

# new dimensions



## Cyber crime warnings and security tips for retirees

The emergence and evolution of the cyberworld has offered a wealth of convenience. We can easily shop online, do our banking from home and socialize with people hundreds of miles away. But we also can be easily scammed and robbed.

Cyber criminals are plentiful, persistent and increasingly innovative. In 2022, cyber incidents in the U.S. cost organizations and individuals \$10.2 billion, according to the FBI's Internet Crime Complaint Center.

More and more, the scammers are targeting seniors, who lost \$3.1 billion to fraudsters in 2022 alone — an increase of 84 percent over

the previous year — says the FBI.

One reason is simple: thieves follow the money. Seniors are likely to have more of it than younger people in their bank and retirement savings accounts, earned during a lifetime of employment. They are also perceived to be more trusting and not as tech savvy as their younger peers.

But there are safety measures and counter tactics for all citizens of the cyberworld, including and especially seniors. Here are some common tips from senior advocacy groups, retirement savings programs, financial institutions and anti-crime agencies:

**Passwords.** They are the key to almost everything you do online. Most people have multiple passwords, and there are simple ways to keep them as secure as possible.

Create strong passwords with a mix of upper and lower-case letters, symbols and numbers, like "DOnk3y99!" Avoid using your name or kids' names, birthdates and home address numbers. Although they are convenient for you, a scammer who has some of your personal information, can figure out your password.

The longer the better — "pass-phrases," such as "2be or not

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## Stay connected: update your information in UCRAYS

As tax season unfolds, it's crucial to ensure your contact information in UC Retirement at Your Service ([retirementatyour.service.ucop.edu](https://retirementatyour.service.ucop.edu)) is accurate and up to date. Keeping your records current helps UC provide timely communications and ensures you receive essential information, including tax documents, without delay.

The start of the new year is a good time to review and update the following information in UCRAYS:

- Mailing Address – For accurate delivery of documents
- Phone Number – To ensure we can reach you when needed
- Email Address – Each UC retiree, including spouses, must have a unique email address.

### How to update your information:

1. Log in to UCRAYS at [retirementatyour.service.ucop.edu](https://retirementatyour.service.ucop.edu).
2. Need help? Call UC RASC Member Services at 1-800-888-8267 (Monday–Friday, 7:00 a.m.–4:30 p.m. PT).

By keeping your details up to date, you help UC provide seamless service and ensure uninterrupted access to critical resources.

### Access your 2024 retirement benefits tax statement

If you haven't accessed or received your 2024 1099-R, the following is information on how

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## For retirees and covered family members living outside California and turning 64 or older in 2025

UC sponsors the Medicare Coordinator Program (MCP) for retirees and family members who meet certain criteria. The program is administered by Via Benefits. Visit [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu) or [my.viabenefits.com/uc](http://my.viabenefits.com/uc) for more information.

### Newly eligible members

Eligibility for the MCP is triggered by one of the life events below when all covered family members meet these criteria: Medicare eligible, 65 years old or older and living outside of California, excluding the US territories.

- All covered family members 65 years old or older and Medicare eligible
- Retirement
- New home address outside California
- Covered dependent turns 26 and is no longer eligible for UC health coverage, and all remaining family members are 65 years old or older
- Retiree returning to UC medical coverage due to involuntary loss of other medical coverage

Your data will be provided to Via Benefits when you meet the eligibility for the MCP. You will begin to receive regular communications and/or

phone call outreach from Via Benefits as early as 12 months before your youngest covered family member turns 65, or as late as two months to your effective date during your enrollment period due to life events, b to e. Members with these life events should submit a UBEN 100 form to the Retirement Administration Service Center (RASC) to begin the process for the MCP.

Via Benefits will prepare you for Medicare enrollment and your enrollment through the MCP. You will remain enrolled in your current UC medical plan during your MCP enrollment period while your enrollment with Via Benefits completes, then your UC coverage will terminate thereafter.

### Existing members

The Medicare Annual Enrollment Period (AEP), which runs from Oct. 15 to Dec. 7 every year, is your opportunity to make medical plan changes with Via Benefits.

Some members, however, may change their medical plans outside of this period. Members who enrolled in new Medicare Advantage plans may change to another Medicare Advantage plan between Jan. 1 and Mar. 31. Members who are enrolled in Medicare Supplemental plans may change to another

Medicare Supplemental plan at any time during the year, however, they may be subjected to underwriting. Contact Via Benefits at 1-855-359-7381, Monday through Friday, 5 a.m. to 4 p.m. (PT) or visit [thegrooveviabenefits.com](http://thegrooveviabenefits.com) or [my.viabenefits.com/uc](http://my.viabenefits.com/uc) for more information.

### Moving back to California?

First, make sure Via Benefits and RASC have your new home address. The address must be a physical address as required by the Centers for Medicare and Medicaid Services. Next, contact Via Benefits to verify whether your new address is in the service area of your current plan.

If not, you'll need to enroll in a new plan that services your area directly with Via Benefits to retain your Health Reimbursement Arrangement (HRA) eligibility. Enrolling with your insurance company will terminate your HRA eligibility. If you wish to return to UC group plans, UC's next Open Enrollment period is your opportunity.

For more information on the MCP, visit [ucal.us/medicarecoordinator](http://ucal.us/medicarecoordinator).

For more information on Medicare, FAQs about this program and plans offered through Via Benefits, visit: [my.viabenefits.com/uc](http://my.viabenefits.com/uc) and select "Shop for Plans" or call 855-359-7381, Monday through Friday, 5 a.m. to 4 p.m. (PT).

## New benefits eligibility rules for rehired retirees starting July 1, 2025

There are important changes this year to UC's benefits eligibility policy for some rehired staff retirees and recalled academic appointees (referred to as "rehired retirees") enrolled in UC retiree medical plans.

Under the new guidelines, rehired retirees who meet eligibility criteria may enroll in faculty/staff medical benefits; their retiree medical benefits will be suspended.

UC's new policy applies to retirees who are rehired or recalled July 1, 2025, or later. If you're a retiree who was rehired by UC prior to July 1, 2025, UCPath will evaluate your benefits eligibility when your appointment is next extended or changed, after July 1, 2025.

Please note that this policy does not apply to retirees who meet any of the criteria below:

- Rehired more than 26 weeks after separation
- Ineligible for UC's Retiree Health & Welfare Benefits Program
- Rehired into a UCRP-eligible position
- Have a Without Salary (WOS) appointment

### Understanding the new rules

UC's updated policy was developed by a multidisciplinary workgroup to ensure UC is following federal guidelines. Under Affordable

Care Act (ACA) rules, certain rehired retirees are required to be offered faculty/staff benefits. Under Medicare Secondary Payer (MSP) regulations, rehired retirees cannot remain in UC-sponsored Medicare medical plans (such as UC Medicare PPO or Kaiser Senior Advantage) if they are eligible for UC's faculty/staff medical benefits (such as CORE, Kaiser HMO or UC Care).

Beginning July 1, 2025, rehired retirees who meet eligibility criteria for medical benefits as faculty or staff, and don't meet the exclusion criteria (listed in the bullet points to the left), will have their enrollment in a retiree medical plan suspended. In place of their UC retiree medical coverage, they will have a 31-day Period of Initial Eligibility to choose and enroll in Mid-level benefits plans. Mid-level faculty/staff benefits provide access to all medical plans and expanded life insurance options.

Rehired retirees are free to accept or decline the offer of faculty/staff medical coverage and may continue their enrollment in UC's retiree dental and vision coverage.

When rehired retirees are no longer eligible for faculty/staff benefits (because their UC employment ends or their hours are reduced below the eligibility threshold), they may reenroll in the medical plan of their choice under the UC retiree health program.

## Updated form for Kaiser Senior Advantage enrollment

The UBEN 127 form, which is completed by members wishing to enroll in the Kaiser Permanente Medicare plan, has been updated.

The new UBEN 127 form includes three key changes:

- The Centers for Medicare and Medicaid Services (CMS) now requires that questions related to sexual orientation and gender identity be included on the form.
- The form now includes fields to capture information about individuals who assist applicants with completing the form, such as agents, brokers, or state health insurance counselors.
- The updated form includes two signature lines—one to confirm agreement with the arbitration language and another to sign the application.

These changes are effective immediately. Kaiser Permanente has notified UC that it will reject any outdated forms, even if the UC timestamp is recent.

To avoid delays in processing, please make sure to use the updated form. Please go to the "Forms" page in UCnet ([ucnet.universityofcalifornia.edu/forms/number.html](http://ucnet.universityofcalifornia.edu/forms/number.html)) to access the updated UBEN 127.

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**Cybersecurity** continued from page 1

2b, that is the?” or “I LOVE ice-cream!” are recommended.

Other tips: don't share passwords with anyone; reset regularly; use a password manager to securely store your passwords; don't use the same password for everything; use unique usernames and passwords for each of your financial accounts that you access online.

**Use multi-factor authentication (MFA).** This extra layer of security prevents unauthorized users from accessing your accounts, even if a password has been compromised. MFA, for example, is used to access your Social Security and UC retirement benefits and savings accounts. Examples of MFA include entering a code sent to your email or texted to your device, answering a secret question, scanning a fingerprint, using a standalone app that requires you to approve each attempt to access an account.

**Email.** Beware of any requests to update your personal information. Reputable businesses and organizations generally do not ask for sensitive personal information like passwords, credit card numbers, or Social Security numbers via email. Don't click on links or attachments from unfamiliar senders; doing so can unleash “malicious software” intentionally designed to damage or gain unauthorized access to a computer or device. Install and regularly update anti-virus software and anti-spyware.

**Unsolicited phone calls.** Ignore “robocalls.” Advances in technology have allowed phone scammers to “spoof” — or mimic — numbers that don't belong to them. They might be calling from another continent, but the number you see shares your area code and looks like it's from a local or familiar business. The scammer is hoping that you'll pick up, and once that happens your vulnerable to phone phishing.

**Enroll in identity theft and monitoring services.** Enrollment in UC-paid identity theft protection through Experian is automatic, but you must set up your account to take advantage of all program features. Learn more at [ucal.us/idtheft](http://ucal.us/idtheft). Monitor your accounts and credit scores. Freeze your credit to prevent access to your credit report, which can help protect from identity theft and fraud. You can always and easily unfreeze your credit, for example when you buy a car, to allow a creditor to access your file.



**Social networking.** Limit the amount of personal information you use online and use privacy settings to avoid sharing information widely. If you're on vacation, don't post your photos until you get home. You don't want to advertise your absence from home to potential thieves.

**Preying on seniors**

**Tech support scams** are among the top frauds targeting seniors. You receive a phone message or computer pop-up message from someone claiming to be from a software company. They request access to your computer or request funds to fix the problem, and then steal personal data as well as money. Never allow remote access to your computer.

**Grandparent scams** that play on emotions. A scammer, for example, pretends to be a grandchild in distress and asks for money to be sent urgently.

**Social Security card scams.** A victim is called and told that their Social Security number has been identified in a crime and that the police are on their way now to arrest the victim unless some amount of money can be paid. The scammer might claim anything from tax evasion to drug smuggling as the crime the senior is “accused” of.

**Bogus health care bills.** Fraudsters posing as Medicare representatives or health providers email, phone or text seniors to steal money and identity under the “guise” of verifying information or providing critical services.

These are just some of the many scams that are rampant. If you think you've been a victim of an online scam, be vocal about your experience. Don't be embarrassed — it's happened to hundreds of thousands of other people. Contact your local police and your financial institution immediately if money has been taken from an account.

**Resources**

Check if you have an account that has been compromised in a data breach: [haveibeenpwned.com](http://haveibeenpwned.com)

Protecting your UC retirement savings, “Six tips to be more secure online:” [myUCretirement.com/resources/articles/0052](http://myUCretirement.com/resources/articles/0052)

AARP Scam Alert: [www.aarp.org/money/scams-fraud/about-fraud-watch-network](http://www.aarp.org/money/scams-fraud/about-fraud-watch-network)

Consumer Finance Protection Bureau: [www.consumerfinance.gov/olderamericans](http://www.consumerfinance.gov/olderamericans)

Identity Theft Center: [www.idtheftcenter.org](http://www.idtheftcenter.org)

**Rehired retirees** continued from page 2

Full policy language will be incorporated into UC's benefits eligibility policy, the Group Insurance Regulations, by April 1, 2025.

**Things to consider before you return to UC employment**

The decision to return to UC employment after retirement is complicated. For example, you'll need to consider how the timing of your return to UC employment may affect the start of Required Minimum Required Distributions from your tax-deferred retirement savings plan(s), and how to manage your Medicare Part B enrollment. If you are considering going back to work at UC, contact RASC for more information.

**2025 retirement benefit direct deposit dates**

The following chart lists the mailing dates of direct deposit statements and checks, and the direct deposit posting dates for UCRP monthly retirement, survivor and disability benefit payments.

PAYMENT MONTH	DIRECT DEPOSIT DATE
January	1/31/2025
February	2/28/2025
March	4/1/2025
April	5/1/2025
May	5/30/2025
June	7/1/2025

PAYMENT MONTH	DIRECT DEPOSIT DATE
July	8/1/2025
August	8/29/2025
September	10/1/2025
October	10/31/2025
November	12/1/2025
December	1/2/2026



## Healthy travel packing checklist

Packing a mini pharmacy may seem like overkill when you're feeling perfectly healthy upon departure, but if something does go wrong, being prepared can help you enjoy your trip to the fullest. UC Retirees Travel volunteers recommend packing the following items:

Medicines: Pain and fever medicine; antacid for indigestion; anti-nausea medication; anti-diarrheal medication; antihistamine; cough suppressant; decongestant; laxative; melatonin or mild sedative for sleep aid or jet lag; motion sickness medication, patch or acupressure wrist bands; altitude sickness medication, if going to high-altitude destinations; prescriptions in their original bottle

or with a copy of the prescription.

Other health items: First aid products, such as bandages, mole skin, alcohol wipes, antibiotic ointment, gauze, tweezers; insect repellent (with an active ingredient like DEET or picaridin); hydrocortisone cream; thermometer; vitamin C and/or zinc; electrolyte powder packet; eye drops; lip moisturizer; hand sanitizer; antiseptic wipes; high-quality masks.

Battling the sun: sunburn relief; sunscreen with UVA and UVB protection, SPF 30 or higher (if going to the ocean, get reef-safe lotion); sunglasses.

Lastly, fellow UC retirees offer some pro tips:

- Whenever possible, take single-serving or foil blister pack tablets rather than liquid medication and use a permanent marker to note the dosage on the packets.
- Rather than bringing all the medication boxes and instructions, take pictures of them so you can access the full directions on your phone.
- If taking liquids, place them inside an extra sealed bag to prevent leakage in your suitcase.
- Make sure all your vaccinations are up to date, including tetanus.
- If traveling out of the country check the CDC destination webpage, [wwwnc.cdc.gov/travel/destinations/list](http://wwwnc.cdc.gov/travel/destinations/list), for

region-specific vaccine recommendations and consult with your doctor. Plan ahead, as some vaccines require multiple doses.

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 download a PDF of this healthy packing checklist, see details about upcoming adventures, or join the mailing list to receive monthly travel updates. Questions? Email [UCRetireesTravel@gmail.com](mailto:UCRetireesTravel@gmail.com)

## New Health Coverage and Medicare Guide added to RASC Portal

We are excited to announce that a new Health Coverage and Medicare Guide has been added to the RASC Portal ([rasc.universityofcalifornia.edu](http://rasc.universityofcalifornia.edu)) to support retirees and prospective retirees in making informed decisions about their health care options.

This guide provides valuable information on navigating health coverage options, understanding Medicare benefits, and preparing for health care needs during retirement. Whether you are nearing retirement or planning, this resource aims to simplify the process and ensure that you can access the information you need.

We encourage all retirees and those approaching retirement to visit the RASC Portal and explore the new guides. Our goal is to empower you with the knowledge and tools necessary for a smooth transition into retirement with confidence in your health care choices.

You can find the new guides on the RASC Portal and on the UCnet "UC coverage and Medicare page," available at [ucal.us/aboutmedicare](http://ucal.us/aboutmedicare).

## Portal is now available in Spanish

The University of California Retirement Administration Service Center (RASC) has enhanced its online portal to better accommodate our Spanish-speaking members by offering full accessibility in Spanish.

Users can easily switch to the Spanish version by selecting "Español" on the homepage at

[rasc.universityofcalifornia.edu](http://rasc.universityofcalifornia.edu). All features, including the retirement counseling scheduler, informational videos, and the Retirement Roadmap, are available in Spanish.

RASC extends its gratitude to UC Riverside and CHRO Alex Najera for their collaboration in ensuring translation accuracy and relevance.

**RASC: WE'RE HERE FOR YOU**

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

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

Survivors and beneficiaries  
1-888-825-6833

## Farming, gardening a good fit



### Cindy McCoy

Director, Rehabilitation Department  
UC Irvine Medical Center, Department of  
Psychiatry

In retirement, I bought a house on five acres of land located on California's central coast, in the city of Arroyo Grande.

I renovated a cottage on the property, planted and cultivated a field of lavender plants. Hence, I call my home Lavender Oaks Farm. I harvested the flowers and created various products to sell.

At the UC Irvine Medical Center's Rehabilitation Department, gardening was a good fit. There were times where my team and I introduced patients to try or develop a hobby or produce something with their hands.

At one point in my professional career, post UC Irvine, I worked with the mentally ill on skid row and created a set of programs for homeless and mentally ill in Santa Maria. Last year, I was delighted to reconnect at the farm after almost 30 years with a few of my past team, including occupational therapist Trudy Trgovac (on the right in above picture).

Today, I manage the cottage which I creatively renovated with help from Habitat for Humanity and have been successful at growing a beautiful crop of protea. Also on the property, you will find a small vineyard, age-old trees, a desert tortoise, and my dog Parker.

## Finding the 'book inside of you'



### Lon Orey

Assistant Vice Chancellor for Human Resources  
UC Irvine

Since my retirement from Anteatler Land, I've spent a good deal of time writing, and I've loved every minute of it!

I now have two published novels under my belt, both of them satires about a team of US Military Intelligence agents operating in Thailand during the height of the Vietnam War, with the battlefields practically next door.

The first of these is titled *Apricot Marmalade and the Edmondson Transmittal*, published in 2021. (NOTE: "Apricot Marmalade" is simply a call sign for the MI agents, essentially the equivalent of "All hands on deck"). *San Francisco Book Review* described it as "a hilarious tale of dysfunctional alphabet intelligence agencies operating in Vietnam-era Thailand ... written in a comedic satirical style reminiscent of *Catch 22* ..." The sequel, published in 2022, is called *Apricot Marmalade and the Sangsuwan Equation*.

I enjoy writing and will continue to do so as long as my mind works, and my fingers are able to move across a keyboard. Presently, I'm working on two novels — a murder mystery and what can best be described as a suspenseful love story. So, to all of you emeriti and retirees out there who've always felt you had a book somewhere inside of you, this is the perfect time to write 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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### 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."

## Update UCRAYS continued from page 1

to do so safely:

- If you have requested to receive 1099-R forms electronically, they are available for viewing and downloading from your UCRAYS account at [retirementatyour.service.ucop.edu](https://retirementatyour.service.ucop.edu). Go to “Benefit Payments & Taxes” and choose “Tax Statements.” For security purposes, you will be sent an email when you view your statement(s). You will also be required to verify your identity by entering a onetime code that is sent to you via text to your cell phone number on file or to your personal email.
- Printed 1099-R forms were mailed by Jan. 31 to the address you have on file. UC sends you a printed form unless you request an electronic version.

- Though the deadline to request electronic delivery of your 2024 forms has passed, sign in to your UCRAYS account to request electronic delivery of next year’s tax statements. Go to “Edit Profile” then to “Communications Preferences.” Under “Tax Statements,” choose “UCRAYS.”

Please note that UC does not send actual tax statements to employees or retirees by email or text.

If you have requested an electronic statement, you must log in to UCRAYS to view and download it. If you receive an email or text that has an attachment for viewing your tax statement, it is a phishing scam designed to gain your private information. Do not open any attachments or click on any email links.



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

## myUCretirement.com has new look, more resources

Launched last fall, the redesigned [myUCretirement.com](https://myUCretirement.com) is your new, improved source for “all things retirement.”

Designed to help you make the most of your UC retirement benefits, the updated site features a fresh look and easy access to valuable tools and resources:

- Explore the “In Retirement” section to help you plan for what’s ahead. You’ll find guidance on:
  - Making your money last as long as you need it to
  - Reviewing your savings accounts and investment strategy
  - Finding help for your retirement questions
  - Updating your beneficiaries
- Learn about Deferred Lifetime Income and

explore how much income your purchase amount can generate in retirement with the Interactive Estimator tool.

- Want to further expand your financial knowledge? Explore a wide range of educational webinars.
- Need a helping hand? You’ll find contacts to the various UC support services to help you view and update your pension benefit and supplemental accounts (403(b), 457(b) and DC Plan), get 1:1 retirement planning support and help with UC-sponsored health plans.
- Searching for something specific? Just enter a keyword in the search bar to find related information, tools, forms, and resources.

Visit [myUCretirement.com](https://myUCretirement.com) to watch an introductory video and explore all the new site has to offer.



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ADVOCACY NETWORK

**Pledge to stand with UC in 2025!**

Join us in advocating for a brighter future.

[ucal.us/advocate](https://ucal.us/advocate)