

# new dimensions



## Keep your contact information current

During this time of year, with Open Enrollment and other benefits topics coming up, it is important for retirees to keep their contact information up-to-date.

You don't want to miss important notices or mail because UC does not have your current information.

Tax season is only a few months away, for example, and if you have moved and UC doesn't have your correct information, your tax forms may not arrive when you expect them to.

It takes only five minutes to avoid that stress. Here are instructions:

- Log into your UC Retirement at Your Services (UCRAYS) account at [retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu).
- On your dashboard, go to "Edit Profile" and select "Address."
- Check and/or update your address.
- In the "Edit Profile" menu you can also choose "Email & Phone" to update that information.

Your 1099-R tax forms (your UC retirement pension distribution) will be sent by Jan. 31, 2025.

If you would rather have your 1099 delivered to you electronically, you can arrange that via your UCRAYS account:

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

While you're in "Communications Preferences," you can also choose or

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## Important medical plan changes for 2025 — find the right fit

Open Enrollment is here, running from 8 a.m. on Oct. 31 to 5 p.m. on Friday, Nov. 22, 2024. Medical premiums are continuing to rise for 2025, so take the time to check your costs and consider your options carefully. Even with an increased investment from UC, some retirees may see much higher premiums.

If you wish to continue your current benefits despite changes in costs, no action is required. If you do make changes, those changes go into effect on Jan. 1, 2025.

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)), now part of the redesigned UCnet, is easy to access on your tablet or smartphone.

After you check out the online resources, visit UC Retirement At Your Service (UCRAYS, [retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)) 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 Frequently Asked Questions

#### 1. What's changing this year?

Unfortunately, medical plan costs are increasing for 2025 — nationwide and for UC. To keep premiums as affordable as possible, UC is contributing \$2.99 billion to medical plan costs next year, \$198 million more than last year.

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# Open Enrollment for Medicare retirees living outside of California

The Medicare Open Enrollment period (OEP) for the Medicare Coordinator program (MCP), administered by Via Benefits, will run from Oct. 15 to Dec. 7.

For Medicare retirees living outside of California, your plan changes are made through Via Benefits as enrollments through other sources or directly with a carrier will terminate your plan and Health Reimbursement Account (HRA) eligibility.

OEP changes will take effect on Jan. 1, 2025, with HRA funding posting to retirees' accounts on Jan. 2. UC eligibility requirements to enroll in the MCP, Frequently Asked Questions (FAQs) and MCP reference guide can be found at [ucal.us/medicarecoordinator](http://ucal.us/medicarecoordinator).

Changes to note:

Kaiser Permanente Senior Advantage plans are available directly through Via Benefits at ([my.viabenefits.com/uc](http://my.viabenefits.com/uc)), which took effect on Sept. 1, 2024.

Kaiser Permanente plans will show wherever they are available when browsing plans under “Discover

Via Benefits” from the menu bar. Members must enroll through Via Benefits to maintain their HRA eligibility. The previous process of enrolling directly with Kaiser Permanente and reporting to Via Benefits of the enrollment for HRA setup is invalid.

Provisions of the Inflation Reduction Act (IRA) of 2022:

Medicare Part D out-of-pocket costs will be capped at \$2,000 for prescription drug costs incurred in 2025.

Medicare Prescription Payment Plan will provide Medicare Advantage Part D or Medicare Part D plan members the option to spread out-of-pocket prescription costs over monthly installments for the year, also known as copay smoothing. Contact your carrier for more information. Visit [www.thegrooveviabenefits.com/articles/navigating](http://www.thegrooveviabenefits.com/articles/navigating) for more information.

## MCP members

If you are happy with your Via

Benefits plans, you do not need to do anything during OEP, and your plans will renew automatically with 2025 premiums.

It is recommended that members review their plan options by logging in to their account or registering on [my.viabenefits.com/uc](http://my.viabenefits.com/uc). Be sure to create and/or update your profile information before using the “Coverage Checkup” tool to compare plan options and receive personalized plan recommendations.

Another option is to work with a licensed benefits advisor. Visit [www.thegrooveviabenefits.com](http://www.thegrooveviabenefits.com) or [my.viabenefits.com/uc](http://my.viabenefits.com/uc) to reserve your call-in time. This is a longer process, so be sure to reserve early. You can call the Service Center for assistance at 1-855-359-7381, Monday-Friday, 8 a.m.-7 p.m., EST (5 a.m. to 4 p.m. PT). The center is closed on Nov. 23 and 24, and Dec. 25.

MCP members who have moved back to California can elect to return to UC group plans during UC Open Enrollment, from Oct. 31

to Nov. 22. You need to submit a UBEN 100 and the appropriate Medicare assignment form for each enrollee to enroll in a UC Medicare plan of your choice. Once enrolled in a UC group Medicare plan, do not attempt to enroll with other sources, outside of UC or directly with a carrier, as it will terminate your UC enrollment. Contact the UC Retirement Administration Service Center (RASC) at 1-800-888-8267 if you have questions.

## Retirees returning to UC sponsored coverage to enroll through Via Benefits

Retirees who meet the MCP eligibility requirements need to submit a UBEN 100 to RASC during the OEP with Via Benefits, register on [my.viabenefits.com/uc](http://my.viabenefits.com/uc) and go to Discover Via Benefits to browse plans and enroll. Contact RASC if you have questions or need assistance.

For non-medical coverage, members can participate during the UC Open Enrollment to enroll or make changes to these coverages.

## Health Care Facilitators a great source for answering your OE questions

Health Care Facilitators (HCFs) 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 HCFs are valuable resources during Open Enrollment, especially if you have complex questions about your health plans.

During Open Enrollment, HCFs may offer office hours or you may 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 HCF for details.

### HCF contact by campus

#### Berkeley

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### Contact information continued from page 1

change how you want newsletters (such as New Dimensions) and general benefits communications delivered – by U.S. mail or email.

If you need help in checking or updating your contact information in UCRAYS, call the UC Retirement Administration Center at (800) 888-8767.



## Medical plan changes continued from page 1

Here's how increasing costs may affect you in 2025:

- Premiums are increasing for all of UC's non-Medicare plans and most of UC's Medicare plans.
- Copays for office visits will increase from \$20 to \$30 for members of UC Blue & Gold HMO, Kaiser HMO, UC Care (UC Select/Tier 1), UC Medicare Choice and Kaiser Senior Advantage. Copays for prescription drugs will go up for most of UC's medical plans, and there will be a new tier for specialty drugs that will have 30% coinsurance, up to \$150 per prescription, for UC Blue & Gold HMO and Kaiser HMO.
- The CORE PPO plan will have a monthly premium.

UC continues to offer dental, vision, legal and accidental death and dismemberment coverage for retirees who are eligible. UC's legal plan offers enhanced benefits with no change in premium. Vision coverage costs are increasing by 5%.

### 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 but your medical plan premiums will change. Premium costs are increasing significantly for some Medicare and all non-Medicare medical plans. Review your Open Enrollment packet and visit [ucal.us/oe](https://ucal.us/oe) to learn about changes to your plan and costs to make sure you have the right coverage for you.

### 3. Why are medical plan premiums continuing to increase?

Premiums for 2025 are increasing because UC's costs for medical and prescription drug claims are increasing. These increases are due to a combination of increased health care utilization as our population ages and rates of chronic health conditions rise, enhanced benefits, and the rapidly expanding use of costly new drugs and treatments.

UC brings in expert consultants to identify opportunities for controlling cost increases. Some of their recommendations will be implemented in 2025; work is underway to look for opportunities for improvement in 2026 and beyond.

### 4. I'm considering changing plans this year. How can I figure out which medical plan to choose?

UC offers a range of medical plans, so it's a good idea to consider all your options. Plans have different rules, provider networks and costs for care and prescription drugs, so do your homework and consider attending an information session at your location (See schedule at [ucal.us/oe](https://ucal.us/oe)).

Here's an overview of UC's Medicare plans and how they work (visit [ucal.us/oe](https://ucal.us/oe) for more information about UC's non-Medicare plans for retirees).

#### Medicare Advantage plans

Plans offered by private insurance companies that combine Medicare Parts A, B and D benefits. Medicare pays the insurance company a set amount and the insurance company approves and pays for care.



- **Kaiser Permanente Senior Advantage** (insured by Kaiser Permanente) is a Medicare Advantage Health Maintenance Organization (HMO) plan with a closed network of providers. This is a good fit if you want lower out-of-pocket costs, like having one doctor manage your care, and if you are comfortable with out-of-network coverage only in emergencies.
- **UC Medicare Choice** (insured by UnitedHealthcare) is a Medicare Advantage Preferred Provider Organization (PPO) plan that offers access to any provider, in-network or out-of-network, at the same cost to you — if providers accept this plan and Medicare. Because this is a Medicare Advantage plan, your physician may need prior authorization from UnitedHealthcare for some services. This is a good fit for those who want lower premium and out-of-pocket costs and want the flexibility to see providers both in and out-of-network for the same out-of-pocket costs.

#### Medicare Supplement plans

When you receive services, your provider submits claims to Medicare first, and then your claims are forwarded to your plan to cover even more of your costs. Medical coverage is governed by Medicare's rules.

- **UC High Option Supplement to Medicare** (administered by Anthem Blue Cross) has the highest premium of UC's plans because it covers 100% of the cost for Medicare-covered services (after a small yearly deductible). You have direct access to providers without the need for referrals.
- **UC Medicare PPO** (administered by Anthem Blue Cross) also offers direct access to Medicare providers without the need for referrals. This plan costs less than High Option because you pay variable costs for some Medicare-covered services (usually about 4% of the costs for covered services).
- **UC Medicare PPO without Prescription Drugs** (administered by Anthem Blue Cross) is offered to those who have Medicare-coordinated health insurance that covers prescription drugs through a non-UC plan (another employer or former employer). It

works like UC Medicare PPO, but your Part D coverage comes from another plan. You must provide proof of your Part D coverage or other creditable prescription drug coverage to enroll.

Visit the Open Enrollment website ([ucal.us/oe](https://ucal.us/oe)) for an overview of your costs for different types of care depending on which plan you choose.

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

You have until Friday, Nov. 22 at 5 p.m. to make changes to your benefits through your UCRAYS ([retirementatyour.service.ucop.edu](https://retirementatyour.service.ucop.edu)) account. If you're changing from one Medicare plan to another, there's another important step — completing your Medicare assignment form for the new medical plan. 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. 25, 2024, and your enrollment is not complete until you've submitted it.

### 6. 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 2025?

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 2025 premium costs, log in to your UC Retirement At Your Service (UCRAYS, [retirementatyour.service.ucop.edu](https://retirementatyour.service.ucop.edu)) account.

### 7. I'm a UC retiree and I'd like to cover my spouse/domestic partner. What are our options for UC coverage if one of us is eligible for Medicare and the other is not?

If some members of your family are eligible for Medicare and some are not, you'll need to enroll in corresponding Medicare and non-Medicare plans. See "Transitioning to Medicare in 2025" on page 4 for a chart that shows your options. Please note that UC Health Savings Plan is not an option for families with Medicare-eligible members. There is a separate premium chart for these combinations in your Open Enrollment brochure.

## Transitioning to Medicare in 2025

Transitioning to Medicare does not provide a Period of Initial Eligibility (PIE) for a plan change. It is important to review your medical plans and their Medicare version or Medicare partner plans during this Open Enrollment to ensure the plans offer the benefits that you

want and that your primary care physician or primary medical group accepts Medicare.

UC Health Savings plan members may choose any UC Medicare plan as it does not have a Medicare partner plan. See your Open Enrollment booklet for more information.

IF ENROLLED IN:	YOU'LL TRANSFER TO THIS PLAN WHEN/IF ELIGIBLE:
Core, UC Care	UC Medicare PPO
Kaiser Permanente HMO	Kaiser Permanente Senior Advantage
UC Blue & Gold HMO	UC Medicare Choice
UC Health Savings Plan	Period of Initial Eligibility (PIE) to enroll in UC-sponsored Medicare plans in your service area

Retirees living outside of California need to transition to the Medicare Coordinator Program (MCP), administered by Via Benefits when all in your family meet the MCP eligibility requirements. Visit [ucal.us/medicarecoordinator](http://ucal.us/medicarecoordinator) for more information.

## Know the risks of switching out of a UC Medicare plan

With all the TV ads and mailers aimed at retirees, it is easy to be confused about enrolling in a Medicare plan. But if you have a UC Medicare plan, you're better off ignoring those ads. Your UC Medicare plan is still likely your best option.

If you do switch to a non-UC Medicare plan without notifying UC, several issues may arise:

- **Disruptions to coverage and benefits:** When retirees opt for an external, non-UC Medicare plan, it often results in significant disruptions to their coverage and benefits.
- **Automatic termination:** If you switch Medicare plans and fail to inform UC, your carrier will automatically terminate your coverage. Failure to inform UC of your choice to leave a UC-sponsored plan may also result in overpayment of Part B reimbursement. It is the member's responsibility to repay any reimbursement you are no longer eligible for.
- **Impact on dependents and spouses:** UC will also have to terminate coverage for your dependents or spouses, as their eligibility is

contingent upon your continued enrollment in a UC-sponsored plan.

- **Medicare Plans:** Be cautious of enrolling in any Medicare plans, including Part C, Part D, or Medicare Supplements. Enrolling in non-UC plans will automatically terminate your UC-sponsored Medicare plan, as you are not allowed to be enrolled in multiple Medicare plans.

Maintaining your current UC Medicare plan guarantees seamless, comprehensive coverage for both you and your loved ones. You earned this benefit through your years of service; make sure you take advantage of it. If you do decide to switch to a non-UC sponsored plan, please notify UC by submitting a UBEN 100 form requesting an opt-out of your plan coverage.

Medicare can be confusing, so the UC Retirement Administration Service Center (RASC) provides webinars to walk you through the processes. Join RASC's weekly office hour call ([bit.ly/RASCWeeklyMedicare](http://bit.ly/RASCWeeklyMedicare)) or its in-depth monthly call ([bit.ly/RASCMedicareMonthly](http://bit.ly/RASCMedicareMonthly)).

## Stay informed about your health benefits

To make sure you get information about your benefits, including your health benefits, keep your contact information current. See page 1 article about checking and updating your information on UCRAYS ([retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)).

You may also consider registering and creating an account with your medical plans to stay informed and get the latest updates:

- Anthem — [uhealthplans.com](http://uhealthplans.com)
- Health Net — [healthnet.com/uc](http://healthnet.com/uc)
- Kaiser — [select.kp.org/university-of-california](http://select.kp.org/university-of-california)
- UHC — [retiree.uhc.com/uc](http://retiree.uhc.com/uc)
- Via Benefits — [my.viabenefits.com/uc](http://my.viabenefits.com/uc)

## The UC Pathway 2020 Fund is 'retiring'

The UC Pathway Funds are designed to carry you from the beginning of your career through retirement. As the years pass, these funds evolve to meet your changing needs.

With 2025 upon us, it's time to "retire" the UC Pathway 2020 Fund (the "2020 Fund"). To that end, after 1:00 p.m. PT on Dec. 31, 2024, the UC Pathway 2020 Fund will merge into the UC Pathway Income Fund (the "Income Fund"). By this time, the 2020 Fund will have reached its target date and fulfilled its goal of transitioning to a more conservative investment mix.

If you are invested in the 2020 Fund, your 2020 Fund will transition automatically to the Income Fund. This means that your balance in the 2020 Fund will move to the Income Fund. In addition, any future contributions will be invested in the Income Fund.

So, no action is required on your part. And in the coming weeks, you will receive additional information about these changes to the Pathway 2020 Fund. If you have any questions or want to review your investment selections, you can do so on [netbenefits.com](http://netbenefits.com) or talk to a Fidelity Retirement Planner at 1-800-558-9182.

## Required Minimum Distribution (RMD) Reminder

An RMD is a yearly mandatory withdrawal from tax-deferred retirement accounts that starts in the year the account owner reaches the age of 73. These include accounts in the UC 403(b), 457(b) and DC Plans.

As we approach the end of the year, it's important to remember that RMDs must be taken by Dec. 31, 2024. If this is your first RMD, you have the option to delay it until April 1 of the year following the year you reach age 73. If you don't take your RMD by the annual deadline, it could result in an IRS penalty, so it's important to stay current with your RMDs.

How much of an RMD to take depends on whether you've already taken distributions during the year. (These amounts count towards your RMD for the year.) Using an RMD calculator (go to [digital.fidelity.com/prgw/digital/rmd/#/rmdform](http://digital.fidelity.com/prgw/digital/rmd/#/rmdform)) can help you determine how much you need to withdraw.

For more information about RMDs, read the RMD Fact Sheet ([ucal.us/rmdfactsheet](http://ucal.us/rmdfactsheet)). If you need assistance, reach out to a UC-dedicated Fidelity Retirement Planner at 1-800-558-9182.



## Medicine to mountaineering



### Henri Colt, MD

Professor Emeritus, Pulmonary Medicine, UC Irvine

In 2012, I was 56-years-old and at the height of an international academic medical career. It was also the year I retired. Since then, I've enjoyed teaching, writing and climbing mountains just as much as previously practicing and teaching medicine at the university.

During my career as a pulmonary specialist, laser surgeon and medical ethicist, I developed training methods using computers and simulation so that doctors could master procedures before performing them on patients. During retirement, I used my newfound freedom to continue this work (pro bono) by helping universities in more than 20 low- and middle-income countries build similar faculty training programs.

I also pursued my love of writing, which I have indulged in since I was a child. Becoming a writer is hard work, tedious and very different from the joys of practicing medicine. In my book *30 Stories About Life & Death*, I explored the complexities of human existence. This year, I published *Becoming Modigliani*, a myth-breaking biography of Jewish-Italian artist Amedeo Modigliani, who died from tuberculous meningitis when he was only 35.

Retirement also allowed me to pursue mountaineering on a grander scale by climbing peaks on five continents. My travels included other adventures, in Antarctica and above the Arctic Circle, as well as island sojourns in the South Pacific and French Polynesia. Along the way, making friends outside of the medical field has been essential to my quest for personal growth. I supplement that with deeper studies of philosophy and providing consultative services as a philosophical practitioner.

## Writing her way through life



### Sydney Segan

Director of Blink website, UC San Diego

Writing is the road I traveled throughout my career. It led me on wild adventures writing for the San Diego Zoo and Safari Park, then to surprising places — including The White House — as I freelanced, and finally parked me at the University of California, San Diego.

There, I supervised a team of writers, editors, and managers who were developing the Blink website. When I retired in 2010, I continued to write. I believe writers write until their roads finally ... you know ... come to an end.

I could never have imagined what I would write about in retirement. In 2011, I was diagnosed with post-traumatic stress disorder (PTSD). Writing helped me survive. As I worked through the damage done in my life and mind, I authored a book, *Hope After Trauma and PTSD: Making Sense of the Pain*. At a time when PTSD was predominantly linked to war, my book featured stories of people from diverse walks of life who grapple with this life-altering condition.

These days, writing helps me help others through volunteering. When I write the monthly newsletter for Mission Gate Ministry, for example, my words tell redemptive stories of men and women who turn from crime and addiction to courageously build lives of peace and purpose.

We are all given rich gifts to use in life. Writing happens to be one of mine, and I'm grateful for it.

**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).

**UC's retiree and emeriti associations and UC Retirement Centers use online communications to interact with retirees and emeriti about services and programs.**

Go to [ucnet.universityofcalifornia.edu/retirees/associations.html](http://ucnet.universityofcalifornia.edu/retirees/associations.html) for a list of emeriti and retiree association and Retirement Center contacts. If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

### New Dimensions

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**RASC:**

800-888-8267 (7 a.m. – 4:30 p.m., PT)

**UCRAYS:**

[retirementatyourservice.ucop.edu](http://retirementatyourservice.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 [retirementatyourservice.ucop.edu](http://retirementatyourservice.ucop.edu), select "Edit Profile," click "Communication Preferences," under "Communication Type," go to "Newsletters and other General Information" and select "Email."

**CAST YOUR VOTE**

UNIVERSITY OF CALIFORNIA UCAL.US/VOTE

BY NOV 5

## Outsmart petty thieves when traveling

Petty thieves, who usually work in teams, target travelers for snatching crimes and pickpocketing. Common techniques include:

- **The Distraction** – Thieves may fake a fight, spill something on you, pick up a ring from the ground and ask if you dropped it, show you a trick, act lost, offer to carry your luggage or ask if you need directions, while a partner lifts your items.
- **The Jam and Jostle** – In hemmed-in locations including subway turnstiles, escalators, train cars, or narrow walkways, a thief in front of you may stop suddenly or feign a fall to startle you and

allow an accomplice behind you to steal your items.

- **Fake robbery** – A thief may yell, “I’ve been robbed,” causing you to touch pockets where your money is kept, thus helping a partner thief to identify the location of your valuables.

Experienced travelers ensure they are not easy targets by being:

- **Crowd conscious** – Most theft occurs in crowded areas.
- **Money smart** – Pay with credit cards when possible. Bring two different cards and leave one in your hotel safe. Carry just the cash you need and divide it into different pockets.

- **Security-savvy** – Attach gadgets to yourself with a lanyard or wallet chain. Invest in pickpocket-resistant clothing and bags. Wear a money belt. Carry bags diagonally across your chest.
- **Prepared just in case** – Bring copies of credit cards, passport, and other documents. Store them in the hotel safe or online. Install a “find my…” app on gadgets or hide an Air Tag in bags.

Everyone should be pickpocket-aware, but the reality is that more items are lost than are stolen. Make it easy for honest finders to return items by labeling gadgets with contact information. Change your cell phone

lockscreen to “If found, contact \_\_\_\_.”

Traveling with UC Retirees Travel gives you an added layer of security against petty theft because there is safety in numbers, and we have the watchful eyes of a local trip leader who accompanies us on each trip.

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).



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**Presorted**  
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### Are you moving?

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## RASC benchmarking: A roadmap to best-in-class service

The following is an announcement from Bernadette Green, Executive Director - RASC:

Over the past three-and-a-half years, we have transformed the Retirement Administration Service Center (RASC), introducing a new operating model focused on service and adding new functions to better serve members. Now we are taking steps to ensure we continue making progress toward our goal to provide best-in-class service to our members.

As a pension administration system, it's important for us to understand best practices in the industry and how we perform in comparison to our peers. To that end, we have

engaged CEM Benchmarking, a global leader in evaluating pension administration organizations, to help us with this assessment.

Through a comprehensive member-centric survey process, CEM will compare RASC to higher education and state pension systems across the country, including CalPERS and CalSTRS. We will be assessed and ranked on factors related to administrative costs and, most importantly, member experience, and services.

We are preparing our benchmarking survey now and look forward to sharing the results with you early next year.

### RASC: WE'RE HERE FOR YOU

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

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