new dimensions

Enhanced security features on UCRAYS

When you sign in to your UC Retirement At Your Service (UCRAYS) account this Open Enrollment, you'll be asked to use Multifactor Authentication (MFA) to add an extra layer of protection to your account. Our automated process will send a one-time passcode to your cell phone or personal email to verify your identity when you log into UCRAYS.

Why is UC requiring MFA?

Unfortunately, phishing attempts and other security breaches are far too common. Using MFA reduces your risk of unauthorized access. Even if your password is compromised, MFA prevents attackers from gaining access to your account.

How to enable UCRAYS enhanced security

- Log in to your UCRAYS (*retirementatyourservice.ucop.edu*) account using your username and password.
- When prompted to "Protect Your UCRAYS Account" click "Enable enhanced security" to navigate to the "Set Enhanced Security" page.
- Check "Enable enhanced security as part of my UCRAYS authentication" and click "Confirm."
- Once enhanced security is enabled, you will be prompted to enter a verification code each time you log in to your account.

If you have questions, contact the Retirement Administration Service Center (RASC) (*rasc.universityofcalifornia.edu*).

Open Enrollment: Important medical plan changes for 2026

Open Enrollment is here, running from 8 a.m. on Oct. 30 to 5 p.m. on Friday, Nov. 21, 2025.

Unfortunately, health care costs are continuing to rise nationwide, and that means your costs at UC may also increase. While disappointing, this is something leaders at UC have monitored and prepared for. To help manage costs, UC will continue to contribute at least 70% of the overall costs of retiree medical premiums and UC Health is absorbing some of their increasing costs instead of passing them along to members. There will also be some big changes:

- Premiums for some retirees will decrease, and premiums for others will increase significantly.
- HealthSavings+ is replacing CORE and UC Health Savings Plan.
- Blue Shield of California will be the new administrator of UC Care and HealthSavings+.

With so many big changes, it's important to consider your new choices carefully. There are plenty of resources to help:

- Your mailed Open Enrollment packet explains medical plan choices, changes and costs.
- UC's Open Enrollment website (*ucal.us/oe*) gives you easy access to details and resources. Visit UC Retirement At Your Service (UCRAYS, *retirementatyourservice.ucop.edu*) to make your changes.
- Campus Health Care Facilitators (HCFs) will hold information sessions for retirees. See page 2 for how to access the schedule and how to contact your local HCF.

Read answers to frequently asked questions to learn more.

continued on page 3

Attention: Medicare retirees living outside of California

Medicare Open Enrollment for the Medicare Coordinator Program, administered by Via Benefits, will run from Oct. 15 to Dec. 7, 2025.

For the first time in many years, UC will increase its contribution to the annual Health Reimbursement Arrangement (HRA) for members on the Medicare Coordinator Program through Via Benefits. The annual HRA maximum will increase from $3,000 to $4,000 for a retiree, and up to a maximum of $8,000 for a retiree and their spouse or domestic partner for a joint HRA.

If you are happy with your coverage through Via Benefits, you don't need to take action during Medicare Open Enrollment. Your plans will be renewed automatically. Your premiums and options change every year, though, so it's a very good idea to review your plan options on *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 to receive personalized plan recommendations.

Plan changes made during Medicare Open Enrollment will take effect on Jan. 1, 2026, and your account will be updated with your 2026 HRA funding on Jan. 2, 2026.

Learn more on UCnet

Visit *ucal.us/medicarecoordinator* on UCnet for:

- Details about who is eligible for the Medicare Coordinator Program and how it works
- A new tool to help you estimate UC's contribution to your HRA based on your graduated eligibility, months of coverage and the number of enrollees
- Answers to frequently asked questions
- Information about how to get help from Via Benefits
- Your actual HRA amount will be reflected in your Via Benefits account after you've completed your enrollment.

Stay up to date about your health benefits during the year

Be sure you keep your contact information current on UCRAYS (*retirementatyourservice.ucop.edu*) and register and create an account with your medical plans. Some plans offer monthly information webinars and resources. Be sure to visit your plan's website.

- Anthem (Medicare PPO plans) - *uchealthplans.com*
- Blue Shield of California (non-Medicare PPO plans) - *ucal.us/medicaresupplement*
- Health Net — *healthnet.com/uc*
- Kaiser Permanente — NEW - *choose.kaiserpermanente.org/uc*
- UHC — *retiree.uhc.com/uc* (Note: UHC's Nov 6, 2025 virtual meeting will be on 2026 plan benefit and changes)
- Via Benefits — *my.viabenefits.com/uc*

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*). You may also contact your local HCF for details.

HCF contact by campus

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Medical plan changes continued from page 1

Open Enrollment Frequently Asked Questions

1. 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?

That depends. If you don't act and you're enrolled in a UC Medicare plan, your current coverage will continue but your medical plan premiums will change. Premium costs are increasing significantly for some Medicare plans.

If you don't act and you or your family members are enrolled in CORE or UC Health Savings Plan, you'll be enrolled in HealthSavings+ if you're eligible. If a family member is in Medicare, you'll be enrolled in UC Care. Review your Open Enrollment packet and visit *ucal.us/oe* to learn about changes to your plan and costs to make sure you have the right coverage for you.

2. What's changing for UC's Medicare plans this year?

Anthem will remain the administrator of UC's Medicare Supplement plans. Blue Shield of California will replace Anthem as the administrator of UC's non-Medicare PPO plans.

Premiums are increasing significantly for UC Medicare Choice PPO. UC Medicare Choice and Kaiser Senior Advantage plans will have some higher out-of-pocket costs, including for emergency room visits and hospital stays.

3. What's changing for UC's non-Medicare plans this year?

HealthSavings+ will replace CORE and UC Health Savings Plan, offering a lower premium and a Health Savings Account with a higher UC contribution — up to $750 annually for single coverage. CORE and UC Health Savings Plan members: You'll be enrolled in HealthSavings+ unless you choose another plan or you're in a split Medicare family. If a family member is in Medicare, you'll be enrolled in UC Care.

UC non-Medicare plans will continue to cover medications such as GLP-1s for medical needs such as diabetes. Coverage for weight loss will be limited to individuals with a BMI above 40.

4. What's changing for UC's non-medical plans this year?

UC continues to cover 100% of dental premiums for retirees eligible for the full contribution, and to offer vision, legal and accidental death and dismemberment (AD&D) coverage for eligible retirees.

For retirees who do pay part of the premium, dental coverage costs are increasing by 2.5% for the DeltaCare HMO plan and by 2.1% for the PPO plan. In the Dental PPO, out-of-network coverage for select services is increasing from 75% to 80% of allowed amounts.

There are no changes to vision, legal or AD&D benefits. Vision premiums are increasing by 2% and AD&D premiums are increasing by 10%.

5. My dentist has left Delta Dental. Have you considered alternatives to Delta Dental?

We heard from many retirees that their providers are leaving the Delta Dental network. UC conducted a thorough review to determine if another administrator would better serve the UC community. Our review found that Delta does remain our best choice — changing administrators would put over 80,000 of our members' providers out of network. Instead, UC is expanding coverage for out-of-network providers to make it easier for members to see the dentist of their choice.

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

You have until Friday, Nov. 21 at 5 p.m. to make changes to your benefits through your UCRAYS (*retirementatyourservice.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 Wednesday, Nov. 26, 2025, and your enrollment is not complete until you've submitted it.

7. 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 2026?

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 2026 premium costs, log in to your UC Retirement At Your Service (UCRAYS, *retirementatyourservice.ucop.edu*) account or scan the QR code below for the retiree health premium estimator.

QR code to estimator

8. 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*).

Visit the Open Enrollment website (*ucal.us/oe*) for resources to help you compare your options (under "Medical Plans") and answers to frequently asked questions (under "Getting help").

Transitioning to Medicare in 2026?

Read "Open Enrollment — Important medical plan changes for 2026" (page 1) to make sure you understand your non-Medicare plan choices this year, including a new plan (HealthSavings+) replacing CORE and UC Health Savings Plan and Blue Shield of California replacing Anthem as the administrator of non-Medicare PPO plans.

CORE and UC Health Savings Plan members: If you don't act during Open Enrollment, you'll be enrolled in HealthSavings+ next year if you're eligible. If a family member is in Medicare, you'll be enrolled in UC Care.

When considering your plan options, remember that your non-Medicare plan determines the Medicare plan you'll enroll in when you're eligible. See the table on the right for 2026 non-Medicare and Medicare partner plans. Transitioning to Medicare does not provide a Period of Initial Eligibility (PIE) for a plan change, unless you're enrolled in HealthSavings+ (which does not have a Medicare partner plan).

Before you choose your 2026 plan, be sure to review the associated partner plan to make sure that it meets your needs and that your primary care physician or primary medical group accepts Medicare.

2026 PARTNER PLANS NON-MEDICARE PLAN	MEDICARE PARTNER PLAN
UC Care	UC Medicare PPO
Kaiser Permanente CA HMO	Kaiser Permanente Senior Advantage (CA)
UC Blue & Gold HMO	UC Medicare Choice
HealthSavings+	No partner plan; you'll have a period of Initial Eligibility (PIE) to enroll in UC-sponsored Medicare plans in your service area.

Medicare retirees and their spouses or domestic partners who live outside California and meet the eligibility requirements will transition to the Medicare Coordinator Program and enroll through Via Benefits. Visit *ucal.us/medicarecoordinator* to review the requirements and process.

Health plan ID cards

UC plan members can expect the following regarding their health plan identification cards. Members who will be getting new cards for 2026 can expect to receive them in December 2025.

MEDICAL PLAN	ID CARD RECIPIENTS
Blue Shield of California (non-Medicare members)	
UC Care	All members will receive a new plan ID card for Plan Year 2026. The card will include both medical and pharmacy information.
HealthSavings+	**Plan ID Card:** All members will receive a new ID card for Plan Year 2026. The card will include both medical and pharmacy information. **HSA Card:** New members will receive new cards from HealthEquity as the Custodian. UC Health Savings Plan members transitioning to this plan in 2026 should continue to use their current HSA cards.

<table>
<tr><th>MEDICAL PLAN</th><th>ID CARD RECIPIENTS</th></tr>
<tr><td colspan="2">Anthem Blue Cross plans (Medicare members)</td></tr>
<tr><td>UC Medicare PPO</td><td rowspan="2">All members will receive 2 new cards: 1 from Anthem for medical; 1 from Navitus for Pharmacy.</td></tr>
<tr><td>UC High Option Supplement to Medicare</td></tr>
<tr><td>UC Medicare PPO w/o Rx</td><td>All members will receive a new card from Anthem</td></tr>
<tr><td>Kaiser Permanente CA HMO</td><td rowspan="2">New members will receive an ID card.</td></tr>
<tr><td>Kaiser Permanente Senior Advantage (CA)</td></tr>
<tr><td>UC Blue & Gold HMO</td><td>All members will receive an ID card.</td></tr>
<tr><td>UC Medicare Choice</td><td>All members will receive an ID card with new copay information.</td></tr>
</table>

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 Service (UCRAYS) account at *retirementatyourservice.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, 2026.

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 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) 888-8267.

Guiding young students on career paths

Eileen F. Callahan
Public Information Officer
UC San Diego Health

As a former News Media Coordinator and Public Information Officer for UCSD Health, it was routine to arrive at the office to find CNN, 60 Minutes, national or local news anxious to get an interview with a renowned physician or distinguished researcher. The fast-paced news cycle never slowed down. So, life seemed a little dull after my retirement from such a celebrated and illustrious institution. The UCSD Retirement Association offered a variety of activities and events but then an opportunity came my way.

A few years ago, I was recruited to be a mentor for the prestigious UC San Diego Chancellor's Scholars Program. The program benefits high-achieving California residents with demonstrated financial need, often first-generation students. Included with the Chancellor's Scholars program is a leadership development program to identify career path development and goal achievement.

The students participated in business and dining etiquette, analyze their communication effectiveness and demonstrate effective oral presentations one on one or in group sessions. In the faces of those bright, fun and engaging students, shines a light on the future for all of us. Admiring the great strides that the students made throughout the year gave me a deep sense of pride watching them mature.

As a mentor for this impressive program, the opportunity to share professional advice and helping to make career aspirations a reality brings back the thrill and is the Breaking News.

Surviving a childhood trauma

Elaine Kelliher
Training Manager
Learning Services, UCSF

I've always enjoyed writing and at UCSF from early 2000 to 2010, I used my writing skills to manage the production of our training manuals and Quick Reference Guides.

Even though my degree from Northeastern University in Boston was centered on technical communications, I always wanted to become a "real" writer. After retiring, I published my first novel, *Do You Think I Cried Too Long*. It is a fictionalized memoir about an eight-year-old girl who discovers her mother dying from a gunshot wound to the abdomen. It was difficult to write the memoir, but cathartic because it helped me come to terms with my traumatic past.

I was born in Tulare, California, to a teen mom, Ellen, who tragically died by supposed suicide, leaving my sibling and me to cope with life without her. When I think back to my childhood, my survival was aided by many and hampered by just as many. How well a child survives trauma is not only about resilience. It can also be positively influenced by the many adults who come into contact with that child and are equipped with the right tools and strategies to help.

Last June, the book won the 2025 International Book Award for African American Literature.

I also wrote a companion brochure entitled, *A Guide to Helping Your Child Survive Grief and Prosper*. In this guide, I detail what grieving children experience, how to help a grieving child, and what not to do when a child is grieving.

Writing is my passion, and I feel lucky and blessed that my retirement from UCSF has allowed me to pursue my passion for writing.

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*.

New Dimensions

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Comments/Questions/ Share Your Story

Email:
NewDimensions-L@ucop.edu

Make the most of UCRAYS

Go to *retirementatyourservice.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
UCRAYS help: Option 1

Survivors and beneficiaries
1-888-825-6833

Travel accessories for everyone

UC Retirees Travel liaisons have been circling the globe on group tours with UC retirees and their guests. Along the way, liaisons have discovered travel accessories that offer convenience, comfort, and peace of mind. Here are 10 of their recommended accessories:

- **Phone tether** – Prevent theft or a dropped phone by attaching a strap that hooks on a belt loop or goes around your neck or wrist. Look for a strap that is slash resistant.
- **Packing cubes** – Use packing cubes to act as mini drawers within your luggage, grouping similar items into easily identifiable compartments. Rolling clothing within the cubes maximizes efficiency.
- **Hanging toiletry bag** – Many hotel and cruise ship bathrooms have minimal counter space, so a hanging toiletry bag keeps all your essentials readily accessible.
- **Travel tech organizer bag** – Keep your cables, cords, chargers, power banks, and adapters neat and easily accessible with a tech organizer bag.
- **Lightweight folding daypack** – Carry essentials such as a water bottle or a small first-aid kit in an ultra-light pack that folds into its built-in pouch for easy transport to your destination.
- **Slash resistant purse or crossbody bag** – A slash-resistant purse or crossbody bag provides security for your valuables. Wear it in front so you can keep eyes on your items.
- **Anti-theft zipper clips** – Deter theft by physically joining two zipper tabs on a bag together.
- **Tracking devices** – Tuck Apple AirTags or other tracking devices into your luggage, backpack, etc. to keep tabs on your items in real time. You can also tuck them into pockets so you can keep track of your companions.
- **Portable luggage scale** – Airlines are getting stricter with baggage weight limits, so bring along a portable luggage scale to ensure your bags stay under the limit even after purchasing souvenirs.
- **Travel clothesline** – Many hotels do not provide clotheslines, so carry your own lightweight portable line that attaches almost anywhere.

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

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Are you moving?

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.

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Required Minimum Distribution reminder

A Required Minimum Distribution (RMD) is a yearly mandatory withdrawal from tax-deferred retirement accounts that starts in the year the account owner reaches the age of 73 (or when they retire from UC, if later).

RMD rules don't apply to Roth IRAs or Designated Roth accounts within employer-sponsored plans while the owner is alive. However, RMD rules do apply to the beneficiaries of Roth IRA and Designated Roth accounts.

As we approach the end of the year, it's important to remember that Required Minimum Distributions (RMDs) must be taken by December 31, 2025. If this is your first RMD, you have the option to delay it until April 1, 2026 — but keep in mind that you will also need to take your 2026 RMD by December 31, 2026, resulting in two RMDs in the same year.

How much of an RMD to take depends on whether you've already taken distributions during the year. (These amounts count toward your RMD for the year.) RMDs must be satisfied separately for each UC plan (403(b), 457(b), and DC); taking from one plan doesn't cover another. Using an RMD calculator can help you determine how much you need to withdraw.

If you don't take your RMD by the annual deadline, it could result in an IRS penalty. The excise tax is 25% of the missed amount but may be reduced to 10% if corrected within two years.

For more information about RMDS and to link to an RMD calculator, please visit "Making Sense of RMDs" at *www.myucretirement.com/resources/articles/0041*. If you need assistance, reach out to a UC-dedicated Fidelity Retirement Planner at 1-800-558-9182.