

new dimensions



Deciding if you should obtain travel insurance

“Should I purchase travel insurance?” is one of the most frequent questions asked by UC retirees who vacation abroad.

The answer depends on several factors, including the destination, the cost/refundability of the trip, your health, the international coverage provided by your health insurance, your risk aversion, and whether you pay with a credit card that offers travel insurance.

Travel insurance covers three components—your expenses, your well-being and your belongings:

- **Expenses:** Insurance reimburses for non-refundable costs in case of trip cancellation, delay

or interruption, typically for covered reasons. Cancel-for-any-reason policies are more expensive.

- **Well-being:** Medical coverage usually is not necessary if you are traveling within the U.S. When traveling internationally, all UC health plans cover emergency care and urgent care, but health plans may not provide comprehensive coverage overseas. (*See accompanying article on page 3.*) Medical coverage is especially important if traveling to remote destinations where care may be limited, and the cost of medical

evacuation could be \$100,000-\$200,000.

- **Belongings:** Airlines are legally required to reimburse you for lost luggage, but it can be difficult to get reimbursement and travel insurance usually has a higher limit.

Travelers have the option of purchasing travel insurance through a tour or cruise provider or from another insurance provider. Some providers offer annual policies, which can be very cost effective for travelers who take multiple trips per year.

UC retirees also have the option of purchasing personal travel

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2025 cost-of-living adjustments announced

University of California Retirement Plan (UCRP) and UC-PERS Plus 5 Plan benefit recipients, including those receiving survivor and UCRP disability income, will receive a cost-of-living adjustment (COLA) effective July 1, 2025. The increase will appear in checks paid on August 1.

Effective July 1, 2025, the COLA rate is 2.00% for those with a retirement date on or before July 1, 2024.

The COLA for UC-PERS Plus 5 benefit recipients is also 2.00% (same as that for UCRP benefit recipients with a retirement date of October 1, 1991).

UCRP benefit recipients are eligible to receive a COLA if they have been retired one full year by July 1. Therefore, those members whose retirement or disability date is after July 1, 2024, are not yet eligible to receive a COLA.

How the COLA is calculated

The 2025 COLA is based on the 2.89% average increase in the Consumer Price Index (CPI) measured from February 2024 to February 2025 for the Los Angeles and San Francisco metropolitan areas.

The UCRP COLA formula generally matches the annual increase in the CPI up to 2%, plus 75% of the CPI increase in excess of 4%, to a maximum COLA of 6%. This year, all benefit recipients will receive a COLA

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Reverify your family's UC benefits

Learn a range of useful skills through ANR

Share your stories

Continue your family’s UC benefits: Make sure to complete reverification with UnifyHR

To make sure UC uses its benefits resources wisely, UC is working with UnifyHR to confirm that your family members are still eligible to be enrolled in UC health and welfare benefits as dependents.

Some dependent relationships may change over time, and family member eligibility reverification ensures that only those family members who are eligible continue to be enrolled. Dependents included in the reverification may consist of your spouse, domestic partner, stepchild, grandchild/step-grandchild, legal ward or overaged disabled child. Dependents who have already been verified in the last three years will not be included.

What to do:

- Learn more about the family member eligibility verification program at ucal.us/fmv
- Watch for a packet from UnifyHR. Mailings began in March of this year and will continue through November.
- If you have any questions after you receive your packet, please reach out to UnifyHR. Customer service contact details will be included.

Reminder: New benefits eligibility rules for rehired retirees

As announced in the February *New Dimensions*, there are important changes coming July 1, 2025, to UC’s benefits eligibility policy for some people who return to UC employment within 26 weeks (6 months) of retirement.

Under the new guidelines, rehired staff retirees and recalled academic appointees (referred to collectively as “rehired retirees”) who meet specific eligibility criteria will be offered the “Mid-level” faculty/staff benefits package instead of retiree medical benefits. UC retiree medical benefits will be suspended for any rehired retiree who is offered faculty/staff benefits, regardless of whether they enroll.

Getting help

The decision to return to UC employment after retirement is complicated. For example, you will need to consider how the timing of your return to UC employment may affect the start of Required Minimum Distributions from your tax-deferred retirement savings plan(s), and how to manage your Medicare Part B enrollment.

For more information about the policy and UC resources, see “Returning to work at UC after retirement” at ucal.us/rehiredretiree.

Medicare plans—what to expect when turning 65

Members covered by UC-sponsored medical plans will receive communication from the UC Retirement Administration Service Center (RASC) three months before you or a covered family member’s 65th birthday to prepare you for Medicare and UC Medicare plan enrollments.

Important note: You may receive information directly from Medicare insurance carriers such as Kaiser Permanente, UnitedHealthcare, Anthem, etc. offering individual Medicare plans. Individual Medicare plans are different from UC-sponsored Medicare group plans.

Visit “Medical plans for retirees” at ucal.us/retireemedical to review UC plan options. The Centers for Medicare and Medicaid Services (CMS) prohibit multiple Medicare plan enrollments; if you enroll in a new individual Medicare plan, you will automatically be disenrolled from your current UC-sponsored Medicare plan. You are encouraged to contact RASC (1-800-888-8267) if you have questions before taking any action.

More information on UC coverage and Medicare

UC coverage and Medicare, ucal.us/aboutmedicare

Enrolling in Medicare, ucal.us/medicare

Resources by UC Medicare plans and the Medicare Coordinator Program (MCP)

MEDICAL PLAN	PARTNER MEDICARE PLANS	PRESENTATIONS AND RESOURCES
CORE & UC Care	UC Medicare PPO or UC Medicare PPO without Prescription Drugs Note: UC High Option Supplement to Medicare plan is available during Open Enrollment only	UC Medicare PPO plans: www.uchealthplans.com/medicare/transitioning-to-medicare
UC Health Savings	UC Medicare PPO, UC Medicare PPO without Prescription Drugs, or UC Medicare Choice Note: UC High Option Supplement to Medicare plan is available during Open Enrollment only	UC Medicare PPO plans: www.uchealthplans.com/medicare/transitioning-to-medicare UC Medicare Choice: retiree.uhc.com/uc
UC Blue & Gold (Health Net)	UC Medicare Choice, insured through UnitedHealthcare (CA residents only)	UC Medicare Choice: retiree.uhc.com/uc
Kaiser Permanente HMO	Kaiser Senior Advantage plan (CA residents in the plan zip codes)	Kaiser Permanente – Go to ucal.us/ksa for more information about the plan and a link to a Kaiser webinar.
Any UC medical plan	*UC Medicare Coordinator Program (MCP), administered by Via Benefits	Via Benefits: my.viabenefits.com/uc

*This program is for Medicare eligible retirees and family members living outside of California who meet the eligibility requirements for the Medicare Coordinator Program, administered by Via Benefits. Visit ucal.us/medicarecoordinator on UCnet for more information, including the *Via Benefits Reference Guide* and *Frequently Asked Questions*.

Resources by RASC

Weekly Medicare office hours – register to attend bit.ly/RASCWeeklyMedicare

Monthly Medicare Eligibility presentation – register to attend bit.ly/RASCMedicareMonthly

View the presentation – ucnet.universityofcalifornia.edu/wp-content/uploads/2024/06/Monthly_Medicare_presentation.pdf



UC retirees at Machu Picchu in Peru

insurance through the UC Office of the President (UCOP). For travelers who do not need cancellation and belongings insurance, such as those who have adequate coverage by using a credit card to pay for the trip, the UC policies offer an option for medical coverage only at a very reasonable cost. See details at: www.ucop.edu/risk-services-travel/personal.html.

Travel insurance varies in terms of coverage, limits (plans with higher limits cost more), and exclusions, so it is important to read the policy details. Be sure to ask about coverage for pre-existing conditions. Policies typically do not cover such things as negligence and fear of flying or travel, and supplementary coverage may be necessary for risky activities such as mountain climbing, scuba diving or skydiving.

The value of travel insurance really comes down to your risk aversion and what you can afford to lose. Before making your decision, do your homework, ask questions and decide how much peace of mind is worth to you.

Thank you to Sue Barnes, a UCLA retiree and coordinator of the UC Retirees Travel program, for contributing to this article.

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 to see details about upcoming adventures or join the mailing list to receive monthly travel updates. Questions? Email UCRetireesTravel@gmail.com.

UC health plan coverage when traveling:

- All UC medical plans cover emergency care and urgent care anywhere in the world. Check your deductible amount, as deductibles for some plans can be quite high.
- CORE and UC Care medical plans provide comprehensive worldwide coverage.
- UC Medicare Choice, UC Medicare PPO and UC High Option provide up to six months of comprehensive worldwide coverage. (It's only six months because Medicare won't pay.)
- No UC medical plans provide coverage for medical evacuation back to the U.S.; only to the nearest emergency room.
- No UC medical plans provide repatriation of remains.

Plan-specific travel information:

- Only the Anthem Blue Cross plans (CORE, UC Care, UC Health Savings Plan, UC Medicare PPO, UC High Option) offer a network of preferred providers outside the U.S.—some of whom can bill U.S. insurance. For more information, refer to the Anthem travel brochure: www.uchealthplans.com/document/55
- UC Medicare Choice (UnitedHealthcare) travel brochure: retiree.uhc.com/content/dam/retiree/pdf/uc/2025/2025-UC-Medicare-Choice-Travel-Booklet.pdf
- UC Blue & Gold HMO (Health Net) travel guide: uc.healthnetcalifornia.com/members/travel-guide.html
- When in the U.S., Kaiser contracts with certain urgent care centers where they do not have service areas; for more detail: healthy.kaiserpermanente.org/get-care/traveling

Additional information:

- Most travel insurance provides secondary coverage, requiring you to submit claims to your primary insurance company first.
- Cost of treatment in another country may be so low that it is not worth the effort to submit a claim.
- When in a non-English speaking country, try to get the most detailed receipts that you can—and try to get them translated into English. If you cannot get them translated, it can help to speed up reimbursement to translate receipts into English yourself.
- When in the U.S., people in PPOs should use in-network urgent care centers. For emergencies, dial 911 or go to the nearest ER.
 - Insurance companies generally consider emergencies to be life-threatening, limb-threatening, organ system-threatening, or involve extreme pain.
 - Urgent matters are those that will become emergencies if not addressed quickly.
- ER alternatives:
 - Telephone/nurse advice line/video visits through your health plan will generally cost less.
 - Urgent care centers cost less than emergency rooms.

Thank you to Guerren Solbach, UC Davis Health Care Facilitator, for researching and providing the above information.

See additional information about UC health plan coverage while traveling on the UC Retirees Travel Frequently Asked Questions webpage: cucra.ucsd.edu/travel/faq.html.



Looking to learn something new? UC has you covered

Throughout California, UC Agriculture and Natural Resources offers practical, hands-on education in a range of useful skills, from fending off garden pests to freezing surplus food. UC ANR offers classes in almost every California county, so you can learn from experts and meet fellow enthusiasts in your own community.

Most classes are taught by volunteer experts and are designed to equip more people with knowledge and skills so they can go out and be of service in their communities.

Boost California’s resilience through UC Climate Stewards

As the climate changes, a new course is training people to prepare for what’s coming. Launched in 2020, California Climate Stewards offers a 40-hour class designed to equip citizens with local, up-to-date climate science, improve climate literacy and seed climate action.

The California Climate Stewards curriculum combines classroom, online and field studies in earth systems, water, energy, and agriculture. The course also covers state and local climate policy, communication, citizen science, and community service, so trainees come out with a better sense of where to focus their energy to advocate for change.

How to get started with UC Environmental Stewards

UC ANR facilitates a network of over 40 partner organizations throughout California that offer California Naturalist or Climate Steward certification training. Courses are offered throughout the year. Learn more about the program and find a course near you at ucanr.edu/statewide-program/uc-environmental-stewards.

Grow more food with UC Master Gardeners

UC Master Gardeners have been doling out research-based advice to home horticulturalists in the Golden State for almost five decades.

The heart of the program is an intensive, 16-week certification course. Through in-person instruction and online study, students learn from academic and volunteer experts about all things garden: soil management, water, propagation, pests, disease, lawn care, growing fruits and vegetables, and how to design a healthy backyard landscape.

Once students make it through the curriculum and pass a test, students earn the right to call themselves Master Gardeners. For most of the 34,000 people who’ve completed the training, that’s just the beginning. First-year Master Gardeners commit to 50 hours of volunteer service along with 25 hours of service and 12 units of continuing education every year to keep their certification current.

That can come by answering gardening questions through a hotline or hosting classes and events. Master Gardeners also help create access to gardening for more Californians by getting involved in community gardens or school gardens. “We hear from our graduates that the volunteer component is the most fulfilling part of their experience,” says Melissa Womack, UC Master Gardeners assistant director of impact and communications.

How to get started with UC Master Gardeners

UC Master Gardener volunteer networks operate in 53 California counties, each with its own schedule of training and workshops. Many programs start early in the new year, so volunteers can carry a fresh certification into the busy summer gardening season. Find your

local UC Master Gardener network (mg.ucanr.edu/volunteer/FindUs) to see when the next class is offered.

Waste less with Master Food Preservers

The UC Master Food Preservers program launched in the early 1980s, to train Californians in safe, science-based techniques for making the most of the food they buy and grow.

For most of human history, in-home food preservation expertise was a matter of survival. Today preserving food is more of an avocation, says Wendi Weston, UC Master Food Preserver Coordinator for Sacramento County, as well as a way for people to take more control of their diets and the ingredients in the food they eat.

Through a blend of in-person and online coursework and demonstrations, the Master Food Preserver certification course covers a huge range of food preservation techniques, like pickling, canning, fermenting, drying, and even freezing.

How to get started with UC Master Food Preservers

Weston suggests signing up for a one-day class or demonstration hosted by your local Master Food Preserver network, which cover things like making jam or canning salmon. If you catch the bug, consider applying to the Master Food Preserver certification course (mfp.ucanr.edu/Volunteer/BeMFP), a 40-hour training offered in 37 counties or through online learning statewide.

Adapted from a Jan. 16, 2025, UC Newsroom story by Julia Busiek. Please visit ucanr.edu/about to learn more about the many programs offered by UC Agriculture and Natural Resources.

Light and life in state prison



Bob Polkinghorn

Assistant Vice President of Educational Partnerships,
UC Office of the President (UCOP)

I retired from UCOP in 2008 and moved to Mt. Shasta where my wife and I built a house and enjoyed outdoor activities year-round. Then in 2016 my life turned upside down and I unexpectedly returned to UC—but not as an employee—as a patient at UCSF. I was diagnosed with stage 3 melanoma. Nine years later, I'm still standing and am forever grateful to my care team at UCSF.

My gratitude led me to deepen my commitment to others through community service. I wanted to push myself into spaces and places I'd never considered prior to my diagnosis. For the past nine years, I have volunteered in the Hospice Unit at the state prison in Vacaville (California Medical Facility). I meet weekly with prisoners transferred from different state prisons. These men are attended to by medical staff, but their day-to-day care is done by fellow prisoners who work in the hospice.

What I have learned from these men, prison workers and patients, has been transformational in terms of my understanding of the justice system and my sense of what accountability, forgiveness, reconciliation, and healing look like and mean on the most basic level.

I've learned that despite the images we may hold of incarcerated men convicted of felonies, the men I've met are very much real people—yes, just like you and me. Some have families they love and who love them back. Virtually everyone has hopes, dreams, worries, and challenges. These men have taught me that despite living in an oppressive, unforgiving environment, our basic human spirit and goodness cannot be easily broken or crushed. There is a part of us—each of us—that is resilient beyond what we may know. The men in the state prison hospice give evidence to this every day. This is a great gift in my life.

From the operating room to the farm, a world of UC



Herbert I. Machleder, MD.

Professor Emeritus, Surgery and Vascular Surgery, UCLA

After what seemed like a lifetime in the windowless operating rooms of UCLA, I certified for the outdoors as a Master Gardener in UC Agricultural and Natural Resources. (See article on page 4.)

Building gardens and teaching students in the Los Angeles County schools was a delightful introduction, but people wanted organic gardens, so I enrolled in UCSC's Agroecology farm. Living six months in a pup tent on the edge of the main field, I shared the range of farming chores with 50 other apprentices from around the world.

Returning to LA with confidence renewed, I could teach organic gardening and grow some really cool crops. But people wanted orchards, yet forbidden on school grounds, and in sad shape in the community. So back to UC, this time Davis, and I became certified in orchard management. I found my niche.

Under critical scrutiny from the LAUSD, we formed a Master Gardener Orchard Team, and began planting fruit trees, and introducing school and community fruit orchards all over the county. Now, it is in its 15th year and counting, and with my “students” in charge.

Our workshops on orchard management—planting, pruning, fruit tree grafting—sprouted from Huntington Ranch and The Fairplex in the East to TreePeople in the West, to Newhall and Altadena in the North, to Carmelitos urban farm in the South. All sorts of school kids and ordinary folks are learning to prune and graft fruit trees. I guess you can take the professor out of the classroom, but perhaps you can't take the classroom out of the professor.

The career and the retirement were comparably satisfying, basically a switch from scrubs to overalls, a reconnection from the cloistered life of the academy to the basic elements of the natural world.

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.

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 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.

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For benefits questions:

RASC:

800-888-8267 (7 a.m. – 4:30 p.m., PT)

UCRAYS:

retirementatyourservice.ucop.edu

UCnet:

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, select "Edit Profile," click "Communication Preferences," under "Communication Type," go to "Newsletters and other General Information" and select "Email."

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2025 COLA continued from page 1

that is less than the 2.89% increase in the CPI. Therefore, retained purchasing power for all UCRP benefit recipients will decrease from last year.

Adjustment to HAPC for inactive UCRP members (“Inactive COLA”)

When inactive UCRP members retire or request a lump sum benefit payment, their benefit is calculated based on the Highest Average Plan Compensation (HAPC) as of their separation date. For inactive members who retire with 1976 Tier service credit

or who were Safety or Tier Two Members, their HAPC is increased by the lesser of 2% or the actual increase in the CPI, compounded annually, from the separation date to the date the inactive UCRP member retires or requests a lump sum benefit payment.

Effective July 1, 2025, the inactive COLA is 2.00% for those with a separation date on or before June 27, 2025.

This is based on standard Monday through Friday workweek. This date may be different for non-standard workweeks.



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Spring financial check-up for UC retirees

Just as you might clean out a closet or tidy up a garden, spring is an ideal time to take a fresh look at your finances. As a UC retiree, it's important to make sure your retirement savings continue to support your current needs and future goals. This checklist can help guide your spring financial checkup:

1. Review your UC Retirement Savings Program accounts

Log into your UC Retirement Savings Program (RSP) account [403(b), 457(b) and DC Plan] via NetBenefits (nb.fidelity.com). Check your balances and investment allocations—do they still match your risk tolerance and retirement income needs?

2. Assess your withdrawal strategy

If you are drawing from your RSP accounts, review your withdrawal strategy. Are you withdrawing the right amount? You want your withdrawals to support your lifestyle but not deplete your savings too quickly. Are you minimizing taxes? Consider how to optimize your withdrawals for tax efficiency, balancing taxable and tax-deferred accounts.

3. Stay on top of Required Minimum Distributions (RMDs)

If you're 73 or older, you must take RMDs from tax-deferred accounts, such as the UC 403(b), 457(b) and the DC Plan. Verify your RMD amount for 2025 and set reminders to take

distributions to avoid IRS penalties. Consider Qualified Charitable Distributions (QCDs) from an IRA if you want to donate part of your RMD to charity while reducing your taxable income.

4. Update beneficiary designations

Life changes—such as marriage, birth or passing of a loved one—might require updating your beneficiary designations on your UC retirement accounts via NetBenefits.

5. Organize important financial documents

Ensure all your essential documents (such as wills, trusts, powers of attorney) are up to date and easily accessible to

someone you trust. Keep an eye out for *Getting Your Affairs in Order*—a Confident Retiree webinar planned for the late summer.

6. Plan for the future

If you haven't already scheduled a virtual meeting with a UC-dedicated Fidelity Retirement Planner for personalized guidance, go to digital.fidelity.com/prgw/digital/wos/one-on-one. Enter "University of California" for the employer name. For more information on managing your UC retirement savings, visit myUCretirement.com.

Spring is a great reminder to refresh not just your home, but also your finances. With these steps in mind, you'll be better prepared to enjoy a more confident, secure retirement.



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