

# new dimensions



## Stay up to date on benefits news

Reading *New Dimensions* is a good way to keep up with retirement benefits news and topics.

But it is not the only source for news and announcements about your retiree benefits. Here are some options for getting your benefits news:

**UCnet** ([ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)) is where UC faculty, staff and retirees get systemwide news and updates on programs, policies and benefits. If there is any breaking news about your benefits, it is likely to appear first on UCnet. From this site, you can also link to your retirement accounts and to information about UC benefits and policies.

UCnet was redesigned this spring, offering a new look and structure to make it easy to find what you need, whether you're on your computer, tablet or phone. And retirees now have their own UCnet home for news, benefits and resources.

At the top right of UCnet, link to "Retirees," bookmark that page for benefits news and features and opportunities to stay engaged with UC.

**MyUCretirement.com** is a portal for "All Things Retirement." The home page includes links to current and popular news items and topics. Choose and bookmark the "In Retirement" track to access a wide range of tools and resources to help you manage your money. You can view webinars and videos and find helpful information about your retirement benefits, personal finance tips, how to keep your various accounts up to date and who to contact with questions.

## Get ready for open enrollment with these benefits basics

The date has been set for UC's open enrollment period for 2025 benefits: **Thursday, Oct. 31 to Friday, Nov. 22, 2024, at 5 PM (PT)**. You'll get all the news about your choices and any changes in the November *New Dimensions*, but this is a good time to brush up on the basics so you're prepared to make the right decisions this fall.

To help you get ready, here are answers to a few frequently asked questions about your UC retiree health and welfare benefits.

### What benefits choices will I have during Open Enrollment?

During Open Enrollment, you can enroll in or make changes to your medical, dental, vision and/or legal coverage. You can enroll in pet and/or accidental death and dismemberment insurance at any time.

### I'm happy with the benefits I have. Do I need to do anything during Open Enrollment?

It's important to pay attention to Open Enrollment communications even if you want your current coverage to continue automatically into the next year. Here are a few reasons why:

- Medical plan premiums are subject to change each year —

sometimes significantly. Making sure you understand your 2025 costs during Open Enrollment will help you avoid surprises.

- The factors that are important to your benefits decision may have changed since you last considered them. For example, you may need new prescription medications or medical care, or be interested in changing providers.
- If you or a family member are enrolling in Medicare in 2025, think carefully about the medical plan you choose during Open Enrollment. Your non-

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## Deferred Lifetime Income: A 'paycheck' for life

Worried about outliving your savings in retirement? UC can help. We know how important ease of decision-making and financial security is in retirement — especially in the later years, when you'll need it most.

UC offers Deferred Lifetime Income, a financial solution that helps provide retirement income for life, like a paycheck. With Deferred Lifetime Income, you can lock in guaranteed income for later and enjoy greater peace of mind today.

### Is Deferred Lifetime Income right for you?

Deferred Lifetime Income is a special type of annuity that you purchase now with a portion of your UC Retirement Savings Program account balance (403(b), 457(b) or DC Plan). It provides steady monthly income for life beginning at age 78 — a time when many retirees need financial security most. Deferred Lifetime Income is meant for people who want to — or need to — supplement other sources

of guaranteed income, such as pension and Social Security.

You're eligible to purchase Deferred Lifetime Income if you're a UC Retirement Savings Program participant between the ages of 62 and 69 and meet other requirements. If eligible, you would have received information from UC about Deferred Lifetime Income this summer.

Visit [myUCretirement.com/income](https://myUCretirement.com/income) to learn how Deferred Lifetime Income works, review the *Decision Guide*, or attend a webcast on Aug. 28 at 12 p.m. (PT) to help you decide if it's right for you.

UC-dedicated Fidelity Workplace Consultants are also available to guide you. *Schedule* a virtual meeting or call Fidelity at 1-800-558-9182, Monday-Friday, 5:30 a.m.-5:00 p.m. PT.

You can also watch a video from Jagdeep Singh Bachher, Chief Investment Officer of the University of California, about why UC offers

this important benefit, what's changed since it was introduced three years ago, and why it can be good time to buy Deferred Lifetime Income. See the QR code below to view the video.

### Save the dates

This year's purchase window is open from September 3–25, 2024. Starting this year, you can use any Pathway Fund in your 403(b), 457(b) or DC Plan to purchase Deferred Lifetime Income.

Visit [myUCretirement.com/income](https://myUCretirement.com/income) when the election window opens on September 3 to purchase Deferred Lifetime Income.

Scan QR code to view video.



## Living outside of California, turning 65 years old and becoming Medicare eligible?

UC sponsors the Medicare Coordinator Program (MCP) with a Health Reimbursement Arrangement (HRA) for eligible UC retirees, spouses, domestic partners, and eligible survivors living outside of California and meeting the MCP eligibility.

The MCP is administered by Via Benefits which offers individual Medicare plans through its open marketplace platform for all U.S. states, excluding the U.S. territories.

For more information, see the Via Benefits Reference Guide and Frequently Asked Questions, both available on UCnet at [ucal.us/medicarecoordinator](https://ucal.us/medicarecoordinator), in the "More information" box.

Call the UC Retirement Administration Service Center (RASC) at 800-888-8267, option 4, Monday – Friday, 7 a.m. to 4:30 p.m. (PT), or login to your UCRAYS account and select "messages" to secure email if you have questions.

Call Via Benefits at 855-359-7381 (TTY: 711), Monday - Friday, 5 a.m. to 4 p.m. (PT) or visit [my.viabenefits.com/uc](https://my.viabenefits.com/uc) or [thegrooveviabenefits.com](https://thegrooveviabenefits.com) for enrollment after meeting the MCP eligibility or to make an appointment to enroll with a Via Benefits advisor.

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Medicare plan will determine which partner Medicare plan you will be transferred into when you turn 65. Unless you are enrolled in the UC Health Savings Plan, UC does not allow you to change plans mid-year.

### I'm enrolling in Medicare in 2025 — are there any resources to help me understand my choices and what I need to do?

Yes! UC offers many helpful resources, including the Medicare Fact Sheet, Medicare FAQs and Medicare office hours and webinars. For more information about these resources, see *What to do when you're enrolling in Medicare* at [ucal.us/medicare](https://ucal.us/medicare).

### How can I find out whether a drug prescribed by my doctor is covered by my medical plan, or by a plan I'm considering during Open Enrollment?

The prescription drugs covered by each medical plan are included in the plan's formulary (a list of generic and brand name prescription drugs covered by a plan) which is developed by the plan's administrator or pharmacy benefit manager.

Each plan's formulary can be slightly different, so if you're considering a new medical plan it's a good idea to check the plan's formulary. You can call the customer service number on your ID card to find out whether a particular drug is on the formulary, or you can search the formulary on your plan's or pharmacy benefit manager's website.

Go to [ucal.us/plancontacts](https://ucal.us/plancontacts) for information about who manages pharmacy benefits for UC's plans and how to find the formulary.

### What factors affect UC's medical plan premiums?

Medical plan premiums reflect a combination of administrative costs — what UC pays the health plan to manage the provider network, administer claims, etc. — and projected health care costs — payments for members' medical treatments and prescription drugs.

UC negotiates with our health plan partners to keep administrative costs as low as possible. For the most part, UC's medical plan premiums reflect the projected costs for providing the health care that is covered by the plan.

### Inflation is going down. Does it look like health care costs and premiums will go down, too?

Unfortunately, it doesn't.

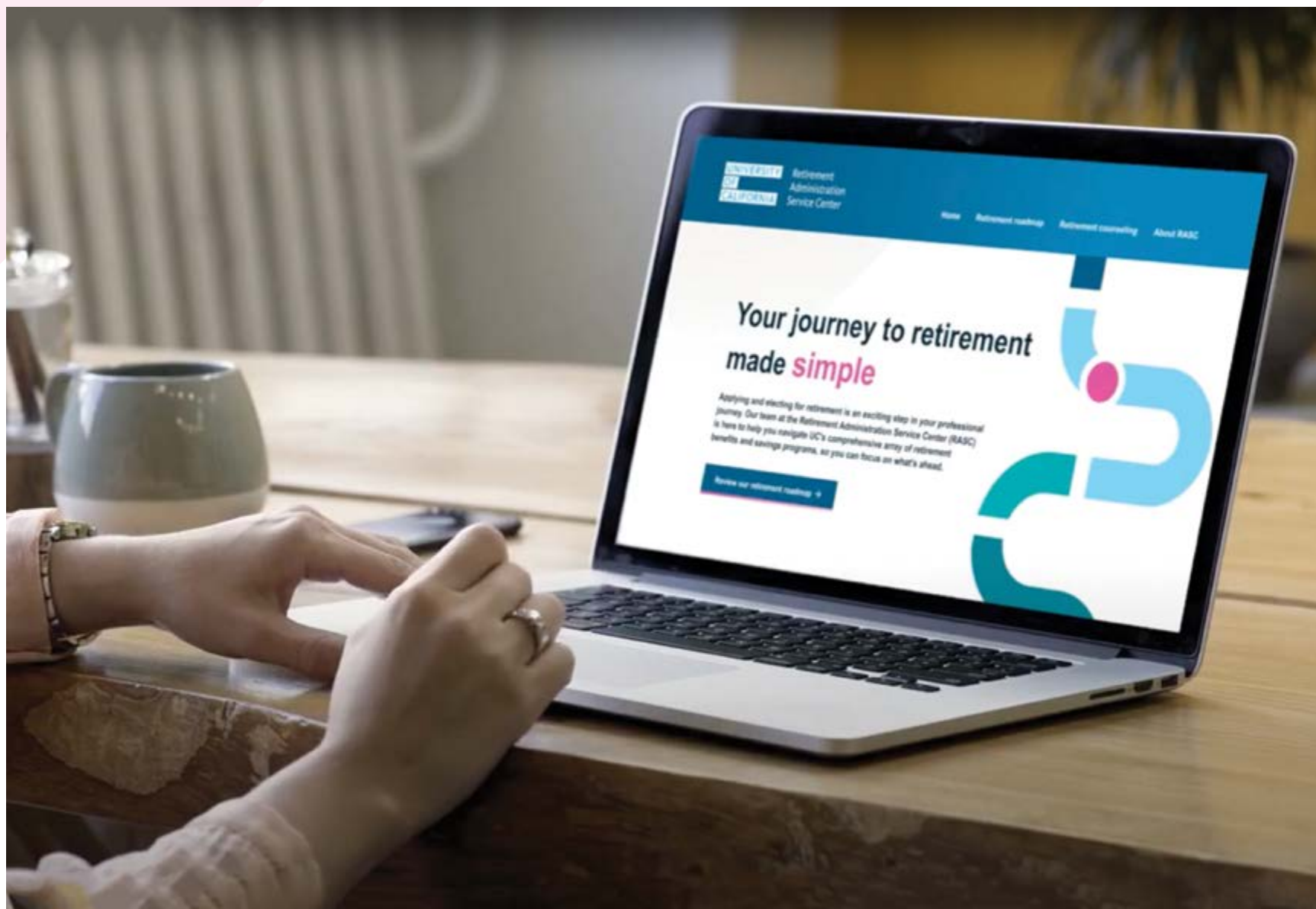
Health care utilization in the U.S. (how much medical care people receive) continues to rise as our population ages and more people manage costly chronic health conditions. With a population of employees and retirees that's older than average, this is particularly true for UC.

Costs for health care also continue to rise in large part due to steadily increasing costs for new drugs and treatments.

### What is UC doing to keep premium costs down for retirees?

In addition to UC's contribution to retiree medical plan premiums, the Systemwide Human Resources team works closely with our health plan partners to manage costs. This year, we've expanded our evaluation of our medical plan offerings and plan designs to look for every opportunity to keep premiums as low as possible while continuing to offer high-quality, comprehensive medical coverage.

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## New retirement counseling program showing success

Early in 2024, the Retirement Administrative Service Center (RASC) implemented two service enhancement initiatives: Retirement Counseling and Advisory Services and the RASC Web Portal.

The portal allowed UC Retirement Plan (UCRP) members to schedule counseling appointments, and through this summer, the team of eight counselors has conducted more than 2,745 advisory sessions.

The feedback from UCRP members who participated in individual counseling demonstrates that the program has been well-received.

“I wanted to let you know that the retirement counselor with whom I just spoke is absolutely amazing,” said one member. “He knew the answers to every question, he also suggested next steps I might want to take, and he knew where I should go for more information. But not only was he knowledgeable, he was very personable and lively. It made the whole discussion pleasant as well as useful.”

The counselors, who are accredited financial professionals, completed extensive scenario-based training on the UCRP Plan Design as well as RASC processes and procedures to prepare them to conduct comprehensive counseling sessions. The counselors have conducted sessions with members who vary in job classification and tenure with the UC, from newly hired UC members who need to consider their retirement (pension) choice to those nearing retirement.

A formal survey is being sent to help RASC gauge overall and individual counselor

performance. The survey results will also help to continuously improve the service.

The RASC web-portal is under continuous development. The initial release in January offered members a guide to retirement and the ability to schedule counseling sessions. In the near future, more content will be added, including informational videos, a calendar of webinar events, and information relevant to retirees and active and inactive UCRP members.

Visit the RASC portal at [rasc.universityofcalifornia.edu](https://rasc.universityofcalifornia.edu).

### No Lapse in Pay and Benefit Continuation (NLIP)

For the 2024 retirement season (through June 30), many new retirees utilized the NLIP option when applying for retirement, NLIP is an option UC began offering three years ago to provide an expedited retirement process for members who meet certain criteria.

This year, RASC created a video (available on UCnet at [ucal.us/nlip](https://ucal.us/nlip)) to describe the program.

Each year, RASC will work on improving its process and processing times. Here are results from the past retirement season: 1,105 prospective retirees opted-in to NLIP; 69% or 762 met eligibility criteria; 98% were processed in time and ready for payment on Aug. 1.

### Medicare office hours and webinars

The transition to Medicare can be complicated — RASC is here to help, with weekly office hours and monthly webinars to ask questions and get answers.

Registration is required, and repeat attendance is encouraged. Every Tuesday from noon to 1 p.m. (PT): Register at [bit.ly/RASCWeeklyMedicare](https://bit.ly/RASCWeeklyMedicare) for a session with RASC to ask questions and receive support — in a group setting or in private one-on-one breakout rooms for personalized assistance.

The fourth Thursday of every month, from 10-11:30 a.m. (PT): Register at [bit.ly/RASCMedicareMonthly](https://bit.ly/RASCMedicareMonthly) for Understanding Your Medicare Eligibility — Medicare Presentation with Q&A, an educational webinar led by RASC subject matter experts. Join a public question-and-answer period or ask questions in a private one-on-one breakout room.

## RASC: WE'RE HERE FOR YOU

[rasc.universityofcalifornia.edu](https://rasc.universityofcalifornia.edu)

1-800-888-8267  
UCRAYS help: Option 1

Survivors and beneficiaries  
1-888-825-6833



UC Retirees Travel escort Sue Barnes leads a camel caravan of retirees in the Sahara Desert in Morocco.

## Helpful apps for traveling

When it comes to travel, you will likely find that “there’s an app for that.” A plethora of smart phone apps can ease navigating, conversing, or researching information when traveling. Many apps offer a free version as well as a paid option with upgraded features.

UC Retirees Travel’s worldwide tours are expertly planned and led, so the use of apps is not necessary, but they can facilitate communication and logistics, particularly during free time while on tour. Some apps that UC retirees have used while traveling include:

**WhatsApp:** Send text messages or make voice or video calls to friends/family back home for free whenever you have Wi-Fi. UC Retirees Travel escorts often use WhatsApp to send reminders, share pictures, and make recommendations during trips.

**Airline apps:** Download the app for your airline(s) to check in for flights, store boarding

passes, and get notifications of schedule or gate changes.

**Duolingo or Babble:** Learn some basic vocabulary before traveling. Babble uses more traditional training modules and Duolingo uses a fun, gamified approach.

**Google Translate:** Translate spoken conversations or use your smart phone camera to translate written text on restaurant menus, street signs, etc.

**Google maps:** Search for directions using different transportation methods, download maps to access offline, and create your own “saved lists” of attractions, restaurants, and more.

**Local transportation apps:** Use local transportation apps at your destination to plan routes, buy tickets, or get real-time updates.

**XE Currency Converter:** Calculate currency exchange rates for the top 170 currencies.

**Clock:** Using the World Clock feature on your phone’s default clock app, add the cities you will visit to easily check the time difference back home.

**Calm or BetterSleep:** Play guided meditations or a variety of sounds such as white noise or rainfall to help relax and sleep on the plane or in noisy hotels.

For a more comprehensive list of useful travel apps, visit the UC Retirees Travel website.

*The above article is by Sue Barnes, UC Retirees Travel coordinator*

Retired staff and faculty as well as family and friends are invited to see the world on guided tours with UC Retirees Travel. Visit [cucra.ucsd.edu/travel](http://cucra.ucsd.edu/travel) to see details about upcoming adventures or join the mailing list to receive monthly travel updates. Questions? Email [UCRetireesTravel@gmail.com](mailto:UCRetireesTravel@gmail.com).

### Open Enrollment continued from page 2

#### Are there any changes coming to Medicare that could influence my costs in 2025 or beyond?

A couple of significant changes are coming for Medicare in the next few years that may influence costs for some people:

- A provision of the Inflation Reduction Act will go into effect in 2025 capping the annual out-of-pocket costs for prescription drugs at at \$2,000 for people with Medicare Part D.
- Another provision of the Inflation Reduction Act gives Medicare the right to negotiate directly with drug companies to improve access to some of the costliest single-source brand-name Medicare Part B and Part D drugs. Negotiations with participating drug companies are ongoing, and any negotiated prices for the first cycle of negotiation will become effective beginning in 2026.

## From labs, clinics to children's literature



**Richard A LeCouteur, DVSc, PhD**  
Professor Emeritus, Neurology & Neurosurgery, UC Davis

Based on a childhood spent immersed in the rustic charm of rural Australia, my love for animals blossomed into a lifelong career as a veterinarian, educator, researcher and advocate for animal well-being.

In retirement, as director of education for a company dedicated to introducing people to the wonders of wildlife, I share my love and knowledge of animals with enthusiasts of all ages.

Through the telling of stories crafted to inspire love, understanding, and advocacy for wildlife, my journey has evolved beyond clinics, research and teaching, into the enchanting realm of children's literature.

Through my stories about animals, I seek to cultivate in young readers a sense of curiosity, empathy, and responsibility towards the natural world. Moreover, my narratives serve as a clarion call for environmental stewardship in the face of climate challenges. Through my stories and illustrations, I hope to kindle imagination in young hearts, and to inspire a new generation of animal lovers and conservationists.

My illustrations are "authentic or realistic" rather than "whimsical or fanciful." *Penguin Pen Pals* is a charming story of diversity, acceptance and friendship, while *Norman Wants To Fly* is a heartwarming tale of friendship and self-discovery. Both are intended to be read to children between preschool and third grade. However, in the words of CS Lewis, "A children's story that can only be enjoyed by children is not a good children's story in the slightest."

## From computing to aerospace



**Ted Spitzmiller**  
Senior Analyst, Los Alamos National Laboratory (LANL)

Over a span of 25 years at LANL, I held several positions that advanced my knowledge and skill set. Most of my time was in the Computing Division, during which I also attended night school to achieve both a BS and MS degree in Computing Information Systems.

I retired early (age 58 in 2001) to pursue two objectives, instructing at the collegiate level and writing. While much of my career involved writing in the computing environment, my personal interest was in aerospace.

Thus, while teaching computing at a local college part-time, I immersed myself in writing and, over the next 23 years produced seven books and more than 100 magazine articles. My first book was published in 2007 in two volumes and titled *Astronautics*. The second, *The Century Series* summarized the first supersonic fighters developed for the Air Force in the 1950s. The most remarkable effort was *The History of Human Space Flight*. Notably, the Forward was written by Space Shuttle Command Pilot Sid Gutierrez

I was very fortunate to have acquired significant knowledge and skills in research and writing technical information during my time at LANL. I am pursuing one more book that examines the impact of technology on the Cold War.

### Share Your Stories

Doing something interesting in your retirement or at your UC Retirement Center? Tell your story in New Dimensions. Email us at [NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu).

### New Dimensions

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### Comments/Questions/ Share Your Story

Email:  
[NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu)

### For benefits questions:

**RASC:**  
800-888-8267 (7 a.m. – 4:30 p.m., PT)

**UCRAYS:**  
[retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)

**UCnet:**  
[ucnet.universityofcalifornia.edu/retirees/index.html](http://ucnet.universityofcalifornia.edu/retirees/index.html)

### Want to go green?

Consider signing up for the electronic version of *New Dimensions*. Go to [retirementatyour.service.ucop.edu](http://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.

#### Office of the President/Regents

Jim Dolgonas  
[parra4UC@gmail.com](mailto:parra4UC@gmail.com)

#### UC Berkeley

Emeriti: G. Steven Martin  
[gsm@berkeley.edu](mailto:gsm@berkeley.edu)  
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#### UC San Diego

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#### LLNL

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[livermorelabretirees.org](http://livermorelabretirees.org)

#### UC Merced retirees contact

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Phikoun Khamchanh  
[pkhamchanh@ucmerced.edu](mailto:pkhamchanh@ucmerced.edu)

#### UCSF retirees contact

Louis Gutierrez – UCSF  
[louis.gutierrez@ucsf.edu](mailto:louis.gutierrez@ucsf.edu)

### Retirement Center Contacts

#### UC Berkeley Retirement Center

Cary Sweeney, Director  
[ucbrc@berkeley.edu](mailto:ucbrc@berkeley.edu)  
510-642-5461

#### UC Davis Retiree Center

Juliane M Crowley, Director  
[jmcrowley@ucdavis.edu](mailto:jmcrowley@ucdavis.edu)  
530-754-7105

#### UC Irvine Center for Emeriti and Retirees

Mary Garcia, Director  
[maryeg1@uci.edu](mailto:maryeg1@uci.edu)  
949-824-7769

#### UCLA Emeriti/Retirees Relations Center

Ayesha Dixon, Director  
[adixon@errc.ucla.edu](mailto:adixon@errc.ucla.edu)  
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#### UC Riverside Retirement Center

Cristina Otegui, Director  
[retirees@ucr.edu](mailto:retirees@ucr.edu)  
951-827-5008

#### UCSD Retirement Resource Center

Vania Bailon, Director  
[vbailon@ucsd.edu](mailto:vbailon@ucsd.edu)  
858-534-4724

#### UC SB Emeriti/Retiree Center

Ellen Pasternack, Coordinator  
[epasternack@ucsb.edu](mailto:epasternack@ucsb.edu)  
805-893-2168

#### UC Santa Cruz Retiree & Emeriti Center

Christy Dawley, Coordinator  
[rec@ucsc.edu](mailto:rec@ucsc.edu)  
831-502-8202

**Stay up to date** continued from page 1

**UC emeriti and retiree associations and retiree centers use online communications**, such as e-newsletters, to keep you up to date about news, services and programs at your UC campus or location. See page 5 for a list of contacts to establish an email communication relationship with an association or center. If you have moved away from your home campus, you are welcome to join an association or center near to where you live.

**New Dimensions**, the benefits newsletter for UC Retirees, is a quarterly publication, mailed in February, May, August and November. Current and past issues (online, pdf versions) are available on Ucnet (“Retirees” section).

Do you know that can forego the print version and go green, and still get your *New Dimensions* four times a year?

To sign up for the electronic version: Go to your UCRAYS account ([retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)), select "Edit Profile," click "Communication Preferences," under "Communication Type," go to "Newsletters and other General Information" and select "Email."

Around the time *New Dimensions* is mailed and posted to UCnet, you will receive an email with a link to the online version.

**Mail from UC.** On occasion, UC will send by mail (email or USPS) important benefits-related announcements. Be sure that your

contact information is correct in UCRAYS. See the instructions for going green, as they are the similar for updating "Communications Preferences."

When you update your contact information, you'll have a new option to share your personal email with your UC retiree center so they can reach out about events and resources. Just check the box to make sure you stay in the know, and they will put you on their contact list.

On the Communication Preferences page, update the delivery preference dropdown for each communication type – direct deposit advice, newsletters (*New Dimensions*) and other general information, and tax statements.

After you make the changes, you will see confirmation of your changes, which will also be sent to your email address on file.

Your benefits plans and Fidelity, which manages UC retirement savings accounts, may also email important information. Be sure to keep your contact information current with these groups, too.

**Remember:** UC will never ask you for personal or user account information or attach documents with personal information in an unsecured email. The secure message feature in your UCRAYS account is designed to allow you to safely share information with the UC Retirement Administration Service Center when needed.



P.O. Box 24570  
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.



# UC Medicare Choice by UnitedHealthcare, “Lunch and Learn” webinars

UnitedHealthcare has been offering online presentations to inform UC Medicare Choice members about added value benefits beyond Medicare.

Below are the two remaining 2024 virtual presentations. Members, spouses, family members and caregivers are welcome to attend.

**Wellness Rewards: Preserving Independence for Life, Aug. 1, noon to 1 p.m. (PT)**

The webinar will cover wellness programs, rewards, free Renew

Active gym membership, 24/7 Nurse support, the Personal Emergency Response System and HouseCalls.

**Medicare Made Clear: A Guide to Medicare, September 18, noon to 1 p.m. (PT)**

The webinar will help you understand your options when becoming eligible for Medicare.

For additional information, visit: [uhcvirtualretiree.com/uc/meetings](http://uhcvirtualretiree.com/uc/meetings) or [retiree.uhc.com/uc](http://retiree.uhc.com/uc) and scroll to “Virtual Education Center.”

