

new dimensions



Open Enrollment — weigh your benefits options

Open Enrollment for UC benefits began Oct. 31 and ends on Tuesday, Nov. 26, 5 p.m., PT.

The Open Enrollment booklet, mailed recently to retirees, has details about plan changes, costs and how to enroll online. Retirees are encouraged to review and consider options for benefits that go into effect on Jan. 1, 2020.

Open Enrollment information does not apply to retirees from Los Alamos or Lawrence Livermore National Labs whose health benefits are provided by LANS and LLNS, not UC.

This year, the university introduces UC Medicare Choice, a new option for Medicare retirees in California. UC Medicare Choice – a medical and prescription drug plan administered by United UnitedHealthcare® – replaces the Health Net Seniority Plus Medicare Advantage HMO.

Another medical plan change: Western Health Advantage (WHA) will not be offered for 2020.

If you do not wish to make a benefits plan change, you do not need to take any action during Open Enrollment. Members of Health Net Seniority Plus who do not take action will be enrolled

automatically in UC Medicare Choice for 2020. Members of Western Health Advantage who do not take action will be enrolled in UC Blue & Gold HMO.

The following are some Open Enrollment focal points:

UC Medicare Choice. The new plan, a Medicare Advantage Preferred Provider Organization (MA PPO), is available to UC retirees living in California and their Medicare-eligible dependents. It delivers all the benefits of Original Medicare (Parts A and B) and prescription drug coverage (Part D) at lower premium costs for retirees than

continued on page 4

UCRAYS: More secure, handy and with added features

UC's new website – UC Retirement At Your Service (UCRAYS) – launched in late September with enhanced security features and tools to help you manage your retirement information.

The website is at: retirementatyourservice.ucop.edu.

UCRAYS replaced At Your Service Online (AYSO) for retirees, and details about signing on to the new website and its security and functionality improvements appeared in the September issue of New Dimensions.

In its first week, UCRAYS enrolled more than 11,000 new users.

If you have not yet signed on to UCRAYS, you will have to do so if you plan on making benefits changes during this current Open Enrollment period (see adjacent story about how to enroll online) and to view retiree health options and costs.

UCRAYS is more user-friendly and its enhanced tools allow you to easily:

- View your benefit payment statements;
- Change your tax withholding;
- Access tax statements;
- Manage contacts (For example, you may add beneficiaries or update their information, including their contact information. You may also add a Power of Attorney or change their information.)
- Add temporary address (This may be helpful to those who have a second home or will be away from home

continued on page 2

Inside

- 2 News about your benefits
- 3 Research of interest
- 5 Share your stories
- 6 Travel opportunities

Quoteworthy

“The brain is not a muscle, but like our bodies, if we work out and train it, we can improve our mental performance.”

Mark Steyvers, UC Irvine, professor of cognitive sciences
Page 3

Spotlight

December deadline for arranging MRDs

Page 2

December deadline for arranging MRDs

The IRS requires you to begin 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 then have to 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 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 Dec. 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, unless you provide specific instructions in advance of the deadline (certain exceptions may apply to Brokeragelink).

Please read the Minimum Required Distributions Fact Sheet, available at ucal.us/MRDfacts, as it provides important information along with your distribution options. 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 and your covered family members live outside California and are enrolled in Medicare, a special UC program — Via Benefits — administers your medical benefits.

You must elect to participate in Via Benefits if you qualify. Through Via Benefits, UC provides a Health Reimbursement Arrangement (HRA), which you (and your covered family members) may use toward your own individual Medicare plan, including Kaiser, where available. The amount of the UC contribution through the HRA — \$3,000 for each Medicare-eligible member of your family, subject to graduated eligibility — remains the same for 2020.

A specific UC Open Enrollment booklet was mailed recently to newly-eligible retirees in Medicare outside of California who have not yet enrolled in Via Benefits. Read the booklet for more information about the HRA, enrolling in Medicare plans through Via Benefits, and enrolling in your UC dental, legal, vision and accidental death and dismemberment plans. Open Enrollment for UC dental, legal and vision plans runs from now to Tuesday, Nov. 26, 5 p.m., PT.

Open Enrollment for current Via Benefits members runs to Dec. 7, 2019. 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.

Via Benefits has sent a fall newsletter announcing Medicare Open Enrollment, and your medical plan carrier will reach out with details about any plan changes. Important: If you change

coverage, you must make any changes through Via Benefits. Changes made during this Open Enrollment will be effective on January 1, 2020. If you purchase a Medicare plan outside of Via Benefits, you will not be eligible to receive the UC contribution through the HRA. If you are satisfied with your current coverage, no action is necessary. The Via Benefits customer service number is 855-359-7381 and the website is my.viabenefits.com/uc.

Please note:

UC's eligibility for the Medicare Coordinator Program remains the same in that all family members should be Medicare-eligible and living outside California before they can enroll through Via Benefits. Starting on Jan. 1, 2020, enrollment through Via Benefits will be monthly, which means that eligible Medicare retirees and their Medicare-eligible family members with a non-California address will be required to enroll in the month they become eligible in order to receive the maximum HRA contribution from UC.

Retirees living outside of California who are aging into Medicare within a year will begin to receive regular communications from Via Benefits to help prepare them for the transition to Medicare and guide them through the process of selecting the right medical plan.

Retirees already enrolled in Medicare who recently moved out of California will receive the Enrollment Guide from Via Benefits, which will assist them with their medical plan enrollment.

UCRAYS continued from page 1

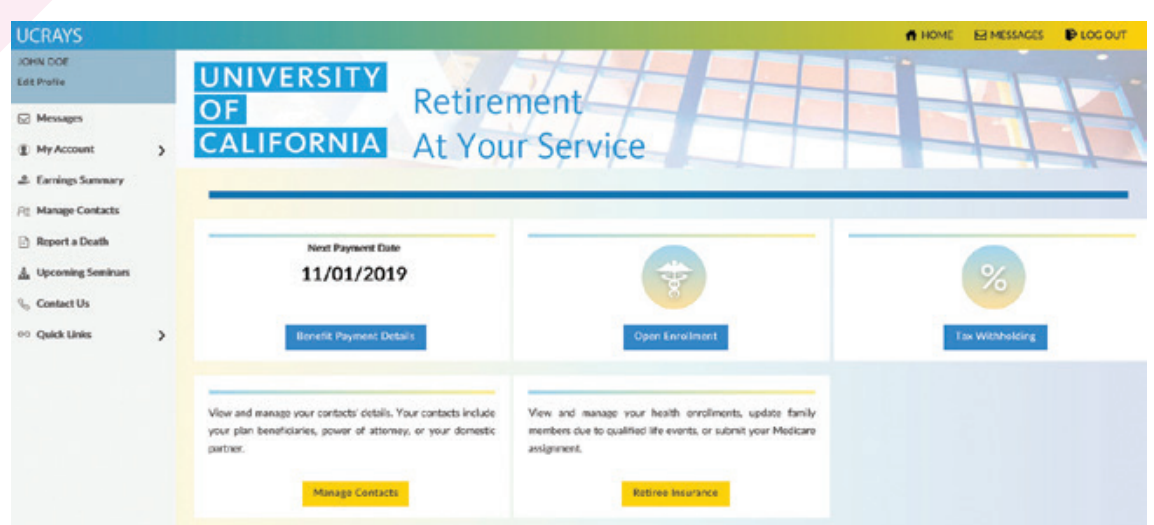
for an extended period. You can receive communications, such as New Dimensions or your Open Enrollment booklet, at a temporary address)

- Send a secure message to the UC Retirement Administration Service Center (RASC);
- Link to other retirement information and resources, such as UCnet, myUCretirement.com, the New Dimensions online archive, and the Social Security website.

Additional features will be added in coming months to help you handle other benefits-related tasks. For example, you will be able to upload necessary documentation online through UCRAYS.

A couple reminders:

Going green. If you prefer delivery of future issues of New Dimensions via email, please go to UCRAYS, select "Edit Profile," click "Communication Preferences" and indicate that desire, even if you had previously opted for the online version.



Keep your profile and contact information and preferences up to date. And when you sign on and update your contact information, you have a new option of sharing your personal email with UC retirement centers so they can reach out to you about resources and events, such as social programs, workshops on retirement-related topics, lectures and volunteer opportunities.

See page 5 of New Dimensions or the "Quick Links" section of UCRAYS for a list of Retiree Associations and Centers.

Need instruction on how to log into UCRAYS?

Go to atyourserviceonline.ucop.edu. After you sign in, go to the "Stay Connected" section and view a short video.



Why we should be playing video games

A UC Irvine-led study has found that online brain game exercises can enable people in their 70s and even 80s to multitask cognitively as well as individuals 50 years their junior.

This is an increasingly valuable skill, given today's daily information onslaught, which can divide attention and be particularly taxing for older adults.

"The brain is not a muscle, but like our bodies, if we work out and train it, we can improve our mental performance," said lead author Mark Steyvers, professor of cognitive sciences. "We discovered that people in the upper age ranges who completed specific training tasks were

able to beef up their brain's ability to switch between tasks in the game at a level similar to untrained 20- and 30-year-olds."

For the study, Steyvers and his colleagues partnered with Lumosity, an online platform that offers a variety of daily brain training games. They focused on a task-switching game that challenges the brain's ability to shift between cognitive processes interpreting shapes and movement.

They found that the majority of older and highly practiced players were able to match or exceed the performance of younger users who had not played very much. Any lead seniors

had, though, significantly declined after the 21- to 30-year-olds had completed more than 10 practice sessions.

"Medical advances and improved lifestyles are allowing us to live longer," Steyvers said. "It's important to factor brain health into that equation. We show that with consistent upkeep, cognitive youth can be retained well into our golden years."

Read more: news.uci.edu/2019/08/19/online-brain-games-can-extend-in-game-cognitive-youth-into-old-age-uci-led-study-finds/

Most seniors with dementia live at home, despite pain, poor health

Contrary to popular belief, most older Americans with advancing dementia remain in their own homes — many until they die. But a new study by researchers at UC San Francisco has revealed that this population may endure more pain and have more complex or unaddressed medical needs than their counterparts in nursing homes.

In the study, researchers compared the medical characteristics of 728 adults over 65 with moderately severe dementia, in three settings: the participants' own homes; residential care; and nursing homes.

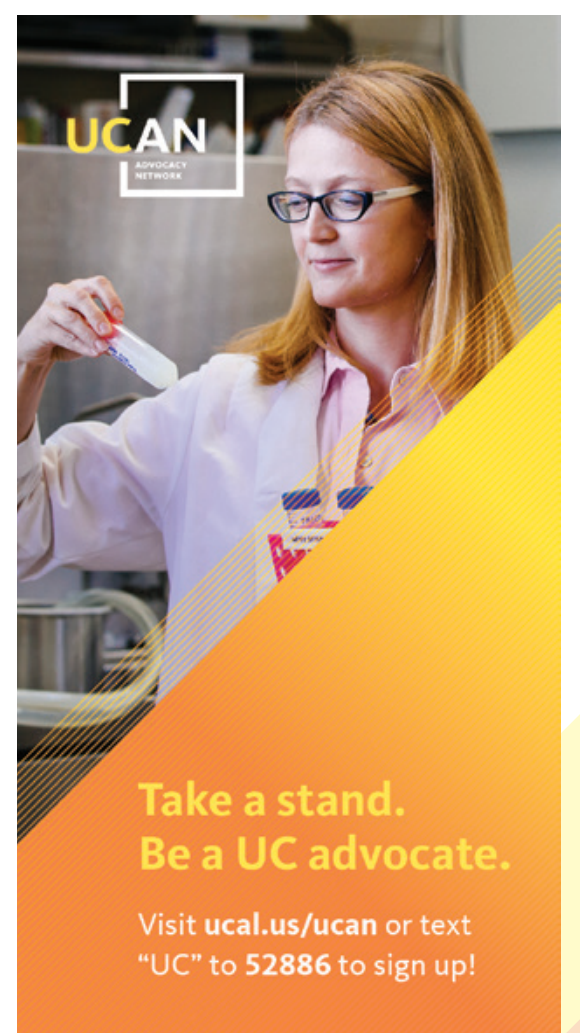
Although the living-at-home participants had an average age of 82, four years younger than the nursing home residents, the researchers found that they had more chronic conditions, were more likely to be bothered by pain, and had fallen in the last month or had concerns about falls. Additionally, they were more likely to have anxiety and fair or poor health, rather than good or excellent health.

But the authors say the findings should not be interpreted as a call to accelerate moving people with moderately severe dementia from their homes.

"Rates of nursing home use are declining because they are expensive and people generally prefer the familiarity of home," said first author Krista Harrison, PhD, of the UCSF Division of Geriatrics. "People with dementia benefit from consistent and predictable environments and caregivers."

"Some people with dementia who live at home receive home-based primary, geriatric or palliative care, but many more likely do not," said Harrison. "There is an urgent need for these services — as well as home health aides and other social supports — to become widely available to those families providing home care for loved ones with dementia."

www.ucsf.edu/news/2019/08/415106/most-seniors-dementia-live-home-despite-pain-anxiety-poor-health



Take a stand.
Be a UC advocate.

Visit ucal.us/ucan or text "UC" to 52886 to sign up!

Open Enrollment continued from page 1

Health Net Seniority Plus and with the same low copays. UC Medicare Choice offers access to any provider (in-network or out-of-network) at the same cost to you, as long as providers accept the plan and have not opted out of or been excluded from Medicare. You may also seek necessary care from specialists without prior authorization from your primary care provider.

Learn more about UC Medicare Choice at: www.UHCRetiree.com/uc. If you'd like to speak to a United-Healthcare customer service representative dedicated to UC retirees, call 1-866-887-9533, Monday-Friday, 8 a.m.-8 p.m., PT.

If you are currently enrolled in Health Net Seniority Plus, you have the option to enroll in any of UC's Medicare plans for which you are eligible. Those include: UC Medicare PPO or UC High Option Supplement to Medicare plans (administered by Anthem) or Kaiser Permanente Senior Advantage.

Costs. Premiums for some of UC's retiree health plans will increase for 2020, so consider all your options carefully during the Open Enrollment period. See pages 9 and 10 of the Open Enrollment booklet for medical plan costs for 2020.

Formulary change for UC's PPO plans. The formulary (the list of covered prescription drugs, and their costs) for CORE, UC Care and UC Health Savings Plan is changing to help control costs. Most members will see no changes to their prescription costs, but some drugs may have higher copays. Visit ucppoplans.com for more information.

Dental plans. These are still offered by UC at no cost for retirees who are eligible for the 100 percent UC contribution.

Vision. VSP Vision is open for enrollment, with no cost increases and no significant changes in benefits.

Legal. ARAG legal insurance will once again be open for

enrollment, with a small increase for individual coverage, a small decrease for coverage of two individuals and no change for families. There are no significant changes to benefits.

Accidental Death and Disability. AD&D, offered by Prudential, is open for enrollment now and any time during the year.

Pet insurance. Introduced as a UC benefit last year, enrollment for discounted pet insurance through Nationwide is available any time during the year. Enroll on the Nationwide website at petinsurance.com/uc, or call Nationwide at 877-738-7874

More on the OE website. For more information about each UC plan's features, costs and changes go to: ucal.us/oe.

Enroll online. Go to ucal.us/oe and select "retirees" from the location dropdown. Sign in to UC Retirement at Your Service (UCRAYS) and choose "Open Enrollment." Select "Medical,"

"Dental" or "Legal" to see your 2020 options and premiums for those plans. Select "Confirm" when you are satisfied with your elections. You must confirm your changes — and get a confirmation number — to complete your enrollment. On UCRAYS, you may link to a video that shows how to enroll online.

If you don't have internet access. Call the UC Retirement Administration Service Center at 800-888-8267 and select option 2 to speak with an Open Enrollment customer services representative. The representative can help you make plan changes, send you a form or tell you the 2020 premium for your current plan.

Health care facilitators. They are a valuable resource, if you have questions about your medical plan. Visit the Open Enrollment website, where you can link to contact information. Health care facilitators also host Open Enrollment information sessions at various UC locations. See below.

Open Enrollment information sessions for retirees				
CAMPUS	DATE	TIME	LOCATION	NOTES
Berkeley	Thursday, Nov. 7	10 to noon and 2 to 4 p.m.	University Hall, Room 150	
	Tuesday, Nov. 12	10 to noon and 2 to 4 p.m.	University Hall, Room 150	
Davis	Wednesday, Nov. 20	8 a.m. to noon	UC Davis Retiree Center in the Alumni Center	Help Desks for retirees with last names A–E
	Wednesday, Nov. 20,	12:30 to 4 p.m.	UC Davis Retiree Center in the Alumni Center	Help Desks for retirees with last names F–K
	Friday, Nov. 22	8 a.m. to noon	UC Davis Retiree Center in the Alumni Center	Help Desks for retirees with last names L–Rh
	Friday, Nov. 22	12:30 to 4 p.m.	UC Davis Retiree Center in the Alumni Center	Help Desks for retirees with last names Ri–Z
Irvine	Wednesday, Nov. 20	9 a.m.	Doheny Beach Conference Room, UCI Student Ctr.	
UCLA	Wednesday, Nov. 6	10:30 a.m. to 12:30 p.m.	Location provided upon RSVP	Medicare plans only. Call 310-825-7456 to RSVP
	Friday, Nov. 8	10 to 11:30 a.m.	Location provided upon RSVP	Non-Medicare Plans only. Call 310-825-7456 to RSVP
	Friday, Nov. 8	12 to 2 p.m.	Location provided upon RSVP	Medicare plans only. Call 310-825-7456 to RSVP
	Friday, Nov. 15	10 a.m. to noon	Location provided upon RSVP	Medicare plans only. Call 310-825-7456 to RSVP
	Friday, Nov. 15	1 to 2:30 p.m.	Location provided upon RSVP	Non-Medicare plans only. Call 310-825-7456 to RSVP
	Friday, Nov. 22	TBA (tentative a.m. and p.m. sessions)		Additional sessions may be added for Nov. 22 if earlier dates fill. Call 310-825-7456 for information
Riverside	Thursday, Nov. 7	8 a.m. to 5 p.m.	Central Benefits Office, Human Resources at University Village, 1201 University Ave., Suite 208	Open Enrollment Help Desk
	Tuesday, Nov. 12	11 a.m. to noon	Central Benefits Office, Human Resources at University Village, 1201 University Ave., Suite 208	Open Enrollment Retiree Workshop
	Monday, Nov. 18	10 a.m. to 3 p.m.	UCR Highlander Union Building, 900 University Avenue, Room 302	UCR Annual Benefits Fair
	Friday, Nov. 22	8 a.m. to 5 p.m.	Central Benefits Office, Human Resources at University Village, 1201 University Ave., Suite 208	Open Enrollment Help Desk
San Diego	Wednesday, Nov. 6	Four sessions: 11:45 to 1:15, 2 to 3, 3:30 to 4:30, 5 to 6	Retirement Resource Center (RRC) UC 400 RSVP required, 858-534-4724	Retiree Open Enrollment presentation
	Thursday, Nov. 7	9 a.m. to 4 p.m.	UCSD Extension, 6256 Greenwich Dr, (2nd floor, Room 211), San Diego	Retiree Open Enrollment Help Desk
	Wednesday, Nov. 13	9 to 10 a.m.	Retirement Resource Center (RRC) UC 400 RSVP required, 858-534-4724	Retiree Open Enrollment presentation
	Thursday, Nov. 21	9 a.m. to 5 p.m.	UCSD Price Center, West Ballrooms 9500 Gilman Drive, La Jolla	Open Enrollment Benefits Fair
San Francisco	Wednesday, Nov. 6	2:30 to 4 p.m.	UCSF Laurel Heights Campus, Sub-level Auditorium, 3333 California St.	Retiree Open Enrollment presentation
	Thursday, Nov. 14	9:30 to 11 a.m.	UCSF Laurel Heights Campus, Sub-level Auditorium, 3333 California St.	Retiree Open Enrollment presentation
Santa Barbara	Wednesday, Nov. 6	10 to 11 a.m. and 11 to noon	Mosher Alumni Hall, second floor	Retiree Open Enrollment highlights
	Friday, Nov. 15	9 to 10 a.m.	Mosher Alumni Hall, second floor	New to Medicare
Santa Cruz	Tuesday, Nov. 5	11 a.m. to 2 p.m.	UCSC Hay Barn, 1156 High St.	Open Enrollment Fair
	Friday, Nov. 8	10 to 11:30 a.m.	Bay Tree Conference Center, Cervantes y Velasquez Room, 1156 High St.	On-campus Retiree Open Enrollment presentation
	Tuesday, Nov. 19	2 to 3:30 p.m.	UCSC Scotts Valley Center, 100 Enterprise Way, Training Room 1101	Off-campus Retiree Open Enrollment presentation

A storybook friendship



Alice K. Boatwright
Associate Director
of Development
Communications, UC
Berkeley Extension

Marsha Karr
Program Director of
Art and Design, UC
Berkeley Extension

Back when we were colleagues at UC Berkeley Extension, Marsha Karr and I used to go out to lunch and, inevitably, we would talk about work. But we also made a point to move on quickly to our favorite shared topic: our creative dreams and what we were doing to further them.

We both had interesting jobs at Extension: Drawing on her background in art and interior design, Marsha was the program director for the art and design courses. My position as editorial and PR director for marketing involved the whole range of skills I had developed as a writer. But Marsha wanted to be able to devote her time to painting; and I longed to focus more on writing fiction. Eventually we both made this happen.

When Marsha retired and moved with her family to Mercer Island, Washington in 2000, she opened her own studio and began painting full-time. Since then she has exhibited her work nationally and internationally.

In 2004, I retired and moved to Europe, where I became a freelance writer and published my first two novels.

When my husband and I relocated to Seattle in 2014, Marsha and I reconnected. To celebrate our friendship and the fulfillment of those long-ago dreams, we decided to collaborate on a book that would bring together my stories and her paintings inspired by Washington's San Juan Islands. *Sea, Sky, Islands* was published this year.

Walks the walk, talks the talk



Aife Murray
Student Affairs Officer,
UCSF School of Nursing

I retired in 2010 from a rewarding position supporting UCSF School of Nursing masters and doctoral students to leverage scholarships and project money.

Throughout my 23 years at UCSF, I also had an active artistic life. In fact, I spent the first year after retirement promoting my book *Maid as Muse: how servants changed Emily Dickinson's life and language*. And now I am scholar advisor to the Emily Dickinson Museum regarding new ways to integrate those maids and laborers in public interpretations of the poet's life and work.

I'm also working on a young adult story based on my experiences in a school desegregation case at the height of the civil rights movement. Writing is lonely and sedentary work so my two outlets are hiking and Spanish. I've trekked across Spain, Patagonia and the Dolomites, in addition to hiking wonderful California trails.

Five years ago, I began taking Spanish classes, and on many Saturday mornings I can be found in a café with my Spanish meet-up group. I'm putting my two joys together by leading a walk-with-Spanish-talk on San Francisco's new Crosstown Trail.

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

November 2019 / Vol. 36 / No. 4

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

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Comments/Questions/ Share Your Story

Write New Dimensions at:

University of California
1111 Franklin #7305
Oakland, CA 94607
Email: NewDimensions-L@ucop.edu

For benefits questions:

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*. Go to retirementatyour.service.ucop.edu, select "Edit Profile," click "Communication Preferences," under "Communication Type," go to "Newsletters and other General Information" and select "Email."

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: Amy Block Joy
abjoy@berkeley.edu
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lynnbailiff@comcast.net
510-860-8133

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UC San Diego

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Retirement Center Contacts

UC Berkeley Retirement Center

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ucbrc@berkeley.edu
retirement.berkeley.edu
510-642-5461

UC Davis Retiree Center

Becky Heard, Director
retireecenter@ucdavis.edu
530-752-5182

UC Irvine Center for Emeriti and Retirees

Jeri I. Frederick, Director
emeriti@uci.edu or retirees@uci.edu
949-824-7769

UCLA Emeriti/Retirees Relations Center

Ayesha Dixon, Director
adixon@errc.ucla.edu
310-825-7456

UCSD Retirement Resource Center

Suzan Cioffi, Director
RetireeLink@ucsd.edu or Emeriti@ucsd.edu
858-534-4724

UC SB Emeriti/Retiree Center

Karen Rasmussen, Coordinator
karen.rasmussen@hr.ucsb.edu
805-893-2168

UC Santa Cruz Retiree/Emeriti Center

Christy Dawley, Coordinator
rec@ucsc.edu
831-502-8202

Connect with fellow retirees, relax, enjoy journeys

Thinking of traveling in the next year? Consider a trip with UC Retirees Travel, where you can connect with retirees from all of the UC locations.

UC Retirees Travel is sponsored by CUCRA (Council of University Retiree Associations). Trips are expertly planned by tour partners so you can just relax and enjoy the journey.

Current UC Retirees Travel partners are Collette Travel, Overseas Adventure Travel (O.A.T.)/Grand Circle Travel and Premier World Discoveries.

Premier World Discovery, the travel program's newest partner,

was founded in 1999. The company has grown to offer trips in more than 50 countries. Premier offers a variety of travel options, including shorter immersive trips, classic tours, rail journeys, exclusive river cruise charters and exotic destination tours. UC Retirees Travel is partnering with Premier on several domestic trips, ideal for those who would rather travel within the U.S. Trips in 2020 will be offered to Cape Cod, Massachusetts; Nova Scotia, Canada; and San Antonio, Texas for the holidays.

Collette Travel has offered group tours since 1918. Collette is a third-generation, family-owned

company with offices in the U.S., Canada, Australia and the United Kingdom. Collette offers tours to all seven continents, including comprehensive land tours, river cruise, small-group travel and more. UC Retirees Travel is partnering with Collette to offer trips to the following destinations in the coming months: Vietnam, Croatia and its islands, Italy, Australia and Iceland.

Overseas Adventure Travel, which offers primarily small-group travel (16 or fewer participants), was founded in 1978 by a 28-year old high school teacher. Grand Circle Travel was founded in 1958 by

a retired California high school principal; O.A.T. became a member of the Grand Circle Travel family in 1993. O.A.T./Grand Circle was the first US travel company to create, operate and sell "soft adventure" trips to Americans age 50 and over. These trips are particularly appealing to solo travelers, as most offer single rooms for free or a modest charge. O.A.T./Grand Circle 2020 trips include New Zealand, Spain and Portugal, Rhine/Mosel river cruise, Japan and Greece.

Details and registration information can be found on the UC Retirees Travel website at cucra.ucsd.edu/travel



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Are you moving?

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

More UC retirement resources on the web

Another redesigned website — myUCretirement.com — offers retirees valuable information and resources.

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

Go to myUCretirement.com, 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.

Current classes, video and tools address such topics as strategies for drawing income in retirement and getting more out of Social Security.

Visit myUCretirement.com to check out all the new features.

Get more UC news for you.

Visit UCnet at:
ucnet.universityofcalifornia.edu



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