

# new dimensions



## Ad hoc COLA for some UCRP benefit recipients

To help offset the impact of higher than usual inflation, the UC Board of Regents voted to approve an ad hoc cost-of-living adjustment (COLA) for some UCRP benefit recipients. This adjustment will apply to benefit recipients whose purchasing power has fallen most significantly: those with a retirement date before July 2, 1991.

Every year, the UCRP provides a COLA to monthly retirement benefits based on a formula that factors in — but does not always match — increases in the Consumer Price Index during the previous year. Historically, the Regents have adopted one-time ad hoc COLAs when, after multiple years of inflation greater than the annual COLA, some annuitants' purchasing power has dropped below 75%.

To minimize the need for additional measures in the future, the Regents approved an ad hoc COLA, effective July 1, 2022, to restore annuitants' purchasing power to 85%. The COLA will range from 1.38% for benefit recipients with a retirement date from July 2, 1990, to July 1, 1991, to 13.64% for benefit recipients with a retirement date before July 2, 1985. The ad hoc COLA appeared in benefit payments beginning with the payment made on August 1, 2022.

For more information, go to [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)

## Open Enrollment: Take control of your health

Open Enrollment season is here, running Oct. 27 to Friday, Nov. 18, 5 p.m., PT. Like last year, the deadline to enroll in or make changes to your benefits is the Friday before Thanksgiving.

Most employers, including UC, have experienced a trend toward higher medical premium costs due to rising health care costs and higher utilization of medical care. Take the time to review your options and costs carefully so you know you have the right benefits for you and your family.

If you wish to continue your current benefits, no action is required. If you do make changes,

those changes go into effect on Jan. 1, 2023.

There are plenty of resources to help you understand changes, choices and costs for next year:

- See page 3 for answers to your Open Enrollment questions.
- You should have received Open Enrollment information in the mail. California residents will see a handy overview of medical plan choices, changes and costs.
- UC's Open Enrollment website ([ucal.us/oe](http://ucal.us/oe)) is back and easy to access on your tablet or smart phone. After you check out the online resources, visit

UC Retirement At Your Service (UCRAYs) to make your changes.

Campus Health Care Facilitators (HCFs), another good resource during Open Enrollment, will hold information sessions for retirees. See page 2 for how to access the schedule and how to contact your local HCF.

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.

Transitioning to Medicare

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Share your stories

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Update your beneficiaries in UCRAYS

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## Medicare Open Enrollment for Medicare retirees living outside of California

Medicare Open Enrollment for Via Benefits members runs from Oct. 15 to Dec. 7, 2022. Open Enrollment offers the opportunity to review and consider new plan options. If you are happy with your plan, you do not need to do anything, and your plan will renew automatically with the new premium.

UC's contribution to your HRA for 2023 is up to \$3,000 for each enrolled family member.

UC's requirement to enroll in the Medicare Coordinator Program through Via Benefits remains the same. You and your family need to transition from UC group coverage to Via Benefits when your youngest covered family member turns 65-years-old, all Medicare eligible and living outside of California. You will begin to receive communications about the program when that family member turns 64. Once enrolled, you will participate in the Medicare Open Enrollment directly with Via Benefits for any plan changes and your HRA

will receive new funding in the new year.

Via Benefits' new public online resource, "The Groove," [thegrooveviabenefits.com](http://thegrooveviabenefits.com) is available for this Medicare Open Enrollment period to members and prospective members. Click on "Medicare Open Enrollment" or "Medicare OEP" from the landing page. When ready to "Shop and Compare," click on "Find Out How" under "Coverage Checkup."

You will be routed to a page with the link to [my.viabenefits.com/uc](http://my.viabenefits.com/uc). You can also visit [my.viabenefits.com/uc](http://my.viabenefits.com/uc) directly, click on "Menu" on the top right corner and select "Shop and Compare." When ready to review current coverage, make plan changes or start a new enrollment, you must login or signup to [my.viabenefits.com/uc](http://my.viabenefits.com/uc).

Another good resource is to reserve a time to call a Licensed Benefit Advisor, which can be found on both of these links. Reserve early as this resource is in high demand. Plan changes

made during Open Enrollment will take effect January 1, 2023.

You may contact Via Benefits to speak with a customer service representative or request to speak with a Licensed Benefit Advisor at 855-359-7381, Monday-Friday, 8 a.m.-7 p.m., EST, and Saturdays (from Oct. 22 to Dec. 3 during Medicare Open Enrollment), 9 a.m.-4 p.m., EST. Callers with reservations will have priority.

If you have moved back to California and wish to return to a UC group medical plan, UC Open Enrollment is the time to make the change. You need to submit a UBEN 100 and the appropriate Medicare assignment form.

To make changes to your UC dental, legal, vision, accidental death and dismemberment, or pet insurance plans, you must participate in the UC Open Enrollment which runs from Oct. 27 to 5 p.m. (PT) on Nov. 18.

## Health Care Facilitators can answer your Open Enrollment questions

Health Care Facilitators are available throughout the year to help retirees/emeriti, survivors and eligible family members to resolve health plan problems and optimize full benefits from your UC coverage.

They can also assist with coordination with Medicare for those experiencing it for the first time.

### Open Enrollment information sessions

UC Health Care Facilitators are a valuable resource during Open Enrollment, especially if you have complex questions about your medical plan.

During this period, attend an online information session via Zoom, streaming video and/or YouTube.

Full information for all locations is available on the Open Enrollment website ([ucal.us/oe](http://ucal.us/oe)). You may also contact your local Health Care Facilitator (see below) for details.

### Health Care Facilitators at each location:

CAMPUS	HCF	CONTACT INFORMATION
Berkeley	Gabe Schmidt	510-664-4134, <a href="mailto:gabe.schmidt@berkeley.edu">gabe.schmidt@berkeley.edu</a>
Lawrence Berkeley National Lab	Blanca Bocobo	510-486-3269, <a href="mailto:babocobo@lbl.gov">babocobo@lbl.gov</a>
Davis	Guerren Solbach	530-752-4264, <a href="http://hr.ucdavis.edu/hcf">hr.ucdavis.edu/hcf</a>
Irvine	Kwame White	949-824-9065, <a href="mailto:whitek@uci.edu">whitek@uci.edu</a>
Los Angeles	Debra Wells	310-794-3057, <a href="mailto:dwells@chr.ucla.edu">dwells@chr.ucla.edu</a>
Merced	Ali Kalmin	209-201-9236, <a href="mailto:akalmin@ucmerced.edu">akalmin@ucmerced.edu</a>
	Sana Ramzan	209-355-7178, <a href="mailto:sramzan2@ucmerced.edu">sramzan2@ucmerced.edu</a>
Riverside	Ranada Palmer	951-827-2636, <a href="mailto:ranada.palmer@ucr.edu">ranada.palmer@ucr.edu</a>
San Diego	Ronisha Roberson	858-534-9686, <a href="mailto:rroberson@ucsd.edu">rroberson@ucsd.edu</a>
San Francisco	Emily Place	415-476-6527, <a href="mailto:emily.place@ucsf.edu">emily.place@ucsf.edu</a>
Santa Barbara	Janelle Mirzaei	805-893-3450, <a href="mailto:janelle.mirzaei@hr.ucsb.edu">janelle.mirzaei@hr.ucsb.edu</a>
Santa Cruz	Marianne Mclvor	831-459-3573, <a href="mailto:memcivor@ucsc.edu">memcivor@ucsc.edu</a>

# Open Enrollment questions answered

## 1. What's changing this year?

Starting in 2023, Accolade Health Assistants will replace Anthem Blue Cross customer service (Anthem Health Guide) as the first point of contact for all PPO plan benefits and health care questions. Available exclusively with the UC Care, UC Health Savings Plan, and CORE PPO plans, Accolade will provide you and your covered family members with personalized support for your health care and benefits needs for these three plans. Anthem will continue to process claims for care.

UC will enhance coverage for infertility services for all non-Medicare medical plans.

UC Medicare Choice (administered by UnitedHealthcare) will enhance benefits for support services after discharge from a hospital or nursing home. Routine vision exams will be provided with no copay, and coverage will be added for a Personal Emergency Response System.

Kaiser plans will add coverage for lactation supplies and will cover additional forms of birth control with no copay. The Kaiser HMO will eliminate cost-sharing for certain infertility outpatient diagnostics and outpatient mental health/substance use disorder services.

UC Medicare Coordinator Program introduces [thegrooveviabenefits.com](https://www.thegrooveviabenefits.com), where you can reserve time to talk with an advisor.

There are a few enhancements to dental, vision and legal benefits this year. For the Dental PPO plan, Cone Beam CT images are now covered at 100% when received in conjunction with dental implant, endodontic and TMJ treatment. For the vision plan, the annual contact lens allowance is increasing to \$160, retinal screening copays are decreasing to \$20, and members who receive benefits for contact lenses will be able to receive benefits for a full pair of glasses (lenses and frames) the following year, and vice versa. Finally, the legal plan will offer enhanced coverage for estate planning, mediation, qualified domestic relations orders and secondary residence matters.

UC continues to pay the full cost of dental coverage if you are eligible for 100% of UC's contribution. If not, please sign in to your UCRAYS account to see your premium costs; there is a small premium increase for



the dental PPO plan and a small decrease for the dental HMO plan. Premiums for vision are increasing slightly, and costs for the legal plan remain the same. You may also enroll in Accidental Death & Dismemberment insurance through Prudential, and in pet insurance through Nationwide. See page 2 of your Open Enrollment information booklet for contact information.

## 2. I'm happy with my current retiree health coverage from UC and I don't want to make any changes. Do I need to do anything?

If you do not wish to make any changes, you do not need to take any action. Your current coverage will continue. However, premium costs are increasing for some Medicare and non-Medicare medical plans. It's a good idea to review your Open Enrollment packet and go online to learn about changes to your plan and costs.

If you are enrolled in the UC Health Savings Plan, the maximum contribution has increased. You may want to contact HealthEquity to maximize your contribution for 2023.

## 3. I want to change plans this year. What do I need to do?

You have until Friday, Nov. 18 at 5 p.m. to make changes to your benefits through your UCRAYS account. It's important to do your homework before changing plans, since plans have different rules and different costs for care and prescription drugs. Consider attending an information session at your location (see page 2).

If you are planning to enroll in Medicare next year, think carefully about the plan you choose during Open Enrollment. See "Transitioning to Medicare in 2023" on page 4 to learn more.

If you're changing from one Medicare plan to another, there's another important step — completing your Medicare assignment form. You'll receive the form with the confirmation statement sent to your UCRAYS account (if you have one) or mailed to your home (if you don't have a UCRAYS account). The form is due to UC by Monday, Nov. 21, 2022, and your enrollment is not complete until you've submitted it.

## 4. I'm not eligible for UC's full contribution to my retiree medical and dental premiums. How do I know how much I'll pay in 2023?

If you are not eligible for the full UC contribution to your premium (referred to as "graduated eligibility"), your costs will be higher than those listed in your Open Enrollment booklet. To find your actual 2023 premium costs, log in to your UC Retirement At Your Service (UCRAYS) account.

## 5. Why are health care costs increasing in 2023?

Most employers, including UC, have experienced a trend toward higher medical premium costs due to rising health care costs and increased utilization of medical care.

UC works closely with their health insurance partners to keep costs as low as possible, and they cover the majority of premium costs

for eligible retirees, faculty and staff. Unfortunately, though, we all feel the effects when health care costs increase. It is important to compare your 2023 premium costs before making a decision to stay with your current plan or make a change.

## 6. Between premiums, medical care and prescription drugs, I'm worried about my costs this year. How can I figure out which medical plan to choose to get the care I need and keep my costs as low as I can?

Understanding your costs for care can be complicated. The Open Enrollment website ([ucal.us/oe](https://ucal.us/oe)) has a chart that can help, with an overview of your costs for different types of care depending on which plan you choose.

Many drug formularies use a prescription drug tier system (developed by the pharmacy benefit manager) to organize covered drugs and help you understand your costs ahead of time. In most cases, the higher the tier a drug is assigned, the higher your share of the costs will be. For example, a drug in Tier 1 will be less expensive to you than a drug in Tier 3.

It's a good idea to check the formulary before you choose a plan. (Please note that they are subject to change.) Here's how to find the current formulary:

CORE, UC Care, UC Health Savings Plan, UC High Option Supplement to Medicare, UC Medicare PPO (pharmacy benefits managed by Navitus)

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## 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 72, or are no longer working at UC, whichever is later. MRDs then have to continue every year.

If 2022 is the first year that you are subject to receiving MRDs, Fidelity will automatically default and send your MRD payment(s) in mid-March of 2023. All subsequent MRDs, if you have not elected a specific date(s) to receive your MRDs, are issued in December of each year. This year it is scheduled for Dec. 2.

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](http://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

## Prepare for tax season

It is not too early to get ready for tax season.

If you have not already arranged it, you may have your 1099-R delivered electronically by logging into your UCRAYS account ([retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)).

Go to "Edit Profile" then to "Communications Preferences." Under "Tax Statements," choose "UCRAYS."

Your 1099-R forms will be sent by Jan. 31, 2023.

If you still prefer receiving your 1099-R by U.S. mail and to prevent delays in receiving this form, please make sure your mailing address is up to date in UCRAYS or call the UC Retirement Administration Service Center at (800) 888-8267.



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Oakland, CA 94623-1570

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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](http://retirementatyour.service.ucop.edu) or by submitting a *UC Benefits Address Change Notice*, available online at [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu) or from the Retirement Administration Service Center at 800-888-8267.



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## Make sure your personal information is up to date

It's a good idea to periodically review your personal information so that your UC retirement benefits go to whom and where they are intended, and you receive important communications on time.

For your UC Retirement Plan (pension) benefits:

- Ensure that your current physical address, email address and phone number are on file with UC.
- Make sure your direct deposit information is also up to date.
- Report promptly any deaths of covered family members, divorce or dissolution of domestic partnership and other changes that could affect your benefits and/or pension. Remember also to provide documents such as a death certificate, divorce paper, etc.
- You can change your address with UC using your UC Retirement At Your Service

(UCRAYS) online account. Visit [ucal.us/retireehelp](http://ucal.us/retireehelp) for instructions. You will be able to enter a home, mailing or temporary address.

Contact the Retirement Administration Service Center (RASC) for further assistance in one of the following ways:

- Secure message: Sign in to your UCRAYS account and select "Messages"
- Phone: 1-800-888-8267
- Fax: 1-800-792-5178
- Mail: UC Retirement Administration Service Center, P.O. Box 24570, Oakland, CA 94623-1570

For your Retirement Savings Program accounts (403(b),457(b), DC Plans):

- Log in at [netbenefits.com](http://netbenefits.com) and click on "Profile."

- 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. Please note that a telephone number is required for multi-factor authentication, an added level of account security enabled on [netbenefits.com](http://netbenefits.com).

For your Health Savings Account, call HealthEquity at 866-212-4729. If you are married, your spouse may have a legal interest in benefits payable at your death. A beneficiary designation may be subject to challenge if it will result in your spouse receiving less than your spouse's share of that portion of the benefit that is considered community property.