

new dimensions



New survey report — retirees making a great impact

After their UC careers end, many retirees stay active in life and in their communities. And they remain highly engaged with the University.

They are not only generous with their talents and time as volunteers at their UC locations; they also make significant financial contributions to UC.

Those are among key findings of a new survey report, “UC Retirees: Connecting and Contributing,” which gauged retirees’ activities, concerns and interests from January 2021 through September 2024.

The survey was conducted by the Council of University of California

Retiree Associations (CUCRA), a systemwide consortium representing retirees from nine campuses, three national laboratories and the UC Office of the President. A total of 4,466 retired UC staff and non-Senate academics completed the survey last October.

“While retirees report a wide range of activities and interests, the most striking survey findings are the extent to which respondents remain committed to the University’s mission,” said Sue Abeles, Chair of CUCRA, who retired from UCLA in 2010. “Thousands of retiree donors contributed in excess of \$169 million in gifts and pledges to

UC campuses during the past four years and 9% have indicated that they have made UC part of their estate plans.”

The following are other highlights of the survey report:

Volunteering

In addition to their financial commitment, 23% of survey respondents participate in UC volunteer activities and 19% mentor, teach and advise at the campuses.

Seventy percent of surveyed retirees reported some kind of volunteer activity in their communities. Among efforts mentioned were: the Audubon

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New webinar series focuses on legacy planning

Planning for the future is one of the most meaningful ways to care for your loved ones — and yourself. That’s why UC is introducing a new three-part webinar series, “Legacy Planning — Peace of Mind for You and Your Loved Ones,” in August.

Designed with UC retirees and their survivors in mind, this series — part of the “Confident Retiree” webinar program — offers guidance on organizing your affairs, protecting your loved ones financially and ensuring your wishes are known.

Each session is designed to help you take manageable steps toward peace of mind. Here’s what’s planned for the series:

Part 1: Estate Planning Essentials — Preserving Your Savings for Future Generations

This webinar explores estate planning fundamentals to help you protect what you’ve worked hard to save. Topics include planning documents to consider, additional estate considerations, and tips on how to get started with the process.

Part 2: Getting Your Affairs in Order — Essential Planning for Peace of Mind

Taking small, practical steps now can make a big difference for your loved ones later. This session highlights ways to get organized, including how to review and update your

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Review beneficiary designations

You worked hard to earn your UC benefits, designed to protect you and your family. Take a moment to ensure these benefits are available for your loved ones when needed.

It's important to review each of your UC benefit accounts to make sure your personal information and your beneficiary information — who you've designated for each account and how to contact them — is up to date. Depending on your benefits, you'll need to designate beneficiaries for:

- UC Retirement Plan (UCRP) benefits
- Accidental death & dismemberment (AD&D) insurance
- UC Retirement Savings Plan accounts (including Savings Choice, Pension Choice supplemental accounts and other DC, 403(b) and 457(b) Plans)

Please note: If you are married, your spouse may have a legal interest in benefits payable

upon your death. A beneficiary designation may be challenged if it reduces your spouse's share of the community property benefit.

How to designate and update beneficiaries

You can update beneficiaries online through your secure UC Retirement At Your Service (UCRAYS) and/or Fidelity NetBenefits accounts. Here's how:

UCRAYS: UCRP and AD&D

Log in to UCRAYS (retirementatyourservice.ucop.edu) and click “Manage Contacts” on the main menu. On the Manage Contacts page, click “Manage Beneficiaries,” and complete the steps to add and/or update your beneficiary information. A confirmation will be sent to your email address on file.

Make sure your contact and beneficiary information is complete and accurate.

Fidelity: UC Retirement Savings Plan accounts

Log in to your netbenefits.com account and click on “Profile.” Note that you need to designate a beneficiary for every UC Retirement Savings Plan account you own.

In addition to keeping your beneficiary information up to date you can review and edit personal and contact information and choose how you would like to receive important information. A telephone number is required for multi-factor authentication on netbenefits.com.

How to help your beneficiaries prepare

These can be difficult conversations and it is advisable to inform those whom you have designated as beneficiaries about the process and the benefits they may expect to receive.

Representatives at Fidelity (866-682-7787) and the UC Retirement Administration Service Center (RASC; 800-888-8267) are ready to help.

New benefits eligibility rules for rehired retirees

Important changes to UC's benefits eligibility policy for some people who return to UC employment within 26 weeks (6 months) of retirement went into effect on July 1, 2025.

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.

UC's benefits eligibility policy was updated to ensure compliance with federal requirements.

Who is impacted

All rehired retirees will have their benefits eligibility evaluated. If you are rehired or recalled July 1, 2025, or later, your benefits eligibility will be assessed at the time of hire. If you are

a retiree who was rehired by UC prior to July 1, 2025, UCPath will evaluate your benefits eligibility when your appointment is next renewed, extended or changed after July 1, 2025.

Please note that retirees who meet any of the criteria below will not be required to make changes to their benefits:

- Rehired more than 26 weeks after separation (however, your benefits eligibility will be evaluated annually)
- Ineligible for retiree health benefits from UC
- Have a “without salary (WOS)” job title, such as “emeritus without salary,” and are therefore not eligible for UC faculty/staff benefits (note that jobs with zero FTE or no compensation do not meet this criterion unless the job title includes “without salary”)

Getting help

The decision to return to UC employment after

retirement is complicated. Take advantage of resources from UC to get the help you need. For more information:

- Visit “Returning to work at UC after retirement” at ucal.us/rehiredretiree for information, FAQs and a tool to help you check your benefits eligibility.
- Attend a webinar about benefits eligibility for rehired retirees, held the second Friday of each month from 10 to 11:30 a.m. (PT):
 - Join Zoom Meeting: ucop.zoom.us/join
 - Meeting ID: 928 8724 5452; Passcode: 095559
 - One tap mobile:
 - ◆ +12133388477, 92887245452# US (Los Angeles)
 - ◆ +16692192599, 92887245452# US (San Jose)

travel opportunities

The advantages, joy of traveling with fellow retirees

Globetrotters with UC Retirees Travel are discovering immersive and unique itineraries, excellent local guides and travel liasons. They are also sharing memories with fellow retirees from all the UC locations.

Several travelers recently shared some stories:

Leonor Fernando, UC Davis retiree: “I have traveled with UC Retirees Travel to Japan and Scotland, and as a solo traveler, I strongly believe that traveling with this group is the way to feel safe and make new friends who have similar likes and dislikes.”

Pauline Holmes, UC Davis retiree: “Traveling to Costa Rica was a great experience! The convenience of having nearly everything arranged took so much out of my hands. There were so many wonderful travelers and a great collection of sights and activities — my favorite was probably the zipline adventure — beware of the Tarzan jump!”

Karen Lou and John Snider, UCSD retirees: “Our trip to Morocco was our first group tour. We were of the ‘Lonely Planet’ times, traveling independently over the years with paper maps

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Pauline Holmes, ziplining in Costa Rica



A holistic approach to health for every stage of women’s lives

Women’s health needs evolve over time, requiring personalized care at every life stage. Get expert advice about steps you can take to maintain your well-being for life.

Dr. Elizabeth Ko, an integrative health expert at UCLA Health, offers health guidance by suggesting that we look at life as a book, with chapters representing different life stages. “Across all stages, the four pillars of movement, nutrition, stress management, and sleep are the constant thread, the foundation to optimal health.”

Learn more about resources provided by UC medical plans to live every stage of your life to the fullest. “You are the author of your story,” says Dr. Ko. “You are the captain of your team. [Your doctor is] your coach, standing by your side — play by play.”

Laying the groundwork

Dr. Vijaya Surampudi, MD, MS, a clinical nutritionist and endocrinologist at UCLA Health, underscores the importance of developing healthy habits in early adulthood by “figuring out what works for you in your body.” A focus on mental health, sleep, nutrition and exercise has added benefits for parents, supporting their own wellbeing and the wellbeing of their families.

Every UC medical plan offers no-cost preventive care and screenings

tailored for your age and risk for certain conditions. Check with your medical plan or refer to the contact information on your ID card to schedule an appointment.

Midlife and menopause

Dr. Ko notes that healthy habits remain critical during midlife and menopause. What matters most in midlife is “consistency over intensity. Infuse these habits into your life with the same regard as brushing your teeth or washing your face.”

Accessing care for symptoms of menopause can be challenging — 86% of OB-GYNs report lacking formal menopause training — making it more important than ever to find the right provider. Dr. Ko advises, “Be picky about your doctor. You shop around for a partner, for a dress, for a gym — why not for your doctor? The strength of that relationship is critical.”

Check with your medical plan to find providers with expertise in midlife and menopause care and treatment. UC Health, which is part of the provider network for UC’s PPO plans and the UC Blue & Gold HMO, offers women’s health and menopause resources at UC’s health centers.

Employees and families not close to a UC health center may have virtual options available for midlife issues and menopause

treatment. For example, Midi Health is a virtual only provider with expertise in menopause care. UC Care, UC Health Savings Plan and CORE members have access to Midi Health providers.

Aging with strength and purpose

For older women, the focus shifts to cognitive health, mobility and independence. Dr. Pregler introduces the Five M’s as a framework for aging well:

What **Matters** Most: Personal goals should guide health care decisions.

Mind: Cognitive interventions to promote long-term memory health.

Mobility: Maintaining physical function for long-term independence.

Medications: Avoiding potential medication interactions.

Multi-complexity: A holistic approach to addressing multiple health concerns that often come with aging.

Dr. Ko highlights the importance of social connection. “The Harvard Study for Adult Development shows that the quality of your relationships is directly tied to happiness, health, and longevity.” She recommends asking yourself: *How can I feel connected? How can I feel healthy? How can I feel purposeful?*

The UC community offers many opportunities for connection. See the story on page 1 to learn more about retirees’ contributions.

Getting help

UC medical plans offer comprehensive women’s health resources, including no-cost preventive care tailored for your age and risk for certain conditions. Findhelp, the largest network of free or reduced-cost social assistance programs and resources in the United States, is available to all members of the UC community. For resources in your area, go to findhelp.com, enter your ZIP code and search for “women’s health.”

Watch “You’re not alone on your health care journey” at ucal.us/holistichealth Three UC Health women’s health experts offer valuable guidance and insights for living a life of health, regardless of age or life stage. The physician experts focus on integrative (holistic) health, nutrition, and prevention and lifestyle.

Retirees making an impact continued from page 1

Society, sewing quilts for charity, professional associations, native plant societies, Red Cross, arboretums, animal rescue, American Legion, Alcoholics Anonymous, churches, public radio, California Highway Patrol, Meals on Wheels, Engineers Without Borders, food banks, zoos, home owners associations, parks, youth baseball, UC Master Gardeners, NAACP, ski patrol, Osher Lifelong Learning Institute, Ukrainian refugee resettlement, Zooniverse research volunteers, and wildlife conservation.

\$169M
Retiree donations to UC in the past four years.

57%
are engaged in caregiving.

Professional services and writers

About 18% are involved in teaching/coaching/mentoring, 15% serve on boards of directors, and about 14% provide consulting services (pro bono and paid). Writing is a popular service and pastime. Some 16% authored non-fiction — history and science or technical writing. Smaller numbers reported other writing, including journalism, biography/memoirs, poetry, fiction and scripts.

Encore careers

About 12% work part-time at a business or organization outside of UC; only 4% said they work full-time. Some 9% have returned to UC for part-time work; 1.7% are back at UC full-time.

Caregiving

Fifty-seven percent reported some level of caregiving responsibilities, with 20% caring for a spouse/partner. The multi-generational aspect of caregiving was evident — 15% cared for a parent and 13% for grandchildren.

A number mentioned providing hospice care, either as family members or hospice volunteers. Several cited getting groceries for neighbors or helping with their home repairs. One respondent reported vaccinating hundreds of people. Another is a member of Threshold Choir, which sings songs of healing and comfort for the dying.

Being an active retiree

The survey “makes it clear that active retirement is the rule, not the exception.” Eighty-one percent spend time with family and friends; 73% are engaged in lifelong learning, including reading (63%) and attending lectures and workshops (37%). Sixty-three percent travel regularly (see article on page 2); 61% enjoy fitness, physical activity, sports; 49%, outdoors/nature; 47%, gardening. Some 40% enjoy performing arts; 23% do crafts work; 15%, photography/videography.

Interests and concerns

Not surprisingly, retiree pensions and benefits were the concerns most often cited; some respondents asked that current benefits be preserved or increased. Many retirees want continuing access to libraries and other campus services. Some express interest in campus events and appreciate discounts on tickets. Parking privileges were often mentioned in term of the need for mobility, or cost and convenience.

Survey notes, participation

As of October 2024, UC had more than 71,000 retirees. But privacy concerns prevent UC from routinely releasing contact

information for all retirees. Thus, the survey was limited to 32,000 retirees who had voluntarily provided their contact information to retiree centers and associations. A total of 4,466 of those contacted, completed the survey. “The survey was neither of the entire retiree population nor of a randomly selected sample. For that reason, the survey results cannot be generalized to all UC retirees,” noted the survey report.

The new survey by CUCRA is its third in 12 years. “One downside of the survey schedule is that survey years (2016, 2020, 2024) coincide with U.S. presidential election years,” noted the report. “Anecdotal evidence suggests that survey participation was negatively affected by the contentious political landscape of 2024. Some retirees may have overlooked survey invitations and links because their mailboxes were overflowing with election-related messages.”

Retiree associations and centers

Nine of the 10 UC campuses have retiree associations. (UC Merced opened in 2005 and has few retirees.) In addition, there are associations for retirees from the UC Office of the President/ Regents and from three national laboratories. All are all-volunteer organizations. They advocate on behalf of retirees, provide programs and services for their members, and support the missions of the University and their institutions. Eight of the 10 UC campuses (Berkeley, Davis, Irvine, Los Angeles, Riverside, San Diego, Santa Barbara, Santa Cruz) have established retirement centers— campus-funded departments that

enhance connections for retirees to their campuses and provide business and support services for their retiree and emeriti. “The importance of the campus retirement centers and retirement associations in actively building and maintaining relationships with UC retirees cannot be overstated,” noted CUCRA Chair Sue Abeles in the survey report. “These organizations play a vital role in maintaining connections with UC retirees and providing opportunities for them to remain connected to the University. Where campuses have invested in them, it has paid dividends in strengthening the relationships with UC retirees and fostering greater connection and support to the institution.”

UC’s retiree and emeriti associations and UC Retirement Centers use online communication to interact with retirees and emeriti about services and programs. Go to ucal.us/retireeconnect for a list of the associations and centers and contact information. If you have moved away from your home campus, you may affiliate with the association or center closest to where you live. CUCRA, the sponsor of the survey, advocates for UC retirees, represents the interests of the individual UC retiree associations, promotes mutually beneficial relationships between the University and its retirees, and supports the teaching, research and service missions of UC.

CUCRA collaborates with the Council of University of California Emeriti Associations (CUCEA), a parallel organization that represents emeriti interests. View the survey report at cucra.ucsd.edu/surveys

Legacy planning continued from page 1

beneficiaries and gather the documents and details your family may need in the future. **Part 3: Essential Steps for Survivors of UC Retirees to Access UC Benefits and More** The final session focuses on helping your loved ones navigate the process of accessing UC benefits. It covers important

topics such as the documents needed to access financial and legal accounts, provides an overview of UC survivor benefits, and explains how to access UC retirement, health and welfare benefits. The Legacy Planning series is scheduled to launch in August 2025 with Part 1: Estate Planning Essentials followed by the other

two webinars. UC retirees and their loved ones are encouraged to attend. To learn more, including session dates, times, and registration details, please visit the Webinars Overview page (www.myucretirement.com/webinars/overview) on myUCretirement.com.

Personal tragedy, call for mental health reform



Michael Foraker
Assistant Vice Chancellor, Housing and Hospitality Services, UCLA

I retired from UCLA in 2007. My wife, Phyllis, and I recently co-authored a book illuminating the mental health crises facing all Americans.

The book — *Mental Health Crises based on the life of William Foraker* — is a story of the approximate 20-year struggle of our son, William, whose bright future was slowly derailed by the

insidious grip of paranoid schizophrenia. On January 15, 2023, he chose to take his life by suicide. Had we been able to secure for him the necessary treatments that he badly needed and deserved; it is likely he would be alive today. We believe that this book will shed light on some of the transformational changes that need to be made to our broken mental health care system.

“Through alternating perspectives — including law enforcement, family, and William himself — the book paints a poignant portrait of resilience, unconditional love, and the urgent societal need to address the mental health crisis,” states the introduction of the book, which is available on Amazon.

We couldn't save our son, but we hope that we can prevent other parents from facing the tragedies that we and our son endured.

Honoring father and soldier



Tom McGuire
Continuing Educator, UC Berkeley

I retired in 2019 after a 27-year career with the UC Berkeley Extension. Throughout my service, I took great pride in helping students transition in their careers from one field or job to another with knowledge and skills gained after completing one of several professional certificate programs.

I am a writer of articles, essays and fiction. My upcoming book, tentatively titled *Battlefield Blues: My Father's Story of War, Suffering, Survival and Redemption*, covers dad's time in the Pacific War in WW II as a Marine Corps infantry rifleman who saw action in the epic battles of Peleliu and Okinawa. He was wounded in action in both campaigns and received the Purple Heart Medal for “Military Merit.” The book also covers Dad's post-Pacific War three-month stint in the Occupation of China and the Korean War as a Seaman aboard the USS Onslow.

I didn't know much about my dad's wartime service or the horrific experiences he suffered. What I eventually learned through meticulous research shocked and saddened me about the nature of war and its lasting impact on the soul and psyche.

Unfortunately, I never pried much out of my dad about his war experiences before he died in 1985, so telling his story after all these years is my way to bestow proper respect and honor owed to him for his service and sacrifice.

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Make the most of UCRAYS

Go to retirementatyour.service.ucop.edu to:

- Manage your benefits — Check your pension, enroll in direct deposit and more.
- Stay connected — Share your email with your local retiree center (go to “Edit profile,” then “Communication preferences”).
- Go green — Sign up for New Dimensions by email (go to “Edit profile,” then “Communication preferences”).

Make sure to enable enhanced security features to protect your account! Go to ucal.us/ucraysfaq for details.

Get involved

- Share your email with your local retiree center on UCRAYS or go to ucal.us/retireeconnect to find a center or retiree or emeriti association near you.

Follow UC news

Go to ucal.us/retiree for the latest news and benefits updates.

RASC: WE'RE HERE FOR YOU

rasc.universityofcalifornia.edu

1-800-888-8267
Weekdays, 7 a.m. - 4:30 p.m., PT
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Survivors and beneficiaries
1-888-825-6833

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.

Traveling with fellow retirees continued from page 2

and backpacks. My husband hates boring lectures, and I dislike crowds, but these and other worries about group travel did not materialize. Our Berber guide was extraordinary, our UC Retirees Travel liaison was the perfect den mother, and the stressors of travel were erased by incredible planning.”

Kathy Haq, UCI retiree: “I enjoy traveling with UC Retirees Travel because it affords many opportunities to safely travel solo. I enjoyed my trips to South Africa and Finland so much that I have already signed up for two additional trips. I experience much more than I would if I tried to make my own arrangements and I can enjoy myself rather than worrying about logistics.”

Laury Fisher, UCSF retiree: “The Northern Spain/Portugal trip exceeded my expectations in every way. We walked on the Camino de Santiago, ate wonderful food, and learned much along the way. There was not a day without special moments... We made new

friends with the friendly and welcoming mix of couples and singles from every UC campus.”

Sylvie Faisant, UCSF retiree: “The Finland Northern Lights trip was a gift for my daughter’s 30th birthday. I was nervous about my first group tour and aware that there would be nobody in my daughter’s age group. In short, we both had a fantastic time. The activities were all very special, including the husky safari, the forest horseback ride, the visit with Santa in Lapland, and the sauna and plunge in the Baltic Sea.... I was ready to move to Finland at the end of the trip!”

Ian Watson, LLNL retiree, and wife Cindie Watson: “Our tour of Scotland was truly



magical. Our UC Retirees Travel liaison and local guide worked tirelessly to immerse us in all that is Scotland, from the University of Glasgow to the Highland cows, the Isle of Mull, and the Royal Mile of Edinburgh.”

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.



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To continue receiving *New Dimensions*, be sure to notify UC of your new address online: retirementatyourservice.ucop.edu or by submitting a *UC Benefits Address Change Notice*, available online at ucnet.universityofcalifornia.edu or from the Retirement Administration Service Center at 800-888-8267.

Important changes for UC employees, retirees who don’t pay Social Security taxes

Most UC employees contribute to and earn benefits from Social Security, along with their UC retirement benefits, while they work at UC.

If you are a UC employee or retiree who has not contributed to Social Security (a group that includes some police officers and firefighters and individuals who opted not to participate in Social Security when it was first made available at UC in the 1970s), the Social Security Fairness Act may mean increases to your benefits.

The Social Security Fairness Act, signed into law by President Biden on January 6, 2025, repealed two rules that reduced Social Security benefits for some: the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). The

change in the law is retroactive to benefits paid in 2024. **Please note that this change has no impact on retirement benefits through UC.**

It is not yet clear how long it will take the Social Security Administration to implement the change and pay retroactive benefits. If you never applied for or were previously denied Social Security benefits because of WEP or GPO, you may need to file an application.

The Social Security Administration’s update on the new law includes details and answers to frequently asked questions, including how to apply, how much benefits may increase, and what else you may need to do. Visit www.ssa.gov/benefits/retirement/social-security-fairness-act.html. You can also contact the Social Security Administration (www.ssa.gov/agency/contact) for assistance.



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Speak Up for Science!

Tell Congress to protect research funding.

universityofcalifornia.quorum.us/campaign/sciencefunding

SPEAK UP FOR SCIENCE

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