new dimensions

How your health plan is responding to COVID-19

As you do everything you can to stay healthy during the coronavirus (COVID-19) outbreak, UC’s health plans are closely monitoring and following guidance from the State of California and the Centers for Disease Control and Prevention (CDC) to make sure members receive the best possible care.

To keep up to date on how UC’s health plans are working to protect you and your family members, visit your plan’s website.

UC PPO plans: ucppoplans.com
Kaiser: my.kp.org/universityofcalifornia
United Healthcare: uhcretiree.com/uc

Because your emotional health is important during this time, as well, Optum Behavioral Health is offering public access to its Emotional Support Help Line for those experiencing anxiety or stress related to COVID-19. Help is available 24 hours a day, seven days a week at 1-866-342-6892.

Getting medical advice & care
Governor Gavin Newsom and Insurance Commissioner Ricardo Lara have directed California health plans to waive costs for screening and testing of the disease to ensure cost will not be an obstacle to receiving COVID-19 screening.

Please see your plan’s website for more information about cost-sharing for treatment of COVID-19. For example, ucppoplans.com offers details about coverage for testing and treatment options and costs for its plans. Select your plan and look for “Your PPO coverage for COVID-19.” If you or a member of your family develops symptoms (such as sore throat, fever and dry cough) or you believe you’ve been exposed to COVID-19, it’s important to call your doctor or health plan so they can direct you to the most appropriate care.

Quoteworthy
“During this uncertain time, it’s important to keep up your self-care routine, or even add something to it, to reduce your somatic anxiety, the anxiety we store up in our bodies.”
Elissa Epel, Ph.D., UC San Francisco psychologist

Spotlight
2020 cost-of-living adjustments announced
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Staying the course, handling market volatility

For many investors, including those with UC Retirement Savings Program accounts, watching the market roller coaster and dip can be stomach-turning.

No one likes to see the value of their account go down. If you are a long-term investor with a solid plan, your best strategy is likely to stay the course. If you are close to or are already drawing income from your retirement savings plans, you may want to talk to a financial planner to review your investments.

Consider these strategies when thinking about reacting to market volatility:

Stay invested. Some investors have a tendency to try to time the market in an attempt to avoid downturns and capture gains, but most are not very successful. Instead of trying to jump in and out of the market, you can reality-check your investment mix to be sure it is still right for your goals and risk tolerance.

Time could be on your side. Over the past 35 years, the market has experienced an average drop of 14 percent from high to low during each year, but still managed gains in 80 percent of calendar years.

Don’t become obsessed with checking balances during times of volatility. Doesn’t it feel good when you check your account and see that it’s up? Peeking into your account after a drop doesn’t. Short circuit your impulse to flee stocks by not checking your
2020 cost-of-living adjustments

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 cost-of-living adjustment (COLA) effective July 1, 2020.

The July 1, 2020 COLA of 2.0% is for those with retirement dates on or before July 1, 2019 and does not vary by retirement date. The increase will appear in checks paid on July 31.

How the COLA is calculated

The 2020 COLA is based on the 3.12% average increase in the Consumer Price Index (CPI) measured from February 2019 to February 2020 for the Los Angeles and San Francisco metropolitan areas.

The UCRP COLA formula generally matches the annual increase in the CPI up to 2.0%. 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 if they have been retired one full year by July 1. Therefore, those members whose retirement or disability date is after July 1, 2019, are not yet eligible to receive a COLA.

The long-term stability of the UC Retirement Plan

From the Office of the Chief Investment Officer. See the full statement at ucal.us/ucrs/stability

During this time of uncertainty and upheaval, it is important to know that your UC retirement benefits will be there when you need them. They will be.

UC has a legal obligation to provide funding for the UC Retirement Plan (UCRP), with provisions in place that require UC to make contributions that are sufficient to ensure the financial health of the plan over the long-term. Your pension assets are safe, secure, and stable. We are keeping them that way.

Temporary MRD waivers, new legislation affect retirement savings account

The Coronavirus Aid, Relief, and Economic Security Act (CARES), enacted on March 27, allows you to waive 2020 Minimum Required Distributions (MRDs) if you fall into certain new categories.

This temporary waiver addresses potential concerns about taking money out of investments during an economic slowdown. You don’t need to do anything if you want to waive your 2020 MRD and have not scheduled a distribution. Fidelity will not automatically process MRDs from your UC 403(b), 457(b) or DC Plan in 2020.

If you want to take an MRD in 2020, or if you have an MRD scheduled for 2020 and want to cancel it, call a UC-dedicated retirement planner at 800-558-9182.

SECURE Act

The Setting Every Community Up for Retirement Enhancement (SECURE) Act, passed in late December, impacts workplace retirement plans including the UC Retirement Savings Program (403(b), 457(b) and DC Plans). A key provision of the Act, which went into effect on Jan. 1, 2020, is a new language allowing you to delay taking taxable distributions.

A key provision of the Act, which went into effect on Jan. 1, raised the age at which you can take Minimum Required Distributions (MRDs) from 70 1/2 to 72 for participants who were born on or after July 1, 1949. The new law allows you to wait a bit longer — until age 72 — before taking MRDs.

If you have already started taking MRDs or turned 70 1/2 or older in 2019, you must continue to take them following the 2020 suspension provided by the CARES Act.

Here are some other tax-impacting changes from the SECURE Act that may be of interest to UC Retirees:

Inherited assets are now generally subject to a 10-year distribution period. Before, beneficiaries of inherited assets (from an IRA or retirement plan) could “stretch” or draw down those assets over their lifetime. The Act shortened the length of time beneficiaries can stretch distributions to, in general, 10 years after the original account holder passes away. It does not go into effect for public employer plans, including the UC 403(b), 457(b) and DC Plan, until Jan. 1, 2022; therefore, the stretch provision continues for beneficiaries of people who pass away prior to January 1, 2022.

Older workers can keep contributing to an IRA regardless of their age. Before 2020, individuals who reached age 70 1/2 were prohibited from contributing to an IRA. Under the act, you can continue to contribute to your traditional IRA past age 70 1/2 as long as you are still working. That means the rules for traditional IRAs will align more closely with Roth IRAs and workplace savings plans like the UC Retirement Savings Program.

You should consult your financial advisor about how any of these provisions impact you.

More information about MRDs, the CARES Act and the SECURE Act is available at myUCretirement.com. You can also call a UC-dedicated retirement planner at 800-558-9182 with questions.

Reminders for retirees in Via Benefits

The following information is for UC retirees who live outside of California and who receive (or soon will receive) their Medicare coordinated plan through Via Benefits.

Health Reimbursement Arrangement (HRA)

Retirees and their enrolled family members are reminded to maintain their medical plan coverage through Via Benefits. Any change to your medical plan also needs to be done through Via Benefits; otherwise, you will no longer be eligible to receive the UC-funded Health Reimbursement Arrangement (HRA).

New Via Benefits members

If you are Medicare-eligible and live outside of California and will turn 65 soon or if you are at least 65 and plan to move outside of California, Via Benefits will administer your Medicare plan. Eligibility for this UC Medicare Coordinator Program is determined on a monthly basis.

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 understand the requirements and your responsibilities for enrolling in a plan. 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.

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 calendar year. If you prefer to return to UC group coverage, your next opportunity to make a plan change will be during UC’s fall Open Enrollment for a UC Medicare plan option available for retirees residing in California, effective Jan. 1.

If you move back to California and reside outside of your current plan’s service area, you will need to change your plan through Via Benefits and remain in the new plan until the end of the calendar year. You may make a plan change during UC’s Open Enrollment in the fall for a UC Medicare plan option available for retirees residing in California, effective Jan. 1. You will need to remain in a medical plan through Via Benefits that offers coverage in California until the end of year in which you move back to California; this allows depletion of your HRA funds. 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 P.O. Box may be used as a mailing address.

For more information on the Medicare Coordinator Program, visit UCnet: ucal.us/medicarecoordinator.
Feeling anxiety about coronavirus?  
Tips to stay clearheaded

As cases of coronavirus infection increased across the U.S. and as we sheltered in place, the anxiety meter ticked up.

Some anxiety is normal, but our anxious minds can easily go into panic mode, said UC San Francisco psychologist Elissa Epel, Ph.D., who studies stress. The good news about the widespread anxiety is that it fuels big changes fast — many people are being very careful to limit exposure, she said. “Anxiety fosters prevention and safeguarding behaviors,” said Epel. “Prevention reduces anxiety.”

But when threats are uncertain, “our anxious minds can easily overestimate the actual threat and underestimate our ability to cope with it.” Epel noted that people with pre-existing anxiety conditions are particularly vulnerable. “While some anxiety helps us cope, extreme anxiety can become coronavirus panic. When we are in a panic state, we suffer, we stress out our children, we are more likely to make mistakes and engage in irrational decisions and behavior,” said Epel.

Limit media exposure and stick with reliable sources, she advised. “It’s tempting to check for updates, but checking several times a day can keep us in an escalated state of anxiety,” said Epel.

Be informed about the key safety precautions, and be supportive to others, helping them think more calmly about it, she advised. “Don’t feel silly or embarrassed about taking reasonable precautions,” said Epel. For example, follow the safety advice from the CDC, such as frequent handwashing; getting enough sleep and taking good care of your immune system.

“During this uncertain time, it’s important to keep up your self-care routine, or even add something to it, to reduce your somatic anxiety, the anxiety we store up in our bodies,” said Epel.

Consider what helps you most, such as taking a walk in nature, meditating, exercising, or talking to a friend. Video is better than audio for chatting with friends as seeing human faces is reassuring. “Make sure to connect with people about things other than just this issue,” said Epel.


Handling market volatility continued from page 1

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Consider what helps you most, such as taking a walk in nature, meditating, exercising, or talking to a friend. Video is better than audio for chatting with friends as seeing human faces is reassuring. “Make sure to connect with people about things other than just this issue,” said Epel.

If you’d like to avoid going into the doctor’s office, all UC health plans offer phone and/or video options for getting medical advice and care — and behavioral health services as well. See right for more information about what your plan offers.

**PLAN**

- CORE Virtual Care
- UC Care Virtual Care
- UC Health Savings Plan Virtual Care
- UC High Option Supplement Virtual Care
- UC Medicare PPO Virtual Care
- UC Medicare PPO w/out Rx Virtual Care
- LiveHealth Online: livehealthonline.com 1-855-603-7985
- Anthem 24/7 NurseLine: 1-800-977-0027
- Kaiser Permanente - California
  my.kp.org/universityofcalifornia
- Kaiser Permanente Get Care
  (Northern & Southern Cal.): kp.org/getcare
- Kaiser 24/7 Care Advice
  North Cal.: 1-866-454-8855
  South Cal.: 1-833-574-2273
- UC Blue & Gold
- UC Medicare Choice (UnitedHealthcare)
  Virtual Doctor Visits
- UC Medicare Choice (UnitedHealthcare)
  Virtual Behavioral Health Visits
- Teladoc: teladoc.com/uc
  1-800-TELA DOC (1-800-835-2362)
- Doctor on Demand: doctorandon demand.com
  amwell.com

**PROVIDER & CONTACT INFO**

- UC coronavirus website
  Visit UC’s website with the latest information about its response to COVID-19 at ucal.us/coronavirus
  It includes updates from UC leadership, news from campuses, articles about UC researchers’ efforts to understand the coronavirus and find treatments, and any announcements about health plans and benefits.
  The website also includes public health resources, including links to the Centers for Disease Control (CDC), World Health Organization and the California State Department of Public Health.
Civic engagement puts out fires

Patricia Randolph
Manager, Haile T. Debas Academy of Medical Educators
UCSF School of Medicine

Several years after retiring from UCSF — and several years of intense involvement in the UC Marin Master Gardener Program — I decided to apply to serve on the Marin County Civil Grand Jury. Through interviews and a lottery, I was chosen to be a part of the 2017-2018 grand jury.

The experience was so gratifying and impactful that I decided to apply again the following year. The presiding judge asked me to serve as the foreperson of the 2018-2019 jury. In the long shadow of the wine country fires and the Paradise Camp Fire, that jury wrote a vital report on wildfire preparedness.

After my grand jury service, I worked to make the report’s recommendations a reality. Many grand jury reports languish or bring about incremental change, but this report was one of the factors leading to the formation last fall of the Marin Wildfire Prevention Authority, a Joint Powers Authority, which includes almost all of the cities, towns and fire agencies in the county.

I was deeply involved in the campaign for Marin County’s Measure C, a parcel tax for wildfire prevention projects, which was approved by voters in March. I believe we will now be able to apply the lessons learned in Sonoma, Mendocino, Napa and Butte Counties and avoid becoming the state’s next wildfire headache.

I’m currently working to get my immediate community certified as a Firewise Neighborhood and am consulting on Marin Master Gardeners’ new “Fire-Smart Landscaping” efforts.

Walking into a critical cause

Thomas Fielder
Manager, Transgenic Mouse Facility
UC Irvine

Following my retirement in 2013 after 26 years at UCI, I took up urban hiking, often walking to the hardware store or grocery store for small purchases, or just walking for the exercise. I first began interacting, albeit haphazardly, with people experiencing homelessness on these excursions.

In 2017, I was fortunate enough to stumble upon a great group of people who call themselves Housing is a Human Right Orange County, and I’ve been active in the group ever since. HHROC volunteers foster personal connections with people experiencing homelessness through food-sharing activities and other assistance.

We advocate for the “Housing First” approach to tackling homelessness, for building more very low-income housing and permanent supportive housing, and for effective oversight of shelters.

While shelters move large numbers of people off the streets in a short period, they do not, by themselves, solve homelessness. Many people simply cannot live in crowded conditions with little privacy, nor are shelters conducive to good health, especially in the time of COVID-19. The “Housing First” approach places people in a secure residence immediately, making other problems easier to solve.

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).
Email RASC with secure messaging

Because of state shelter in place orders, the UC Retirement Administration Service Center (RASC) had to adjust operations and move to remote operations to ensure access to its critical services. During these periods, if you have an urgent question or service request, you can contact RASC by sending a secure message through your UC Retirement At Your Service (UCRAYS) account (retirementatyourservice.ucop.edu). Log into your account; go to “Contact Us” to enter and send your message.

Representatives will respond to secure messages. If you have not yet created a UCRAYS account, go to ucal.us/retireehelp for how-to guides to help you get started and to take care of essential tasks related to your retirement account. Callers with the following urgent issues will be directed to call a hotline and leave a voice message so a representative can return their call as soon as possible: unable to access UCRAYS; problem with retirement check or direct deposit; stop payment request; death claim; denial of medical services due to insurance coverage problems.

Helping hands from retirees association

UC retirees may say goodbye to their campus jobs, but for many, their hearts and altruism never leave.

At UC Santa Cruz, members of the campus retiree association aid promising students — either staff members or dependents of staff — with “Silver Slug” scholarships. The idea for the award came about when retirees Mary Wells and Sharon Dirnberger were discussing their estate plans. As employees in the Admissions Office, they both had seen the challenges fellow staff faced with education expenses. With fellow retiree association member David Kirk, they began aggressively fundraising. The Silver Slug award fund reached the $25,000 minimum to establish an endowment, and they presented their first scholarship in 2018. The scholarship recipients include Katharina Pierini, who first enrolled at UCSC in 1994, but her education was interrupted. She returned to campus, working as a gardener, and is now nearing completion of a BA in Applied Linguistics and Multilingualism. “I feel like I got a huge raise,” said Pierini about her award. “I’m very excited and feel really fortunate.”

Another recipient is Elizabeth Howard, director of the Younger Lagoon Reserve, who is working toward a Ph.D. in ecology and evolutionary biology. “I’m extremely grateful, especially because this scholarship is given by retired staff,” she said. “Staff helped me get into school and to navigate once I was enrolled.”

Fundraising for the Silver Slug continues. The retirees hope to build the endowment to the point where it can make at least three $2,000 scholarships each year. Sally Lester, who has helped with fundraising and selecting awardees, said the award is a way to honor the ambitions of staff or their dependents who are completing or seeking an education.

“Staff keep the university’s engine running. It’s important to acknowledge and reward that.”

This is part of an occasional series that profiles the work and people at UC Retiree associations, which offer a variety of services and social programs. (See list on page 5). Retiree organizations and centers also advocate for retiree needs and benefits. Go to retirementatyourservice.ucop.edu 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.

Are you moving?

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