

new dimensions



New option offers deferred lifetime income in later years

This summer, UC Retirement Savings Program participants who are between the ages of 62 and 69 will have an opportunity to purchase an annuity called Deferred Lifetime Income, which provides steady monthly income for life beginning at age 78 — a time when some retirees need this financial security the most.

“I am excited to share with you that we are introducing Deferred Lifetime Income to the UC Pathway Funds—the target-date fund investment series available in the UC Retirement Savings Program (UC RSP),” said Jagdeep Singh Bachher, UC Chief Investment Officer. “The UC Pathway Funds offer an easy way to invest in a professionally managed portfolio that gradually reduces risk the closer the funds get to their target date, and beyond. Now, they’ll go one step further to help you convert a portion of your savings into lifelong income.”

It is designed to turn a portion of your 403(b), 457 (b) or DC plan balances into lifetime monthly income, beginning at 78, supplementing other retirement income such as Social Security and your UC pension.

UC will be sending a guide to all who are eligible for this option. The guide provides all the details and will help you decide if Deferred Lifetime Income is right for you. The purchase window for the Deferred Lifetime Income will be in summer 2021.

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UC retirees embrace volunteering, active lives

After their UC careers, many retirees put their talents and time to good use, volunteering countless hours and giving generously to their campuses and communities. They have embraced active lifestyles with pursuits that include teaching, writing, consulting, wellness activities, starting new jobs and businesses, and more.

That’s the snapshot of nearly 5,000 retirees from a new survey report, “UC Retirees: Generous Talents, Enduring Community,” which gauged retirees’ activities, concerns and interests from January 2017 through September 2020.

Comments from the survey note that while volunteer activities may have been curtailed by the pandemic, retirees indicate they plan on resuming and even increasing their volunteer service when it’s safe to do so.

CUCRA (Council of University of California Retiree Associations) reached out to about 22,000 retired staff and non-Senate academics who had previously provided their email addresses to a retiree association or a UC retirees center. A total of 4,980 retirees filled out an online questionnaire last October. Approximately 71 percent of those who filled out the

survey worked for UC for 20 or more years.

This is the second survey by CUCRA, a systemwide consortium of 13 organizations representing retirees from nine campuses, three national laboratories and the UC Office of the President. CUCRA launched the first survey five years ago.

“Despite 2020 being the unusual year that it was, it appears that retirees continued to thrive, remain active and, in many cases, were more active than respondents in 2016,” said Susan Abeles, vice chair and chair-elect of CUCRA. Abeles retired from UCLA in 2010 as as-

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Quoteworthy

“Among older women, light-intensity physical activity preserves mobility later in life.”

Andrea LaCroix, PhD, MPH, UC San Diego Distinguished Professor and chief of the Division of Epidemiology at Herbert Wertheim School of Public Health

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Reminders for retirees transitioning to or 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).

In most cases, the HRA funds provided by UC will cover the cost of the premiums as well as some additional out-of-pocket health care costs (such as Medicare Part B premiums and co-pays for your medical care). You pay your eligible expenses first, and then request reimbursement from your HRA. Unused HRA funds roll over year after year provided you continue to be in a medical plan through Via Benefits. The funds in your HRA are forfeited once your coverage through Via Benefits ends.

New Via Benefits members

Eligibility for this UC Medicare Coordinator Program is determined on a monthly basis. 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. **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.

Current members 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, 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 to allow 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 and to read the FAQs on the Medicare Coordinator Program, visit UCnet: ucal.us/medicarecoordinator or the Via Benefits website at my.viabenefits.com/uc.

2021 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, 2021. The increase will appear in checks paid on July 30.

The July 1, 2021 COLA rates are included in the table below.

RETIREMENT DATE	COLA
On or before July 1, 2019	2.0%
July 2, 2019 to July 1, 2020	1.28%

How the COLA is calculated

The 2021 COLA is based on the 1.28 percent average increase in the Consumer Price Index (CPI) measured from February 2020 to February 2021 for the Los Angeles and San Francisco metropolitan areas.

The UCRP COLA formula generally matches the annual increase in the CPI up to 2 percent. This year, most benefit recipients will receive a COLA that is larger than the 1.28 percent increase in the CPI. The larger COLA helps those UCRP benefit recipients retain more of their purchasing power by partially making up for earlier years of inflation than 2 percent that were not matched by the UCRP COLA.

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, 2020, are not yet eligible to receive a COLA.

Take a survey to improve UC's Open Enrollment communications

If you're a retiree who's eligible for benefits from UC, Open Enrollment brings a lot of choices. UC is committed to helping you make informed decisions, with a booklet mailed to your home, an Open Enrollment website and a special edition of *New Dimensions*.

We would like to learn more about how you use these resources and how we can do better — and we need your help. Please take a brief survey (available at ucal.us/oeretireesurvey) to share your feedback. The survey should take 5-10 minutes to complete, and all responses will be completely anonymous and confidential.

This survey was developed by a workgroup formed to look for opportunities to improve UC's benefits education for retirees. The workgroup includes representatives from the Council of UC Retiree Associations (CUCRA) and the Council of UC Emeriti Associations (CUCEA) and Office of the President staff responsible for benefits communications.

Please go to ucal.us/oeretireesurvey by May 21 to help us improve!

Thank you in advance for your help.



You've got to move it, move it

One in four women over age 65 is unable to walk two blocks or climb a flight of stairs. Known as mobility disability, it is the leading type of incapacity in the United States and a key contributor to a person's loss of independence.

Now, new research from UC San Diego suggests that light-intensity physical activity, including shopping or a casual walk, may protect mobility in older women.

Researchers found that women who did not have a mobility disability at the start of the study, and who spent the most amount of time doing light-intensity activities, were 40 percent less likely to experience loss of mobility over a six-year period.

"Older adults who want to maintain their mobility should know that all movement, not just moderate-to-vigorous physical activity, counts," said senior author Andrea LaCroix, PhD, MPH, Distinguished Professor and chief of the Division of Epidemiology at Herbert Wertheim School of Public Health. "We found that, among older women, light-intensity physical activity preserves mobility later in life."

The prospective study observed 5,735 U.S. women age 63 and older, who wore a research-grade accelerometer for seven days to obtain accurate measures of their physical activity. The mean time spent in light physical activity was 4.8 hours per day.

Researchers found that women who spent the most time performing light-intensity physical activity had a 46 percent lower risk of mobility loss compared to women who participated in lower levels of physical activity. Similar results were observed among white, Black and Latinx women. Women with and without obesity also reduced their risk of mobility disability, but the benefit was strongest among women with a body mass index (BMI) of less than 30.

Read more: <https://ucsdnews.ucsd.edu/pressrelease/youve-got-to-move-it-move-it>

Older people often incorrectly assume medicines don't have potential side effects

Doctors might not need to spend a whole lot of time conveying information on dosage, the number of pills in a prescription or how frequently medications must be taken. But they should spend more time explaining side effects to ensure their older patients are fully informed, suggests a UCLA study.

Researchers examined data on 81 people age 50 and older who were in a previous study aimed at improving how physicians communicate about newly prescribed medications. They found that patients correctly ascertained information such as dosage and duration of use for more than 70 percent of the medications they were prescribed, regardless of whether their physician explained it during an office visit.

But when physicians failed to verbally provide information about potential side effects, people incorrectly assumed that about 55

percent of their prescribed medications had none. And even when physicians did discuss possible side effects, their patients incorrectly assumed there were no side effects for 22 percent of the medications.

Gaps in knowledge about side effects may put people, particularly older people, at risk for medication nonadherence. Patients may be less likely to take or continue taking medications if they discover the existence of potential adverse effects without having the opportunity to discuss those side effects with their physicians in a timely manner.

Study authors were: Timothy Ho, Blanca Campos, and Derjung Tarn, all of the Department of Family Medicine, David Geffen School of Medicine at UCLA.

Read more at: <https://newsroom.ucla.edu/releases/older-adults-medication-side-effects>

Cost should never stop anyone from going to college

It's time for Congress to reinvest in student financial aid, which is why UC is calling on federal lawmakers to Double the Pell.

Add your name: ucal.us/doublethepell

Retirees embrace volunteering continued from page 1

sociate vice chancellor-corporate financial services/controller.

John Meyer, CUCRA chair, said, “We believe it’s valuable for our organization to assess and report on the level of engagement retirees maintain with their campuses and their communities.”

“This can then be shared with university and campus leaders to underscore the ongoing value of retirees,” said Meyer, who retired from UC Davis in 2014 as its administrative vice chancellor.

Active retirement

A majority of respondents reported having an active lifestyle: 60 percent were engaged in staying physically fit; 58 percent had traveled; 50 percent gardened; 47 percent spent time outdoors and in nature; and 32 percent enjoyed the performing arts.

“Half of my days are spent on developing homeowner handyman skills. I never did it when I was working — no time. I enjoy it and it keeps me moving,” wrote a retiree.

Volunteering in community and UC

Seventy percent of survey respondents reported some kind of volunteer activity, mostly for community and civic organizations, faith-based groups and political causes.

A wide range of skills were volunteered, from book-mending and boat repair to gardening

and meditation. One retiree performed magic at a day center for adults with memory issues.

“My husband and I started a nonprofit building schools in Burma (Myanmar),” wrote a survey respondent. “We will have built 67 schools by the end of 2020.”

Twenty-five percent of respondents said they have volunteered for UC, indicative of the enduring connection many feel to their home campuses, medical centers and laboratories. Retirees for UC have served as volunteer mentors, teachers, advisers, fundraisers and participants in many campus programs and activities.

“I’d like to suggest that the UC make better use of their retirees. We have institutional memory and experience that remains a valuable asset. I feel mine is being wasted (and I am only 61!),” noted one retiree.

Professional engagement

More than 42 percent said they provided professional services on a pay or pro bono basis. The most cited examples were teaching, consulting and serving on a board of directors.

“I continue to teach math and statistics for the college program at San Quentin State Prison, under the auspices of the Prison University Project. (All instructors are volunteers,)” wrote a retiree.

Twenty-one percent said they have been authors, especially

of non-fiction such as histories, science writing and journalistic articles.

Encore careers

Some survey respondents have worked in paid positions since retiring: 17 percent for organizations outside UC; 14 percent self-employed; 10 percent for UC, full- or part-time.

“Moving to a small town of 500 closely-knit people, I knew no one and no one knew me,” wrote a UC retiree. “I became a sub-rural mail carrier... My rural route consisted of 400+ residences, and after delivering their mail to them for nine years I not only knew every person by name but every person knew me by name.”

Another retiree wrote, “I met the man of my dreams late in life and we discovered that we both love sustainable living so we started a solar business together and it is finally taking off.”

Caregiving

More than half of the respondents, 53 percent, served as caregivers. The high number was perhaps due in part to the upheaval caused by the pandemic, survey organizers said. Some respondents noted that they were helping out their children who had become unemployed or assisting with the care of grandchildren learning at home while their parents worked.

Many survey respondents commented about their

caregiving, which can bring delight or struggle:

“Helping take care of grandchildren brings me joy. Helping my neighbors in my retirement community also gives me joy.”

“If I didn’t help my father and my elderly aunt and uncle they would need to live in assisted living. My help keeps them independent.”

“I found myself simultaneously providing child care for a new grandchild and managing medical appointments and care for my mother who was diagnosed with ovarian cancer and consequently passed away. There is no way to fully prepare oneself for the pressure this can put on an individual.”

Philanthropy

UC retirees are not only generous with their time and talents. Thousands of retirees have also donated more than \$60 million to UC campuses over the past four fiscal years, according to data provided by retiree associations, retirement centers and development offices.

“The financial contributions retirees have made to their former campuses, coupled with the extent to which retirees volunteer at UC, are all indications of the degree to which these retirees feel a continued connection to UC and support the mission of the university,” Abeles said.

To view the complete survey report, visit <http://cucra.org/survey>

Deferred lifetime income continued from page 1

The following are some important features:

- To be eligible you must be a UC RSP participant between ages 62 and 69, and have a combined account balance of at least \$40,000 in your UC RSP accounts.
- If you choose to purchase Deferred Lifetime Income, you enter into an annuity contract with an insurance company vetted by UC. You pay the insurer a specific amount of money from your UC RSP balance (minimum \$10,000, up to a maximum of \$135,000 or 25% of your balance).

- At age 78, you’ll start receiving guaranteed, monthly payments from the insurer that continue for the rest of your life.
- You can choose one of three income payment options: a “Single Life” monthly income from 78 until your death or “Joint & Survivor” options of 50 or 75 percent. In the latter, you receive monthly income from 78 until death, and then your spouse will receive 50 or 75 percent (depending on your option choice) for the rest of their life.
- There will be an annual cost of living adjustment; monthly benefits will increase by 2 percent each year to help offset the impact of inflation.

- Be reassured that if you (or you and your spouse, if applicable) die before the total payments reach the full purchase amount, your beneficiary(ies) receive the difference.

Before making a decision about purchasing Deferred Lifetime Income, you’re encouraged to discuss your financial situation with a UC-dedicated Fidelity Retirement Planner or your financial advisor.

To make an appointment with a Fidelity Retirement Planner, call (800) 558-9182, Monday–Friday, 5 a.m. – 6 p.m. PT, or schedule online at [fidelity.com/schedule](https://www.fidelity.com/schedule).

[To learn about other ways to create automatic withdrawals, view online tools to decide on an option that is best for you, or look at other resources for your retirement planning go to \[myUCretirement.com\]\(https://myUCretirement.com\) > retirement income > strategies.](#)

Healthcare technology to writing fiction



Robert Steven Goldstein

Healthcare Information Services,
UCSF

It has been a lifelong dream of mine to write fiction. I learned to read when I was three-years-old and began writing stories almost immediately after that. At the age of seven, I had a poem published

in my elementary school newspaper. When I was a senior in high school I took first prize in Scholastic's national short story contest with a tale called "Fumatorium." And in college I majored in English Literature and Creative Writing, and published a couple of articles in trade journals as well.

My writing career appeared to be off to a terrific young start. But I knew I wasn't ready. I hadn't lived. The confidence, maturity, self-discipline, and wisdom I'd need to write the kinds of books I wanted wasn't yet there.

And writing was certainly not a reliable way to make a living.

So, I went into healthcare information technology, and had a wonderful 35-year career. I worked in Healthcare Information Systems at UCSF for 13 years, from 1986 to 1999. People may remember me as the department's unofficial poet laureate, commemorating important work events with humorous poems and songs.

After my stint at UCSF, I consulted for various companies, and concluded my career as a vice president at Kaiser Permanente. When I retired, I was eager to finally try my hand at writing fiction. My most recent novel, *Enemy Queen*, was published by SparkPress in May, 2020.

Learning Spanish, penning short stories



Geary (Reggie) Radcliffe

Computer help desk technician,
Los Alamos National Laboratory

After working 25 years for UC, it was time to retire and begin new adventures. The plan is to travel to Spanish speaking countries and enroll in one-on-one Spanish language classes.

Those studies have taken me to Costa Rica, Guatemala, Honduras, Ecuador and Nicaragua. It's an ongoing activity that doesn't seem to have an ending (although the pandemic has temporarily halted my travels).

I may never be fluent in Spanish, but at least I'm able to communicate with *hablantes de español*. If nothing else, I now know when my American wife, who lived in Mexico City for 20 years, is speaking to me or about me.

When not traveling I write short stories to publish on Amazon, in both Kindle and paperback. *Yara, Ahmed, and Yara* is about a Syrian freedom fighter who sets out to avenge the death of Yara, his beloved fiancé. In the course of events he encounters a second Yara. It's a mixture of adventure and romance in war-torn Syria.

My latest, *Roswell Erased*, is set in Washington, D.C. 71 years after the 1947 Roswell incident. The main character is Gantu the Gantuvian. You'll like him, but you might not like President David Trujillo who is guarding secrets.

Now that I'm vaccinated, it's time to start traveling again.

Share Your Stories

We want to share your story in *New Dimensions*. Reach us by email (NewDimensions-L@ucop.edu) or regular mail (Internal Communications, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607).

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Comments/Questions/ Share Your Story

Write New Dimensions at:

Internal Communications
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1111 Franklin Street, Oakland, CA 94607

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.

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UCSD Retirement Resource Center

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UC Santa Cruz Retiree/Emeriti Center

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See the world with UC Retirees Travel

As vaccination rates increase, UC Retirees Travel is looking forward to getting back out on the road. It offers opportunities to explore destinations near and far with retired faculty and staff from all of the UC campuses. All of the trips are expertly planned by its travel partners so you can just relax and enjoy the journey. As of press time, the trips below have space available.

Canadian Rockies by Train Sept. 9, 2021 • 9 days, 8 nights

Highlights include an overnight train journey with magnificent views of mountains, the Maligne Canyon, the Icefields Parkway, Moraine Lake Bow Falls and more with stays at the Fairmont Chateau Lake Louise and Fairmont Banff Springs. Starting at \$5,799 per person, double, air included.; \$7,299 single; \$5,699 triple.

Netherlands, Belgium & France April 16, 2022 • 12 days, 11 nights

Keukenhof Gardens, the Floriade Expo 2022, Dutch windmills, the canals of Amsterdam, the storybook town of Bruges, the lively city of Brussels and Paris, the City of Light. Starting at \$4,999 pp.dbl air incl.; \$6,099 sgl; \$4,949 tpl.

Cuba Discovery Oct. 17, 2022 • 6 days, 5 nights

Old Havana walking tour, Hemingway's Farm, a Nacional Hotel tour, the Havana Club Rum Museum, the Museum of the Revolution, a cigar factory tour, Pinar Del Rio and Vinales Valley, a farmhouse visit, a performance by the Habana Compas Dance group and more. Starting at \$3,499 pp. dbl, air incl.; \$750 single supplement.

Chile & Argentina: The Andes to Patagonia Nov. 27, 2022 • 17 days, 16 nights

Los Glaciares and Torres del Paine national parks, picturesque alpine towns, the remote island of Chiloé and Punta Arenas, a lively port town. This adventure will begin and end in Buenos Aires. Starting at \$6,095 pp. dbl, air incl.; as of publication, no singles are available with no supplement, but singles can join the waiting list.

Tour updates

For the latest updates, visit the UC Retirees Travel website, cucra.ucsd.edu/travel. Questions? Email UCRetireesTravel@gmail.com.



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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.

RASC service updates: Please help us improve

Work continues at the UC Retirement Administration Service Center (RASC) to restore the level of service retirees and their family members expect and deserve — and we want to hear how we're doing.

The next time you contact us by phone or UCRAYS secure message, you may be randomly selected for a brief customer service survey. Thank you in advance for answering a few quick questions to help us improve.

An update on RASC's call-back feature

Thanks to your feedback, we've made changes to the automated system that gives you the option to receive a call back when it's your turn in line. To cut down on your time on hold, you'll now be offered a return call as soon as

you hear how many callers are ahead of you (if there's a wait). Please note that the call-back option may not be available later in the day if it's not possible for representatives to return all calls.

Remember, you can reach RASC representatives by phone at (800) 888-8267, Monday–Friday, 8:30 a.m. to 4:30 p.m. (PT).

Getting help with UC Retirement At Your Service (UCRAYS)

Retirees can take care of all sorts of important tasks with UCRAYS. For how-to guides and resources, check out Getting help with UC Retirement At Your Service (UCRAYS) at ucal.us/retireehelp.



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Get more UC news for you.

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ucnet.universityofcalifornia.edu