UCRAYS continued from page 1

Keep your profile, contact info and preferences up to date.



When you update your contact information, you'll have a new option — sharing your personal email with your UC retiree center so they can reach out about events and resources. Just check the box to make sure you stay in the know, and they will put you on their contact list.

Most UC locations have retiree centers, which offer a variety of services and events such as social programs, workshops on retirement-related topics, lectures and volunteer opportunities. See page 5 for a list of retiree centers.

## Manage your UCRP account

**Benefit Payment Information:** See the date and amount of your next scheduled payment and download past payment and tax statements. You can also make changes here — to your tax withholding, your direct deposit settings or your payment address.

**Retiree Insurance:** See your retiree health coverage and costs. This information on the plans in which you and family members are enrolled and monthly costs is especially helpful during Open Enrollment, when there may be new plan options.

## Q & A about added security to your account

### **UCRAYS uses “Multi-Factor Authentication” (MFA). Why?**

MFA — requiring more than one piece of evidence to verify your identity — has become industry best practice because it provides an extra layer of protection for your accounts. If we have your personal cell phone number, each time you log on, we will send a one-time code during your login to UCRAYS. If you do online banking or access your Social Security account online, you may be familiar with receiving a numerical code by text. Unless a Retirement Administration Service Center (RASC) Customer Service Representative is talking to you directly, we will no longer send temporary passwords or a one-time code to you by email. Also, we will never ask for your password via email, call or text. These changes are important in

our ongoing effort to keep your personal information and UC retirement information secure.

### **Will UC ask for my one-time code?**

You will never receive a call, text, or email from UC to ask for your one-time code. The one-time code is part of the log in process that you will enter in UCRAYS.

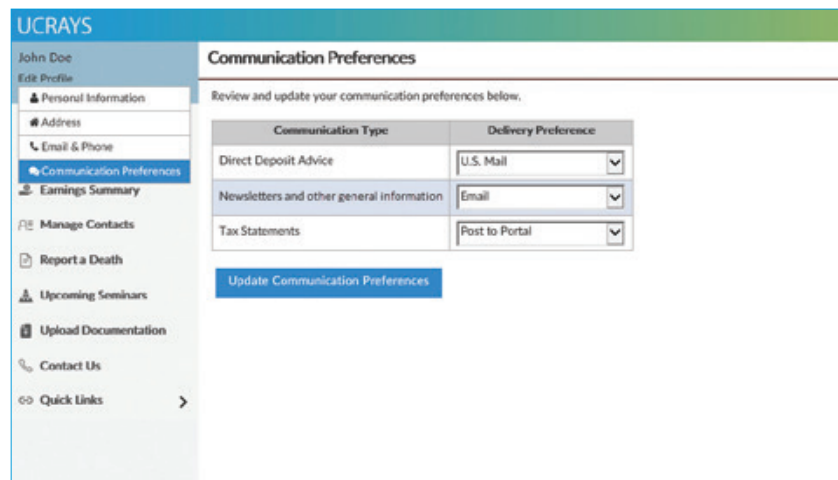
### **When I first login to UCRAYS or create a new UCRAYS account, what questions will I be asked?**

You may be asked questions for security and to confirm your identity.

### **How do I update my cell phone number?**

Once you log in to UCRAYS, go to the “Edit Profile” menu and select

Go green!



All UC retirees receiving benefits are being mailed this special print issue of New Dimensions announcing UCRAYS — even if you previously opted for the online version. If you would prefer delivery via email for future issues of New Dimensions, please indicate that preference in UCRAYS.

## Other features

This is the initial launch of UCRAYS — additional features will be introduced in the months to come to handle the tasks you used to manage through AYSO and more. For example, you will be able to upload necessary documentation online through your UCRAYS account. You can also check out upcoming seminars.

Prefer to connect with a customer service representative? You can send a secure message to the UC Retirement Administration Service Center through UCRAYS. If you would like to talk to a customer service representative, they are there for you, as always. Just call 1-800-888-8267 (or 1-510-987-0200 if you're not in the U.S.), Monday–Friday, 8:30 a.m.–4:30 p.m. (PT). If you're looking for a quieter time to call, try Thursday or Friday afternoons, from 2:30-4:30 p.m.

## For the love of cycling

### Gayle Cepparo

Business Manager, School of Public Health, UC Berkeley



Having previously worked as an HR manager for law firms, I joined UC Berkeley, where I managed the Center for Occupational and Environmental Health and enjoyed administering a large educational/research grant.

Since retiring in June of 2017, I haven't stopped moving, or rather cycling. The day I retired, I drove to Santa Fe, NM, cycled around and visited my sister. I next took a three-week trip to do a century ride around Portland, Maine. Afterwards, I went to Tucson, AZ for another century ride and then a metric century ride in Healdsburg, CA, while raising funds for the Leukemia and Lymphoma Society.

I then learned of a "Coast 2 Coast" cycle tour from San Diego to St. Augustine, FL. On March 1, began the most incredible journey I've ever experienced. Forty-two cyclists rode 2,900 miles over 52 days, crossing beautiful country, eating amazing meals, enjoying each other, and meeting so many great people from small towns across the country.

We were fortunate to have great weather— only two days of rain during the tour! It was amazing to see each rider get stronger every day. It was an experience of a lifetime. I'm proud that I did it. The best part was seeing the expressions on peoples' faces when they learned where we had come from and where we were headed. I think they thought we were all crazy, and who knows, maybe we are.

## 'Al's Park' enjoyed by many

### Al Kovalick

Plumber, Assistant Foreman, UC San Francisco



I worked at the UCSF Parnassus campus from 1949 to 1980 in the Grounds and Building Department as a plumber specializing in high pressure steam sterilizers and as assistant foreman. Before retirement, I worked on weekends at a community park that I founded around 1975. After retirement, I worked at the park most days.

The park is near the intersection of Clayton and Corbett, not too far from the UCSF campus. I live nearby and have called it home for almost 75 years. I'm 98 and doing relatively well, all things considered. Unfortunately, I can't work in the park these days.

Over time, I planted about 25 trees and other plants: most fruit-bearing, a few nonbearing, and countless flowers, vines and shrubs. Neighbors have assisted with maintenance, contributing trees, plants and garden furniture. The park is known for its quirky art and displays.

The park, known to many as "Al's Park," is cited in several SF guidebooks and by local tour guides. Many visitors have commented on the beauty of such a park in an urban setting. It's an essential part of Corbett Ave. life.

It has brought joy to me and many thousands of visitors over the past 45 years. The abundance of plant and tree life is a calming joy alongside the hum of a big city. I've had the perfect retirement; creating and working in a park almost every day.

### 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](mailto: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:**  
800-888-8267 (8:30 a.m. – 4:30 p.m., PT)

**UCnet:**  
[ucnet.universityofcalifornia.edu/retirees](http://ucnet.universityofcalifornia.edu/retirees)

### 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

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#### UC Davis Retiree Center

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530-752-5182

#### 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

Suzan Cioffi, Director  
[RetireeLink@ucsd.edu](mailto:RetireeLink@ucsd.edu) or [Emeriti@ucsd.edu](mailto:Emeriti@ucsd.edu)  
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#### UC SB Emeriti/Retiree Center

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#### UC Santa Cruz Retiree/Emeriti Center

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## UC Retirees Travel: Exploring together

Are you interested in experiencing a destination rather than just seeing it? UC Retirees Travel will journey off the beaten path, offering opportunities to learn more about the world with four new trips in partnership with Overseas Adventure Travel (OAT).

OAT offers small-group, “soft adventure” travel for ages 50+, led by expert local tour guides. In addition to exploring traditions, history and culture, trips include “Day in the Life” experiences such as village walks, shopping at local markets, visiting children at their

school and home-hosted meals with local families.

The following are upcoming adventures:

- **New Zealand: Natural Wonders North & South**, departs Feb. 19, 2020, 17 days. Visit the cities of Wellington, Queenstown, Auckland and more.
- **Backroads of Iberia: Spain and Portugal**, departs March 20, 2020, 16 days. Discover beauty and a tumultuous past while staying in historic inns.
- **Japan’s Cultural Treasures**, departs May 8, 2020, 15

days. Explore 2,000+ years of Japanese history and culture.

Most OAT trips feature no more than 16 travelers. Traveling alone? Register early, as these four trips all offer a limited number of single rooms at no additional charge.

Additionally, space remains on several previously-announced trips, offered by Collette Travel.

- **Christmas on the Danube**, departs Dec. 2, 2019, 9 days
- **Taste of Vietnam**, departs June 17, 2020, 14 days
- **Croatia & Its Islands**, departs June 5, 2020, 12 days

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

Visit the UC Retirees travel web page, [cucra.ucsd.edu/travel](http://cucra.ucsd.edu/travel), to view pricing, itineraries and other details or sign up to receive email updates about future travel opportunities.

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.



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### Are you moving?

To continue receiving *New Dimensions*, be sure to notify UC of your new address online: [atyourserviceonline.ucop.edu/ayso](http://atyourserviceonline.ucop.edu/ayso) or by submitting a *UC Benefits Address Change Notice*, available online at [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu) or from the Retirement Administration Service Center at 800-888-8267.



9/19 73M

### COMING THIS FALL

## UC Retirement At Your Service — UCRAYS

Your new website to view and manage your retirement information.

- New security features
- Keep your profile up to date
- Go green
- Connect with your UC retirement centers

See page 1 to learn how to get started.

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