

new dimensions



2026 cost-of-living adjustments announced

University of California Retirement Plan (UCRP) and UC-PERS Plus 5 Plan benefit recipients — including survivors, contingent annuitants and those receiving UCRP disability income — will receive a cost-of-living adjustment (COLA) effective July 1, 2026. The increase will appear in checks paid on August 1.

Effective July 1, 2026, the COLA rate is 2.00% for those with a retirement date on or before July 1, 2025. The COLA for UC-PERS Plus 5 benefit recipients is also 2%.

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, 2025, are not yet eligible to receive a COLA.

How the COLA is calculated

The 2026 COLA is based on the 2.70% average increase in the Consumer Price Index (CPI) for the Los Angeles and San Francisco metropolitan areas from February 2025 to February 2026.

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 that is less than the 2.70% increase in the CPI. Therefore, retained purchasing power for all UCRP benefit recipients will decrease from last year.

Preparation for your loved ones to claim benefits

Keeping our many documents, records and accounts up to date and organized isn't easy, but it is worth the effort. Organizing a file with your will, health care directives and other documents will not only give you peace of mind — it will also make life much easier for your loved ones.

As you get your vital records in order, include information and "to-dos" related to your UC Retirement Plan (UCRP) benefits.

Depending on the length and timing of your career with UC, your family member(s) or survivor(s) may be eligible for monthly income (a percentage

of your pension), medical and dental coverage, life insurance and the UCRP basic death benefit (\$7,500). It all depends on what you're signed up for and what your survivors are eligible to receive.

When the time comes, staff at the Retirement Administration Service Center (RASC) will sort all of that out and support your survivor and beneficiaries throughout the process of claiming the benefits you're providing for them.

In the meantime, RASC staff offer the following tips:

- Keep your beneficiary designations up to date in your UCRAYS account. A death, divorce or new spouse or domestic partner may require a beneficiary change. (See article at bottom of page 6)
- Retrieve, review, and keep in your file your retirement confirmation statement. It may have been many years since you last looked at this document, which summarizes the options you selected at retirement, including your contingent annuitant (if elected).

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Returning to work? Your health benefits may be affected

If you return to work at UC after retirement, you may become eligible for employee benefits — and your retiree medical coverage may be suspended. Because of 2025 policy changes, eligible rehired retirees (including staff retirees and recalled academic appointees) will be offered the “Mid-level” faculty/staff benefits package instead of retiree medical benefits. If you’re offered faculty/staff benefits, your UC retiree medical benefits will be suspended, **regardless of whether you enroll.**

Who is impacted

Your eligibility for employee benefits will be evaluated at the time of rehire/recall and when your appointment is next renewed, extended or changed.

If you are enrolled in a retiree medical plan at the time of rehire/recall, your retiree medical plan enrollment will be suspended if:

- You are rehired within 6 months of separation from UC, at any percentage of time/FTE (including 0%/0 FTE), and were eligible for employee benefits at the time of separation

OR

- Your appointment is 43.75% time or greater

In addition, if you work more than 910 hours during the annual “Standard Measurement Period,” which runs from Nov. 1 – Oct. 31 each year, you will become eligible for employee benefits and your retiree medical plan will be suspended the following Feb. 1.

Please note that you will not be required to make changes to your benefits if you:

- Are rehired more than 26 weeks after separation (however, your benefits eligibility will be evaluated annually), or
- Are ineligible for retiree health benefits from UC, or
- Have a without salary (WOS) job title, such as “Emeritus WOS,” 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: Returning to UC employment

The decision to return to UC employment after retirement is complicated. For more information about how Medicare is affected if you return to work, when you can return to retiree benefits if your appointment makes you eligible for employee benefits, and other questions, take advantage of the resources shown below.

- Visit “Returning to work at UC after retirement” at ucal.us/rehiredretiree for:
 - Detailed information and FAQs
 - A tool to help you check your benefits eligibility
 - How-to guides, including the “Guide for Retirees Returning to Work” and the “Guide to Returning to Work While Enrolled in a VIA Benefits Plan”

- 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

Getting help: Returning to retiree benefits

If you are losing your employee benefits and wish to return to your retiree plan, you will need to submit a UBEN 100 form and Medicare enrollment form. For step-by-step instructions, refer to the Guide for Returning to UC Retiree Insurance After Losing Eligibility for UC Employee Medical Benefits, also available at ucal.us/rehiredretiree.

Who should you contact?

- **Contact UCPath if:**
 - You have newly gained access to employee benefits and need to enroll
 - You believe employee benefits were assigned to you in error
- **Contact your campus if:**
 - You have questions about your rehire/recall appointment
- **Contact RASC if:**
 - You have questions about how Medicare is affected by your return to work.
 - Your retiree coverage is not active after you submitted your documents to re-enroll, and you need a status update.

Who to contact about your UC medical plan

Knowing who to contact for help with your UC medical plan can save time and help resolve your questions more quickly. In general, the UC Retirement Administration Service Center (RASC) assists with enrollment, eligibility, and account updates, while your insurance carrier can help with questions related to your medical care and claims.

Your medical plan carrier is the best resource for questions about using your health coverage. Contact your carrier if you need help with:

- Claims or billing questions
- Explanation of Benefits (EOB) statements
- Finding in-network doctors or specialists
- Prior authorizations or referrals
- Prescription drug coverage or formularies
- Replacement ID cards
- Questions about covered medical services

UC Medical Plan Carriers Contact Information

Depending on the plan you are enrolled in, your carrier may be:

UnitedHealthcare – UC Medicare Choice PPO: 866-887-9533

Health Net – UC Blue & Gold HMO: 800-539-4072

Kaiser Permanente

- Kaiser Senior Advantage: 800-443-0815
- Kaiser Commercial: 800-464-4000

Anthem Blue Cross – UC Medicare PPO / UC High Option Supplement to Medicare

- Anthem: 844-437-0486
- Navitus (Prescription Coverage): 833-389-4309

Blue Shield of California – Health Savings+ or UC Care

- Accolade: 866-406-1182
- Navitus (Prescription Coverage): 833-389-4308

VIA Benefits – Medicare Coordinator Program

- 855-359-7381
- Retirees must notify VIA Benefits that they are a UC retiree

Updating your address

If you move or need to update your mailing address, most retirees can make this change directly through the UCRAYS portal.

To update your address:

1. Log in to UCRAYS at retirementatyour.service.ucop.edu
2. Select “Personal Information”
3. Update your mailing address and save your changes

After submitting your update, your new address will be reflected in your UC retiree record and will automatically be sent to your insurance carrier within 30 business days.

If you are unable to update your address in UCRAYS, please submit a UBEN 131 form. Download the form at ucal.us/uben131

Protect your UC retirement benefits with the UCRP Special Durable Power of Attorney

If you couldn't manage your own affairs, who would handle your UC retirement and retiree health benefits? UC has a legal document for that situation — the UCRP Special Durable Power of Attorney.

It covers benefits under the University of California Retirement Plan (UCRP or Plan) and UC retiree health benefits (for eligible UCRP members and Savings Choice participants).

The UCRP Special Durable POA doesn't apply to benefits under UC's Retirement Savings Program (including the Savings Choice DC Plan). For those accounts, please contact Fidelity at (866) 682-7787.

What the UCRP Special Durable POA does

The UCRP Special Durable POA lets you designate someone — called an attorney-in-fact — to manage your UCRP retirement and retiree health benefits on your behalf. Depending on the authority you grant, that person can handle specific retirement affairs such as benefit elections, beneficiary and address changes and direct deposit.

Your attorney-in-fact must be at least 18, and you may name an

alternate. Filing the form does not limit your own control, and you can revoke it in writing while competent.

Why “durable” matters

Because the UCRP Special Durable POA is durable, it can remain in effect if you become incapacitated. If a member without a durable POA becomes incapacitated or unable to handle their own affairs, UCRP or retiree health benefits may be withheld until a court-appointed conservator or guardian is named.

UC will accept a general POA even without a durable clause. But using such a form may result in a longer review and approval time.

Questions?

For help with the UCRP Special Durable POA form, contact the Retirement Administration Service Center at 800-888-8267 or through UC Retirement at Your Service at retirementatyour.service.ucop.edu. You can read more about UC's Special Durable POA and access the form here: tinyurl.com/UCSpecialPOA. For legal advice about whom to appoint or what powers to grant, please consult an attorney.

Learn more about your UC-paid identity theft protection

To help prepare UC retirees for tax season, UC and Experian hosted webinars in March and April with information about:

- How to guard against identity theft, data breaches, and fraudulent tax returns
- What your UC-paid Experian Elite Identity Protection and Financial Wellness Plan covers
- What support is available if you ever need to use it

Here are a few highlights of what's included in your plan:

Identity protection services

Identity theft monitoring is unfortunately now a necessity. Your UC-paid Experian plan includes around the clock cyber monitoring of the dark web, court records, public records, loans, credit scores and thousands of other databases to look for potential risks that your data has been exposed.

Fraud remediation services

Unfortunately, no amount of monitoring can guarantee protection against fraud. If you're

a victim of fraud, your Experian plan includes access to a dedicated fraud restoration agent who will help you get restored back to your pre-identity theft state. You can even leverage a limited power of attorney to allow the Experian team to take on many of the cumbersome tasks needed to restore your identity, providing updates every step of the way. Language translation services are available to help you if English is not your primary language.

Identity theft insurance

What if you have stolen funds that you can't recover through your financial institutions? Your plan includes one million dollars of coverage for those losses, and for out-of-pocket expenses associated with id theft, such as attorney fees or caregiving expenses while you're taking care of things.

If you weren't able to attend a webinar, or would just appreciate another refresher, recordings are now available on the UCnet Identity theft protection plan page at ucal.us/idtheft.

RASC webinars and resources

The RASC team offers webinars and resources to help answer your insurance-related questions:

- **Monthly Medicare Webinar:** Provides in-depth education about Medicare and UC Medicare plans. To register, visit bit.ly/RASCMedicareMonthly
- **Weekly Q&A Sessions:** Informal sessions where you can ask questions or listen to others' questions. You may join or leave at any time during the one-hour session. To register, visit <https://bit.ly/RASCWeeklyMedicare>

Wellness at UC

UC offers a broad range of local and systemwide resources to help you live well. Visit ucnet.universityofcalifornia.edu/wellness to learn more.

Resources include:

- Programs at your location
- Wellness resources through your health plan
- Women's health resources through your health plan
- Tobacco cessation resources
- Wellness coordinators
- Wellness resources

Living outside of California and transitioning to Medicare?

UC sponsors the Medicare Coordinator Program (MCP), administered by Via Benefits, for retirees and covered family members who meet or will meet the MCP requirements, because you are/will be turning 65 and transitioning to Medicare, experiencing a qualifying life event, etc.

Visit ucal.us/medicarecoordinator to learn about the MCP requirements and the steps you need to take.

Information also includes:

- Frequently asked questions, including when medical underwriting may apply when enrolling or changing for Medicare supplement (Medigap) plans
- Via Benefits contact information. You may also visit my.viabenefits.com/uc and scroll to “Call us for personalized assistance or schedule a call” for no cost appointment with a licensed Benefits Advisor. You'll need an account to book an appointment.



David Barnes, UC Davis staff person who will join the ranks of UC retirees in July 2026

Travel photography tips

Have you ever arrived home after a trip and felt disappointed with the quality of your photos or wondered why you took so many generic pictures of tourist attractions? By following a few simple guidelines, you can elevate your photos and create a compelling story of your travel memories.

Storytelling

- Include authentic scenes and candid interactions. These photos will be the most meaningful over time. Always ask for permission before taking portraits of locals.

Composition

- Instead of always centering your subject, use the “rule of thirds” to divide the frame into a 3 x 3 grid and place key elements along the lines or intersections. Activate the grid overlay in your camera or smartphone settings as a visual reminder.
- Capture unique angles rather than always taking eye-level shots. To make something look larger, get low; for a wider perspective or sense of scale, get high.

- Use “leading lines” — roads, fences, bridges, or natural lines add depth and draw the viewer's eye into the scene or toward a specific element.
- Get closer to your subject and eliminate distracting background items. For best quality, zoom in with your feet and not with your camera, especially if using a phone.
- Don't waste space on empty sky. Get closer or shoot from a higher angle.
- Look for color contrast between the background and your subject to make the subject stand out.
- Shoot through doorways, windows, or branches to frame your subject.

Lighting

- When photographing people on sunny days, try positioning them in open shade to reduce squinting; bright sun creates high contrast but harsh shadows.
- On partly cloudy days, wait until the sun goes behind a cloud if you want softer light and higher color saturation.

- Take advantage of the “golden hours” (30 minutes before and after sunrise and sunset), which are ideal for warm, soft lighting that flatters almost everything.
- Utilize the “blue hours” (twilight or early dawn) to add a bluish hue, creating an ethereal effect with stunning skies and enough light for detail.

Organization

- If time allows, review, sort, and delete unwanted photos at the end of each day and add captions to the photos you keep.
- Always carry extra batteries and/or portable charging packs.

UC Retirees travel invites retired staff and faculty as well as family and friends to see the world on guided group tours. Visit ucra.ucsd.edu/travel to see details about upcoming adventures or join the mailing list to receive monthly travel updates. Questions? Email UCRetireesTravel@gmail.com

COLA continued from page 1

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, 2026, the inactive COLA is 2.00% for those with a separation date on or before June 27, 2026.

Understanding UCRP's COLA and Inactive COLA

UCRP, UC's pension plans, has two types of cost of living adjustments. One is called the

retirement COLA, and the other is referred to as the “inactive COLA.”

The retirement COLA is available regardless of your UCRP retirement tier. The inactive COLA only applies to members of the UCRP 1976 Tier, including Safety members.

To learn more, please refer to the “Retirement Handbook,” available on UCnet at ucal.us/retirementhandbook.

A book about friendship



Shauna Lobre
Pediatric ICU Nurse
UCSF

For 34 years, I was a nurse in the Pediatric Intensive Care Unit at UCSF. I retired in July 2021 and planned on lots of gardening and some creative projects. I also had a children's book to finish.

I met with noted artist Will Bullas in 2004 when he donated some bright artwork to the PICU. I was on a committee looking to brighten up the white walls and Will's art fit the bill. Will and I became friends, and I was a collector of his art.

One of his pieces entitled "Fred & Ted" caught my eye and I said that should be a children's book. Will said "write it." Fast forward 20 years to 2024, and the book was published. It was a passion project, and I am thrilled to finally see this heartwarming story in print.

The story was inspired by my three sons who had stuffed animal buddies when they were small. The book follows Fred & Ted in San Francisco as they search for their boy at this place called school where he goes every day! The story is about friendship, and it is a wonderful introduction to school through the eyes of Fred & Ted.

It is a feel-good story and reminiscent of simpler times of school without phones and social media. I want preschoolers to embrace the story and school age children to feel safe in the story. It is an all-around beautiful book, especially the vibrant illustrations by Will Bullas. Now back to gardening.

A kit for life's unexpected moments



Myra Rahe
Speakers Bureau Coordinator,
Marketing Department,
UC Irvine Medical Center

I've been retired from UC Irvine Medical Center for 11 years after 22 years mostly managing the Speakers Bureau program.

Business and marketing have always been in my blood. In 1996-2000, I created and operated Camp Getaway, weekend pamper camps for women, and 2015-2022 I hosted adult coloring events in Orange County.

Last fall, I launched My GitKit (GiT = Get it Together) for those to know or grab'n go! My GitKit was inspired personally by a fire evacuation order and now handling my 97-year-old mother's affairs.

The important questions I discovered: When I die, who is left holding the bag to locate important documents and close my estate? If I become disabled, will the person in charge easily access and manage my personal, financial and medical affairs? Since I live in a fire-prone area, can I access my important papers within 5 minutes?

My answer – after a year of planning and designing specific forms, My GitKit was developed. It is an all-inclusive forms and file system designed to keep important and essential information and documents organized in one small container when needed most.

The response to the launch was exciting! I have been invited to present at several upcoming meetings and events in Orange County on "The Importance of Being Prepared for Life's Unexpected Moments." Everyone needs to have their affairs in order.

New Dimensions

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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
UCRAYS help: Option 1

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.

Preparation for loved ones continued from page 1

- Maintain a list of key contacts and important documents your loved ones may need when the time comes (e.g., Social Security information, insurance policies, bank accounts, and UC-related documents).

Legacy planning webinars and resources

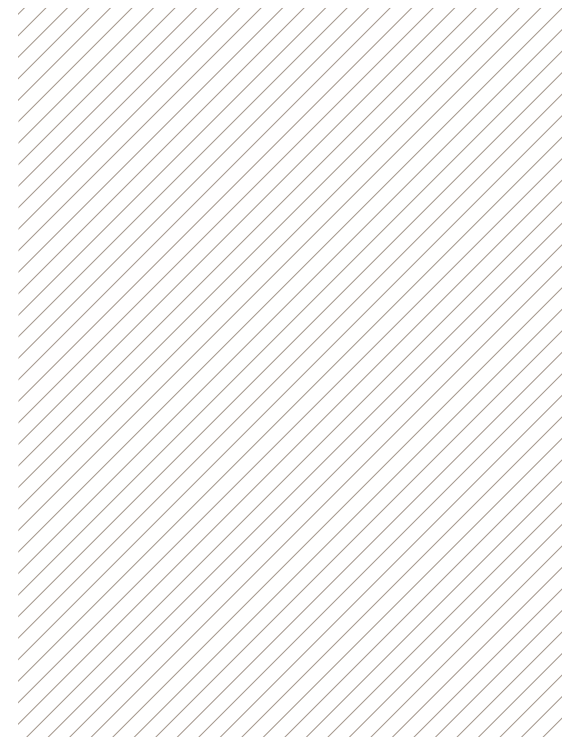
UC's Confident Retiree: Legacy Planning, Peace of Mind for You and Your Loved Ones webinar series is a valuable resource designed to support UC retirees and their families in this process. If you missed the first two webinars in the series, slide decks and a recorded version of part 2 are available online:

- Preserving Your Savings for Future Generations: tinyurl.com/UCpreservesavings
- Getting Your Affairs in Order: tinyurl.com/UCorganizeaffairs (slide deck); tinyurl.com/UCpt2recording (recording).

The last webinar in the series, "Accessing UC Benefits and More: Essential Steps for Survivors and Beneficiaries of UC Retirees" will build on this foundation by focusing specifically on what survivors need to know. Topics are expected to include UCRP (pension) payments after a retiree's passing, how to apply for benefits, important documents required, and available health and welfare benefits.

Keep an eye out for registration details at: www.myucretirement.com/webinars/overview

Taking the time now to organize your information, confirm your beneficiary designations, and understand available resources can help ensure a smoother process for your loved ones and provide peace of mind for you.



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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 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.

Update your beneficiary information

Designating and maintaining up-to-date beneficiary information is one of the most important steps UC members can take to ensure their retirement and survivor benefits are distributed according to their intentions.

When beneficiary designations are missing or outdated, it can create delays in processing benefits and may require additional steps to determine the appropriate recipients. Keeping this information current helps ensure a smoother process for loved ones during what is often a difficult time.

Members are encouraged to periodically review their beneficiary designations, especially after major life events such as marriage, divorce, the birth of a child, or the death of a previously named beneficiary.

Beneficiary information can be reviewed and updated through UCRAYS at retirementatyour.service.ucop.edu.

Taking a few minutes to review and confirm your beneficiary designations today can help avoid complications in the future and ensure your benefits are distributed according to your wishes.

Members may also update their beneficiary information by submitting the Designation of Beneficiary (UBEN 117) form.

UBEN 117 can be used to:

- Add a beneficiary
- Change an existing beneficiary
- Update beneficiary percentage allocations
- Remove a beneficiary
- Update beneficiaries following life events (such as marriage, divorce, or the death of a beneficiary)

Go to ucal.us/forms to find and download the UBEN 117 form, and submit your completed form to RASC.



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UCAN

We're fighting for a better future

The UC Advocacy Network is a grassroots community of 70,000 advocates fighting for the issues that matter most to our UC community. Will you join us?

Text "UCAN" to 57294 or visit ucal.us/ucanjoin