

new dimensions



UC gets out the vote — we want to hear from you!

This is a critical year. Californians will head to the polls March 3 to pick nominees in the presidential race and decide on other important state and local issues. April 1, 2020, is Census Day, when every Californian can stand up to ensure our state has the resources we all need. And of course, on Nov. 3 Americans will choose their next president.

Throughout UC's 150-year history, members of our community have fought to make sure all voices are heard — and we're not stopping now. UC has partnered with Rock the Vote to empower members of the UC community to seize their power to vote, with a one-stop website (ucal.us/register) offering resources and an online registration link.

Already registered?

UC's new website also features key dates and a link to confirm your registration information — including whether you've signed up to vote by mail.

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UC Medicare Choice – some benefits details of new plan

UC introduced a new retiree Medicare plan, UC Medicare Choice, effective Jan. 1. This new plan, a Medicare Advantage Preferred Provider Organization, replaced the Health Net Seniority Plus Medicare Advantage HMO.

More than 16,000 retirees and their eligible dependents joined the new plan during Open Enrollment.

Last fall, UnitedHealthcare®, which administers UC Medicare Choice, addressed several topics of interest about the new plan during town hall meetings, teleconferences and customer service calls.

The following responds to benefits topics raised by a number of retirees:

Behavioral Health Outpatient Services

UC Medicare Choice includes coverage for mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, state-licensed marriage and family therapists and marriage, family and child counselors and other Medicare-qualified mental health care professionals as allowed under applicable state

laws. Both individual and group therapy sessions are covered for a \$20 copayment per session. UnitedHealthcare Network or Medicare participating providers will submit claims directly to UnitedHealthcare and you will just pay your copayment to the provider directly.

The plan covers services obtained from licensed behavioral health providers who do not participate with Original Medicare. Services from these providers will be handled on a reimbursement basis. If you receive covered services from non-Medicare participating providers, you will pay upfront

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- 3 Research of interest
- 5 Share your stories
- 6 Travel opportunities

Quoteworthy

“Many think about the meaning and purpose in life from a philosophical perspective, but meaning in life is associated with better health, wellness and perhaps longevity.”

Dilip V. Jeste, MD, UC San Diego, senior assoc. dean for the Center of Healthy Aging
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Spotlight

Visit UCRAYS and complete online tasks, some that are timely for this time of year.

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2020 retirement benefit payment schedule

PAYMENT MONTH	DIRECT DEPOSIT DATE
January	1/31/2020
February	2/28/2020
March	4/1/2020
April	5/1/2020
May	6/1/2020
June	7/1/2020
July	7/31/2020
August	9/1/2020
September	10/1/2020
October	10/30/2020
November	12/01/2020
December	1/4/2021

Review and update your personal information for your 403(b), 457(b) and DC Plans

It is a good idea to regularly check to make sure your personal information for your Retirement Savings Program plans (403(b), 457(b), DC Plans) is correct.

These are separate from other UC benefits you may have or may be receiving. Making sure your information is correct with Fidelity NetBenefits will assure that you continue to receive important information regarding your Retirement Savings accounts, and that your monies are eventually paid to your actual intended beneficiary(ies).

For your Retirement Savings Program 403(b), 457(b) and/or DC Plan accounts:

- Go to myuc retirement.com, click on “My UC Accounts” and select “NetBenefits” to log in.
- Click on “Profile.” On that page, you can review and edit personal and contact information, choose how you would like to receive important information, and make sure your designated beneficiary(ies) information is current and accurate.

If you have questions about your 403(b), 457(b) and/or DC Plan accounts, contact Fidelity Retirement Services at 866-682-7787.

For Medicare-eligible retirees living outside of California and turning 65 soon

This article is for UC retirees with a current non-California home address (or those planning to move out of California at any time after retirement) who are at least 64 years of age and could be Medicare-eligible.

UC sponsors a Medicare Coordinator Program, administered by Via Benefits, for Medicare-eligible retirees and their eligible family members who live outside California. The following is important information if you will turn 65 soon.

New members. As of January 2020, eligibility for the Medicare Coordinator Program is determined on a monthly basis for those residing outside of California, whether you become eligible because you retire, move out of California or turn 65.

If you cover yourself only, Via Benefits will reach out to you as soon as you are identified as potentially eligible for the program. If you currently live outside California, communications may begin the year you turn 64, to ensure you have plenty of time to prepare.

If you are covering one or more family members, you will start to receive communication from Via Benefits as soon as your entire family is identified to be potentially eligible for the program. Your family’s eligibility is based on the youngest family member’s Medicare-eligibility date, or the date your child becomes ineligible for UC group coverage.

Moving back to California?

If you return to California during the year and still reside **within your plan’s service area**, you will remain in your current plan through Via Benefits until the end of the current calendar year. Your next opportunity to make a plan change will be during UC’s fall Open Enrollment for different coverage effective Jan. 1.

Example: If you decide to move back to California and you have a Medicare Supplement (Medigap) and Prescription Drug plan through Via Benefits, you may remain in that plan indefinitely and continue to receive an HRA contribution from UC since these plans operate nationwide.

If you move back to California and reside **outside your current plan’s service area**, you will need to change your plan through Via Benefits and remain in that plan until the end of the current calendar year. Your next opportunity to make a plan change will be during UC’s Open Enrollment in the fall for different coverage, effective Jan. 1.

Example: If you decide to move back to California and are currently enrolled in a Medicare Advantage plan, you will not have coverage under your current Medicare Advantage plan. Therefore, you will need to enroll through Via Benefits in another medical plan that offers coverage in California until the end of year; this allows depletion of your HRA funds. Then, during UC’s next fall Open Enrollment, you may elect to change to another plan with an effective date of Jan. 1 of the following year.

In all cases, remember to change your home address with UC and your medical carrier through Via Benefits as soon as you move. Per Medicare, your home address needs to be a physical street address. A PO Box may be used as a mailing address.

Please note: To return to UC group medical coverage, you must submit a UBEN 100 form and the appropriate Medicare Assignment forms during UC’s Open Enrollment.

For more information on the Medicare Coordinator Program, visit UCnet: ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/medicare/medicare-exchange.html

Important news about Minimum Required Distributions (MRDs)

If you turned age 70½, or older, and newly separated from UC employment in 2019, you may be subject to your first-year MRD from the UC Retirement Savings Program.

If you did not take your required first-year MRD in 2019, Fidelity will distribute the MRDs automatically in mid-March 2020. Annual MRDs will automatically continue for each tax-year before the end of that year. For example, your 2020 MRD will be distributed before Dec. 31, 2020, and so on.

If you have money in more than one account, you must receive an MRD from each. MRD payments come out proportionately from your investment holdings in each of your retirement savings accounts, unless you provide other instructions in advance (exceptions may apply to Brokeragelink).

MRD age increases to 72 in 2020

As of Jan. 1, 2020, the starting age for Minimum Required Distribution (MRD) has increased from 70½ to 72. The new provision applies to participants turning 70½ after Dec. 31, 2019. Except for the age increase, most MRD rules have not changed.

If you have already started MRDs or turned 70½ or older in 2019, you must continue to take them. If you are turning 70½ in 2020, you may want to consult with your financial advisor.

For details on MRDs, go to myuc retirement.com and read the Minimum Required Distributions Fact Sheet (not yet updated with the new rules), available at ucal.us/MRDfacts. If you have questions, please call Fidelity at 866-682-7787.



Have you found meaning in life? Answer can influence health and well-being

Over the last three decades, meaning in life has emerged as an important question in medical research, especially in the context of an aging population.

A recent study by researchers at UC San Diego School of Medicine found that the presence of and search for meaning in life are important for health and well-being, though the relationships differ in adults younger and older than age 60.

“Many think about the meaning and purpose in life from a philosophical perspective, but meaning in life is associated with better health, wellness and perhaps longevity,” said study author Dilip V. Jeste, MD, senior associate

dean for the Center of Healthy Aging and Distinguished Professor of Psychiatry and Neurosciences at UC San Diego.

The study found the presence of meaning in life is associated with better physical and mental well-being, while the search for meaning in life may be associated with worse mental well-being and cognitive functioning.

The research found that age 60 is when the presence of meaning in life peaks and the search for meaning of life was at its lowest point.

When young, “you are unsure about your career, a life partner and who you are as a person,” said Jeste. Later and into your fifties, “you have

more established relationships, maybe you are married and have a family and you’re settled in a career. The search decreases and the meaning in life increases.”

“After age 60, things begin to change. People retire from their job and start to lose their identity. They start to develop health issues and some of their friends and family begin to pass away. They start searching for the meaning in life again because the meaning they once had has changed.”

Read more: ucsdnews.ucsd.edu/pressrelease/have-you-found-meaning-in-life-answer-determines-health-and-well-being

Drugs that quell brain inflammation reverse dementia

Drugs that tamp down inflammation in the brain could slow or even reverse the cognitive decline that comes with age.

UC Berkeley scientists, along with research partners at Ben-Gurion University, report that senile mice given one such drug had fewer signs of brain inflammation and were better able to learn new tasks, becoming almost as adept as mice half their age.

“We tend to think about the aged brain in the same way we think about neurodegeneration: Age involves loss of function and dead cells. But our new data tell a different story about why the aged brain is not functioning well: It is because of this “fog” of inflammatory load,” said Daniela Kaufer, a UC Berkeley professor of integrative biology.

“But when you remove that inflammatory fog, within days the aged brain acts like a young

brain. It is a really, really optimistic finding, in terms of the capacity for plasticity that exists in the brain. We can reverse brain aging.”

The successful treatment in mice supports a radical new view of what causes the confusion and dementia that often accompany aging. More and more research shows that, with age, the filtration system that prevents molecules or infectious organisms in the blood from leaking into the brain — the so-called blood-brain barrier — becomes leaky, letting in chemicals that cause inflammation and a cascade of cell death. After age 70, nearly 60 percent of adults have leaky blood-brain barriers, according to the researchers’ magnetic resonance imaging (MRI) studies.

Read more: news.berkeley.edu/2019/12/04/drugs-that-quell-brain-inflammation-reverse-dementia/

Get more UC news for you.

Visit UCnet at:
ucnet.universityofcalifornia.edu

UC Medicare Choice continued from page 1

for the services received, and then submit a reimbursement request to UnitedHealthcare. UnitedHealthcare will reimburse the total amount you paid minus the \$20 copayment.

Inpatient services are also covered.

Durable Medical Equipment (DME)

UC Medicare Choice provides comprehensive DME coverage for items which include but are not limited to wheelchairs, powered mattress systems, diabetic supplies, hospital beds, IV infusion pumps, oxygen equipment and CPAP machines, with no copayment. The plan covers all medically necessary DME covered by Original Medicare.

'HouseCalls'

UnitedHealthcare has a special program, called *HouseCalls*, designed to help you stay on top of your health with an in-home health and wellness visit by a health care practitioner at no additional cost to you. *HouseCalls* is available to all UC Medicare Choice members and is designed to support, but not take the place of your regular doctor's care. During the visit they'll review your health history and current medications, perform health screenings, help identify health risks and provide health

education. A summary of your visit will be sent to your doctor. To schedule a *HouseCalls*, call 1-866-447-7868, TTY 711, 5 a.m. - 5:30 p.m. PT, Monday - Friday.

HouseCalls may not be available in all areas.

Pharmacy Benefit (including home delivery)

For medications that you take regularly, ask your doctor for a 90-day prescription supply instead of a 30-day supply.

Most retail pharmacies, including UC Medical Pharmacies, are able to offer a 3-month supply for your medications. You may also want to check the UnitedHealthcare pharmacy directory to see if a retail pharmacy near you offers a 3-month supply. A pharmacy directory is available online at: www.UHCRetiree.com/uc. To request a printed directory, call UnitedHealthcare Customer Service at: 1-866-887-9533, TTY 711, 8 a.m.-8 p.m. PT, Monday-Friday.

If you prefer to mail order, you can order and receive your maintenance medications through OptumRx Home Delivery which is the home delivery pharmacy for UC Medicare Choice. Call OptumRx at 1-888-279-1828, 24 hours a day, 7 days a week, to order a 3-month supply of your maintenance medications. You can also sign up for the automatic

refill program, and OptumRx will contact you when your prescription is refilled and sent.

You are not required to use OptumRx Home Delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx Home Delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx should arrive within 5 business days.

Travel

The UC Medicare Choice service area includes the 50 United States and the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. The plan also provides coverage while you travel internationally. Some of the services covered include doctor office visits, specialist office visits, emergency room services, hospital care and prescription drug coverage in the event you need a new medication while traveling internationally.

UnitedHealthcare will reimburse the cost incurred by you for services or prescriptions you obtain while traveling. You will first need to pay for the cost of the services in full. Be sure to ask for a written, detailed bill showing the specific services provided along with proof

of payment. When you return home, submit a reimbursement request to UnitedHealthcare. UnitedHealthcare will reimburse the total amount you paid minus the applicable copayment. If you have questions or need assistance with the reimbursement process, call UnitedHealthcare customer service toll-free at: 1-866-887-9533, TTY 711, 8 a.m.-8 p.m. PT, Monday-Friday.

Vaccines for international travel are also covered under Part D of the plan.

More information online

For all other benefit plan information, refer to the Evidence of Coverage (EOC) and the full Prescription Drug Formulary list which are available online at www.UHCRetiree.com/uc. You can also request a printed copy sent to you by calling UnitedHealthcare customer service at 1-866-887-9533.

You can call the customer service number for all other questions about the UC Medicare Choice plan.

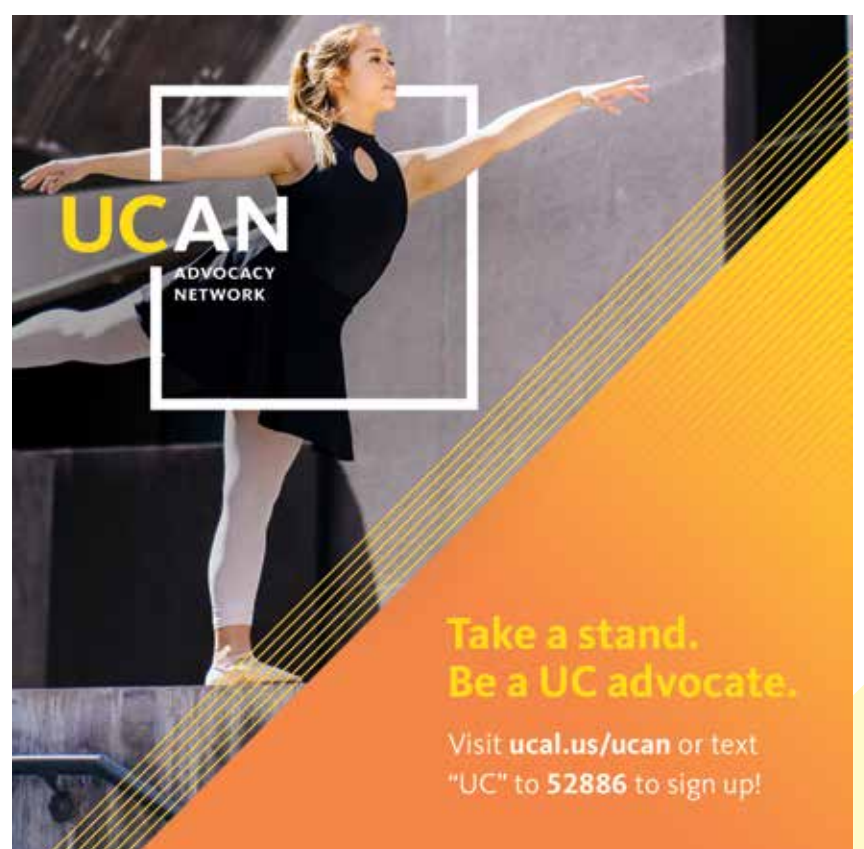
During this first year of the plan, United HealthCare and UC will monitor closely questions and feedback from enrolled retirees. UC will also conduct satisfaction surveys, as it does for all health plans. Retirees should also feel free to share their experiences with UC and constituent groups.

Get out the vote continued from page 1

Share your stories

We'd love to hear about how you've worked to make a difference and about how you're continuing the fight — whether it's by taking part in a political demonstration, registering voters or helping out at the polls. Send your story to [NewDimensions-L@ucop.edu!](mailto:NewDimensions-L@ucop.edu)

Remember that UC is prohibited from engaging in political activities in support or opposition to candidates, parties and ballot measures. Please focus on sharing your contributions, rather than promoting your personal point of view.



A picture book career



Stanley M. Troutman
Manager, ASUCLA
Photographic Department

Having come to UCLA from ACME Newspictures in Los Angeles, and having served in WW II as a war correspondent in the Pacific, taking some of the first photographs of the atomic bomb devastation in Hiroshima and Nagasaki, Japan, I started a one-man photographic department in 1946.

I called the ASUCLA Photographic Department my home away from home for over 40 years. The highlight of my association with UCLA were the relationships I made with the Athletic Department staff, including the football coaches, beginning with Coach Red Sanders and ending my cinematography years with Coach Terry Donahue. Taking films of Coach John Wooden's teams during his championship years at UCLA was also a great joy.

I was honored to receive the Outstanding University Service Award in 1974 and, from the Athletic Department, The Order of The Bruin Helmet award in 1978.

In 1956, I was one of three official United States photographers to film the summer Olympic Games in Australia. When I retired from UCLA in 1986, I became the cinematographer for the Los Angeles Rams until they moved to St. Louis.

I turned 102-years-old in October and I've been retired for over 30 years. I can't say enough good things about the great retirement I receive from UC. I continue to follow all things Bruin and my days are filled with family, church and watching sunsets from Inspiration Point in Corona del Mar.

We were informed during New Dimensions production that Stanley Troutman passed away on Jan. 2, 2020. Services were held in Corona de Mar.

Journey from academia to entrepreneurship



Clare Hasler-Lewis
Founding Executive Director,
Robert Mondavi Institute for Wine
and Food Science, UC Davis

I've been passionate about health and wellness all my life. My older brothers were athletes and my sister a chronic carb counter. A nutrition career was inevitable.

It began as a dishwasher in a research lab at Michigan State in 1977.

While Magic Johnson was bringing an NCAA basketball title to campus, I was getting hooked on research in our lab: how cruciferous vegetables prevented colon cancer. Then it was onto Penn State for my masters in nutrition, back to MSU for a dual Ph.D. in environmental toxicology/human nutrition and a post-doc at the National Cancer Institute.

After 11 years on the faculty at University of Illinois and Founding Executive Director of the Functional Foods for Health Program, I was recruited to UC Davis in 2004, retiring in 2017 to focus on my own company, OlivinoLife. The company has developed a dietary supplement based on the health benefits of the Mediterranean Diet (MDiet).

I founded OlivinoLife because I firmly believe in the science supporting the health benefits of the Mediterranean Diet (MDiet). And I'm not alone. The MDiet was once again named best diet overall for 2020 in *U.S. News & World Report's* annual ranking, as well as the best diet for healthy eating, best diet for diabetes and best plant-based diet.

Share Your Stories

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

New Dimensions

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Comments/Questions/ Share Your Story

Write New Dimensions at:

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Email: NewDimensions-L@ucop.edu

For benefits questions:

RASC:
800-888-8267 (8:30 a.m. – 4:30 p.m., PT)

UCRAYS:
retirementatyour.service.ucop.edu

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
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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

Kyle Urban, Director
kjurban@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

Croatia, Aegean Islands, Italy, Iceland among 2020 travel destinations

UC Retirees Travel offers extraordinary opportunities to discover and explore iconic sites and lesser-known destinations featuring a mix of history, culture and nature.

Connect with travelers from all UC locations including retirees, emeriti, family members and friends. Expert group trip planners coordinate all of the details so you can relax and enjoy the journey.

As of press time, space was available for several 2020

destinations including Croatia, the Aegean Islands, Nova Scotia, Italy, Cape Cod, Australia/New Zealand, Iceland and San Antonio for the holidays.

A very special tour of Cuba will be offered February 21-26, 2021. U.S. travel restrictions have prevented many companies from offering tours in Cuba, but one of our partners, Premier World Discovery is allowed to offer its “People to People” tours of the country. Highlights

will include tours of Havana, a cigar factory and a tobacco farm, as well as visits to the Museum of the Revolution, Hemingway’s Farm and the Vinales Valley. This tour will be escorted by Sue Barnes, UC Retirees Travel program coordinator and former director of the UCLA and UC Davis retirement centers. It will include a minimum of 12 UC participants.

For up-to-date details, availability and registration information, visit

the UC Retirees website at cucra.ucsd.edu/travel.

When you participate in UC Retirees Travel trips, you help support the Council of University of California Retirees Associations (CUCRA), a systemwide consortium of volunteer representatives from all of the UC retiree associations. CUCRA represents retiree interests and advocates for retiree benefits in regular meetings with UC leadership.



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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.



Go to UCRAYS for retirement information documents, tasks

Retirees can complete online tasks and access their information, some that are timely for early in the year, at the UC Retirement At Your Service (UCRAYS) website.

Launched in September and continuing to evolve, the website is at: retirementatyour.service.ucop.edu.

The following are a few new or timely features:

- If you need to verify your pension income (for example, for a loan or credit application) you can download an official verification statement. On the left side of the home page, under “My Accounts,” go to “Benefit Payments & Taxes,” and then click “Request Verification of Income.” In moments, you will receive an email that the verification letter is available in your UCRAYS accounts. (Click “Messages” on your UCRAYS page)
- View and download your 2019 tax statements (1099-R) and those from previous years. Go to “Benefit Payments & Taxes” and click “Tax Statements.” For security reasons, you will be sent an email when you view the statement(s).
- If you currently receive your 1099-R by U.S. mail and want to go green next year. Go to “Edit Profile” then to “Communications Preferences,” at “Tax Statements,” choose “UCRAYS.”
- To estimate retirement benefit income, go to “Benefit

Payments & Taxes” and then to the “Net Payment Estimator.” You can create up to three benefit income models based on estimated gross payment, Federal and California state tax withholding and additional deduction details.

- To change tax withholdings, go to “Benefit Payments & Taxes” and choose “View/Change Tax Withholding.”
- To change or add to your home or mailing address, go to “Edit Profile” and “Address.”

Questions about UCRAYS? Go to ucal.us/retireehelp for how-to guides to help you get started and take care of essential tasks related to your retirement account.

Stay in touch with your retiree center

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 list on page 5). Retiree organizations and centers also advocate for retiree needs and benefits.

Go to UCRAYS to share your personal email with these centers so that they can reach out to you with important communications. Under “Edit Profile,” go to “Email & Phone.” At the end of that page is a box, titled “Release.” You may check and consent to release your personal email to your local retiree center.