Benefits Newsletter for UC Retirees November 2026 / Vol. 43 / No. 4

UNIVERSITY OF CALIFORNIA Human Resources

new dimensions



Open Enrollment: Important medical plan changes for 2027

Open Enrollment runs from 8 a.m. Thursday, Oct. 29 to 5 p.m. on Friday, Nov. 20, 2026. You'll have the same health plan choices next year, with no changes to plan administrators. As medical costs rise, UC will invest an additional $294 million in benefits, and UC Health will absorb part of its rising delivery costs to support continued access to its care.

Your mailed Open Enrollment packet explains medical plan choices, changes and costs. UC's Open Enrollment website, *ucal.us/oe*, has details and resources. Visit UC Retirement At Your Service, UCRAYS, at *retirementatyourservice.ucop.edu* to make changes.

Open Enrollment Frequently Asked Questions

1. If I'm happy with my current retiree health coverage from UC, do I need to do anything?

If you don't act, your current coverage will continue, but your medical plan premiums may change. Review your Open Enrollment packet and visit *ucal.us/oe* to learn about plan and cost changes and make sure your coverage still works for you.

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

You'll have the same health plan choices next year, with no changes to plan administrators. Health Net will continue to administer UC Blue & Gold HMO through 2027.

Some premium costs will be higher in 2027 while others are staying the same, so consider your options carefully before deciding whether to stay with your current plan or make a change.

The Medicare True Out-of-Pocket, or TrOOP, max will be $2,400.

For non-Medicare plans:

- HMO out-of-pocket maximums will increase to $3,000 for self-only coverage and $6,000 for family coverage.

continued on page 3

Feeling good never gets old

Imagine the kind of day when you have the energy to spend time with family and friends, enjoy your favorite activities, keep up with your routines and focus on the things that bring you joy.

Preventive care can help protect moments like these. It's designed to identify potential health concerns early, when they're often easier to manage and less likely to interrupt your life. Regular preventive care also helps you and your provider identify small changes in your health that you may not notice on your own. Staying consistent with recommended care makes it easier to spot changes early and take action before they become more disruptive.

If you're on Medicare, preventive care includes Medicare Yearly Wellness visits, age-appropriate screenings, medication reviews, advance care planning and recommended vaccines that help protect against preventable illness.

Consistency matters

Even if you feel healthy, preventive care remains an important part of maintaining your long-term health and well-being. Regular exams provide an opportunity to monitor your health over time, establish what's normal for you and identify concerns early. Preventive care also supports healthy habits that help protect your independence, routines and quality of life.

Watch a short video for an overview of recommended screenings based on age at ucal.us/screenings.

continued on back page

Transitioning to Medicare in 2027
Page 2

Staying safe in a digital world
Page 4

Share your stories
Page 5

Medicare Open Enrollment 2027: Important information for Medicare retirees living outside California

The University of California's Medicare Coordinator Program (MCP), administered by Via Benefits, will hold its annual Medicare Open Enrollment Period (OEP) from Oct. 15 through Dec. 7, 2026.

Medicare Open Enrollment information is available through The Groove, *www.thegrooveviabenefits.com*, and Via Benefits newsletters are mailed to members. For all other UC benefit enrollments or changes, be sure to participate in the UC Open Enrollment from Oct. 29 through Nov. 20, 2026.

The MCP is for Medicare-eligible retirees and family members who live outside California. Visit UCnet at *ucal.us/medicarecoordinator* for: program eligibility, how the program works, the Health Reimbursement Arrangement (HRA), "Before you move," reference guide, frequently asked questions, and more.

Review your plan options

Whether you are enrolling for the first time as a new member or reviewing your current plan for plan changes, you are encouraged to work with a Via Benefits Benefit Advisor who can help you understand the differences between Medicare Supplement and Medicare Advantage plans, review available plan options, and discuss any medical underwriting requirements that may apply to you. For example, based on your health status, you may be charged higher premiums or be prevented from enrolling in certain Medicare Supplement plans.

If you are returning to UC-sponsored coverage during Open Enrollment, you must submit a UBEN 100 form to the Retirement Administration Service Center (RASC) so your data can be shared with Via Benefits for enrollment.

Members can schedule an appointment to work with a Benefit Advisor by signing up for a Via Benefits online account, or logging in at *my.viabenefits.com/uc*. Members may also call the Via Benefits Service Center and request to speak with a Benefit Advisor. Please note that call wait times may be longer during peak enrollment periods of Oct. 15–18, Nov. 1–8, and Dec. 2–7.

Already enrolled?

If you take no action during the Medicare Open Enrollment, your current Medicare plan will automatically renew for the following year, provided the plan remains available for 2027. Keep in mind that plan premiums, benefits, and available options will change from year to year. We encourage you to review your plan coverage annually by logging in to your account at *my.viabenefits.com/uc*. Before using the Coverage Checkup tool, make sure your profile information is up to date. If you have not yet created an online account, now is a good time to do so.

Via Benefits Service Center

The Via Benefits Service Center can be reached at 1-855-359-7381, Monday through Friday, 5 a.m. to 4 p.m., Pacific Time

The Service Center will be closed on the following holidays: Thanksgiving Day, the Friday after Thanksgiving, Christmas Day, New Year's Day.

Transitioning to Medicare in 2027

If you are becoming Medicare-eligible in 2027, read the Open Enrollment article for important medical plan changes for 2027 (page 1) to understand your non-Medicare and Medicare plan choices.

2027 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.

Already retired

When considering your medical plan choices, remember that the non-Medicare plan you enroll in determines the Medicare plan that you will transition to when you become Medicare eligible in 2027. Becoming Medicare eligible does not provide a Period of Initial Eligibility (PIE) to change plans. If your current plan has a corresponding Medicare partner plan, you will transition to that plan when you become Medicare eligible by submitting the appropriate Medicare assignment form to RASC for your Medicare plan transition. See the table above for non-Medicare plans and their corresponding Medicare partner plans.

Exception: If you are enrolled in HealthSavings+, which does not have a Medicare partner plan, you will have a PIE to choose from any UC-sponsored Medicare plan available in your service area when you become Medicare eligible.

Retiring in 2027?

If you expect to become Medicare eligible after retirement in 2027, consider selecting a medical plan during this Open Enrollment that has the Medicare partner plan you'd like to enroll in later. Choosing a non-Medicare plan with your future Medicare coverage in mind can help make the transition to retiree coverage easier.

Newly retired members will have a 31-day PIE opportunity, beginning on the later of their retirement effective date or when their employee coverage ends, to change their retiree medical plan. Members need to submit a UBEN 100 for a non-Medicare plan, or a UBEN 100 and the required Medicare assignment forms for a Medicare plan to RASC.

If your family lives outside of California, see above ("Medicare Open Enrollment 2027: Important information for Medicare retirees living outside of California") to determine whether the Medicare Coordinator Program applies to you. Visit *ucal.us/medicarecoordinator* to review the program requirements and enrollment process. Contact RASC if you have questions or need assistance.

Avoid Medicare penalties

It's very important that you enroll in Medicare as soon as you're eligible to avoid penalties from the Centers for Medicare and Medicaid Services (CMS) and UC.

Beginning January 1, 2027, the UC Medicare administrative penalty will be $608.70 per month for UC retirees who fail to enroll in Medicare when they're eligible, fail to assign Medicare to their Retiree Health coverage, or fail to maintain Medicare enrollment. Retirees who don't assign Medicare to their UC-sponsored medical coverage by their next Medicare enrollment period will lose UC medical coverage.

Open Enrollment continued from page 1

- UC Care, UC Blue & Gold HMO and Optum Behavioral Health will charge a $30 copay starting with the first behavioral health visit, rather than after the first three visits.
- UC Blue & Gold HMO will cap drug copays at $250.
- Accolade, the healthcare advocate for HealthSavings+ and UC Care, has a new name: Transcarent. It will also offer a new app, tools and features.

3. Can I see the same provider next year?

Health plan administrators, including those who work with UC (such as Health Net and Blue Shield of California), negotiate with provider groups to participate in their networks, so provider network changes are always possible if contracts are not renewed. Before you decide on a plan for 2027, it's a good idea to contact your primary care provider to confirm whether they will be in-network next year.

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

California Casualty will offer exclusive rates on auto, home and renter coverage. Beginning Dec. 1, call 866-680-5142 or visit *CalCas.com/UC* to learn more, request a quote and start the application process for 2027 coverage.

UC will continue to cover the full cost of dental insurance for retirees eligible for the full UC contribution. If you do pay part of the premium, dental coverage costs are increasing by 2.5% for the DeltaCare HMO plan and by 2% for the PPO plan. Go to "Other Benefits" on the Open Enrollment website (*ucal.us/oe* or scan the QR code below) to learn more and estimate your costs. Warby Parker will join the VSP provider network.

5. 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 2027?

If you're not eligible for the full UC contribution to your premium, known as "graduated eligibility," your costs will be higher than those listed in your Open Enrollment booklet. To find your actual 2027 premium costs, log in to UCRAYS at *retirementatyourservice.ucop.edu* or go to the Retiree Health Plans Premium Estimator on the "Medical Plans" page of the Open Enrollment website (*ucal.us/oe* or scan the QR code below).

6. I'm considering changing medical plans. How can I figure out what to choose?

UC offers a range of medical plans, with different rules, provider networks and costs, so it's worth reviewing your options. Visit the Open Enrollment website for plan comparison resources under "Medical Plans" and answers to frequently asked questions under "Getting help."

7. I want to change plans for 2027. What do I need to do?

You have until 5 p.m. on Friday, Nov. 20, to make changes through your UCRAYS account at *retirementatyourservice.ucop.edu*. If you're changing from one Medicare plan to another, you'll also need to complete a Medicare assignment form for your 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.

Medical plan websites and resources

Access plan documents, coverage information, provider search tool, educational webinars, member resources, and more.

- UC Medicare PPO, UC Medicare PPO without Prescription Drugs, UC High Option Supplement to Medicare — *ucal.us/medicaresupplement*
- UC Care and HealthSavings+ — *ucal.us/facultystaffppo*
- UC Blue and Gold HMO — *healthnet.com/uc*
- Kaiser Permanente HMO — *choose.kaiserpermanente.org/uc*
- UC Medicare Choice PPO — *retiree.uhc.com/uc* (UnitedHealthcare will host a virtual meeting on Nov. 3, at 12 p.m. PT, to review 2027 plan benefit and changes)
- Medicare Coordinator Program, Via Benefits — *my.viabenefits.com/uc*

Health Care Facilitators can answer 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 are also a valuable resource during Open Enrollment, especially if you have complex questions about your health plans. To contact your campus HCF, visit *ucal.us/hcf*.

Open Enrollment information sessions

During Open Enrollment, HCFs may offer office hours, or you may attend an online information session via Zoom, streaming video and/or YouTube.

Visit the "Getting Help" section of the Open Enrollment website at *ucal.us/oe* for details about information sessions offered by UC locations.

Open Enrollment website

Learn more about your choices, changes and costs. Go to *ucal.us/oe* or scan the QR code below.

QR code to Open Enrollment website

Health plan ID cards for 2027

UC plan members can expect the following regarding their health plan identification cards. Members who will be getting new cards for 2027 can expect to receive them in December 2026.

MEDICAL PLAN	ID CARD RECIPIENTS
Blue Shield of California (non-Medicare members)	
UC Care	All members will receive a new plan ID card. The ID card has both medical and pharmacy information.
HealthSavings+	**Plan ID Card:** All members will receive a new ID card. The ID card has both medical and pharmacy information. **HSA Card:** New members will receive new cards from HealthEquity. Existing members should continue to use their current HSA cards.
Anthem Blue Cross plans (Medicare members)	
UC Medicare PPO	Existing members should continue to use their current two ID cards: Anthem for medical and Navitus for Pharmacy. Only new members will receive two new ID cards: one each from Anthem and Navitus.
UC High Option Supplement to Medicare	
UC Medicare PPO w/o Rx	Only new members will receive new ID cards from Anthem.

MEDICAL PLAN	ID CARD RECIPIENTS
Kaiser Permanente CA and Mid-Atlantic	All members will receive new ID cards.
Kaiser Permanente Senior Advantage (CA)	Only new members will receive new ID cards.
UC Blue & Gold HMO	All members will receive new ID cards.
UC Medicare Choice	All members will receive new ID cards.

Staying safe in a digital world



Retirees are reminded to be vigilant and to defend against scammers targeting online accounts.

The UC Retirement Administration Service Center (RASC) has learned of attempts to defraud UC retirees by changing their direct deposit information in UC Retirement At Your Service (UCRAYS), and/or by initiating transactions on their behalf.

It is critical that you monitor your benefit payments carefully and contact the RASC immediately if you suspect fraud. The RASC conducts a thorough investigation into the specific facts and circumstances of each case of fraud (or suspected fraud), and it continuously reviews and updates their security protocols to prevent fraud.

UC deploys:

Multiple safeguards to block fraudulent transactions

- When you make a change online or by phone (to your contact or direct deposit information, for example), you'll receive an immediate confirmation email. If you didn't make that change, call RASC immediately at 1-800-888-8267.
- Advanced analytics to identify potential fraud and unusual patterns in real time.
- If a transaction raises red flags, you may receive a verification call from a RASC representative. Unsure if the caller is legitimate? Contact RASC directly to confirm.

Active monitoring for fraudulent websites. Cybercriminals place deceptive ads in search engine results (like Google and Bing) for terms like "UCRAYS," linking to fraudulent websites designed to steal usernames and passwords. By staying on top of these threats, we can respond immediately to ensure fake websites are taken down.

Strengthened identity verification. The RASC has enhanced the login process with multi-factor authentication requirements and is exploring new verification tools that will work together to block unauthorized access and reduce fraud risk.

UC also provides comprehensive identity protection through Experian for retirees and their dependent children up to 18. Enrollment is automatic, but if you have not set up your account, contact Experian's member services team at 855-797-0052. If Experian cannot find your eligibility record, call RASC. If your account is set up, sign in at: *experian.myfinancialexpert.com/login*

Protect yourself

Keep your login credentials safe by following these three rules:

1. **Set strong passwords.** A strong password doesn't have to be complicated — it just needs to be unique to you. A long meaningful phrase like "I love my garden in spring," is often stronger than a short jumble of characters. And if you find it difficult to keep track of multiple passwords, a trusted password manager can help.
2. **Think before you click.** Messages that are urgent or emotional, especially those that ask for personal information or money, are red flags. Don't click links or attachments — instead, go directly to the organization's official website for more information. And remember: UC won't ask for your password or other personal information over email, and neither will other legitimate organizations.
3. **Verify the source.**
   - Only enter your username and password on UCRAYS after verifying the URL address is correct: *retirementatyourservice.ucop.edu*
   - Check email senders, website URLs, and login pages closely. Look for misspellings, inconsistencies, or anything unusual. When in doubt, don't proceed — report it instead.
   - Bookmark websites that you visit often, such as UCRAYS, to avoid landing on fake pages from malicious ads or search results.

UC cannot guarantee that no fraud will ever occur, but we will continue to strengthen controls, monitor emerging threats, and respond appropriately when new risks are identified.

Staying connected while traveling

While unplugging during a trip can be tempting, keeping open lines of communication with family and friends often makes traveling smoother and far less stressful. With a bit of strategic planning, you can stay in touch without letting your screen distract from the adventure.

- Cellular data & international plans: Constant connectivity is important for real-time navigation and emergencies. Check to see if your current carrier offers daily or monthly international travel passes. If you have an unlocked and paid off phone, buying a local SIM card upon arrival or activating an eSIM before you leave is often a significantly cheaper alternative.
- Smart Wi-Fi usage: If you only need periodic access, rely on Wi-Fi networks available at hotels, cafes and public hubs. Keep your phone in airplane mode with Wi-Fi enabled to prevent hidden background roaming fees. Avoid logging into bank accounts or sensitive services over unsecured public Wi-Fi without a trusted Virtual Private Network (VPN).
- Cross-platform messaging apps: Set up internet-based messaging services like WhatsApp, Signal, or Telegram before departing. These tools allow you to send texts, share high-resolution photos, and make voice or video calls over Wi-Fi without international phone charges. Make sure your contacts download your preferred app prior to your trip.
- Offline apps & digital documents: Download essential resources for offline access before leaving home. Save offline regional maps (via Google Maps or Maps.me), digital boarding passes, copies of hotel reservations, and emergency contact lists. Take printed copies of essential documents as back-up in case of technical glitches. Download translation, airline, and other travel apps.

Staying connected doesn't require being online constantly. Establish dedicated check-in windows — such as early morning or after dinner — to share updates with loved ones while remaining fully present during the day. Setting these clear expectations beforehand keeps your family reassured while giving you the freedom to immerse yourself in your surroundings. By preparing ahead and using technology wisely while traveling, you can stay connected and still make the most of your adventure

UC Retirees Travel offers worldwide guided group tours for UC retirees and their guests. 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.

They love horsing around



Lynn Field-Karsh
Director, Academic Personnel Services,
UC San Diego

Three UC San Diego retirees turned the dream of "horsing around" into a literal retirement reality. We three met at Triple S Horse Ranch — a hidden slice of heaven in Lakeside, California, where bald eagles nest nearby.

April Apperson retired as OESS Director in 2022 from the Office of Educational Support Services at the UC San Diego School of Medicine after 32 years of service. Growing up, April was a "horse girl," but had to part with them for college. Since helping train Tiki in 2019, April now regularly practices dressage with the mare. Medieval re-enactments let her and her husband Scott ride, fence, and practice martial arts together. In addition to trail riding, she competes in local medieval equestrian games with Scott.

Shannon Scott began his UC San Diego career in 1994 at The Scripps Institution of Oceanography (SIO) as an undergraduate in the SIO Hydraulics Laboratory. After graduation, he worked as a staff diver and programmer/analyst at the Center for Coastal Studies. In 2008, he transferred to the Coastal Observing Research and Development Center at the SIO Marine Physical Lab. After 25 years, Shannon retired in 2020 and took up therapeutic horsemanship and trail riding. He bought his first horse, Chester, in 2024, and they now explore local trails.

As for me, I retired in 2022 after 33 years with the university. I began riding horses at age 10, but they faded from my life when it was time to attend college and law school. Horse fever returned in 2021 and I acquired Dancer, a palomino Peruvian Paso and later, Bentley, a buckskin draft cross. When not riding, I train for half marathons with the San Diego Track Club and am attempting to run a half marathon in every state (22 of 50 states completed). I also finished the 2025 TCS New York City Marathon — best day ever!

We all look forward to new horsey adventures and perhaps, even riding into the sunset once in awhile!

A grand experience



John Miller
Chief Development Officer, Venice Family Clinic,
David Geffen School of Medicine at UCLA

I've always loved learning about new things, and work always has been one of my primary means of social engagement. Following retirement, I wanted to do something part time that would allow me to connect with interesting people while making a positive difference.

After learning that my county was seeking applications for persons to serve on its grand jury, I applied and was appointed.

All counties in California recruit civil grand juries which serve 12-month terms. In Orange County where I now live, the grand jury functions as a criminal grand jury as well. Civil grand juries act as the "public's watchdog," providing oversight of county and city governments and special districts, investigating wrongdoing, and issuing public reports. I have the opportunity to meet virtually all county-level elected officials and department heads, tour county facilities of every kind, examine the operations of all adult and juvenile detention facilities, and review all "in-custody" deaths.

I get to review every letter of complaint from ordinary citizens, as well as "whistleblowers." Each grand jury is empowered to choose its own areas of investigation, including health and human services, the environment and ethics in government. Once we make a decision to proceed with an investigation, we have power of subpoena to talk with anyone we wish. Once we publish our findings, government officials, by law, must respond publicly to our findings and recommendations.

I care deeply about justice and our democratic institutions, and I am amazed at how much I learn every week. It's a joy to work alongside committed citizens who share my passion as we address important issues our government and leaders face in these changing and challenging times.

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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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

Required Minimum Distribution (RMD) reminder

Required minimum distributions (RMDs) are mandatory annual withdrawals from certain retirement accounts. For UC's 403(b), 457(b) and DC Plans, they generally begin in the year the account owner reaches age 73 — or retires from UC, if later.

Impact on Roth Accounts

If you have a Roth IRA or designated Roth account in your UC retirement savings plans, keep in mind that RMD rules don't apply while you are alive. However, RMD rules do apply to the beneficiaries of Roth IRA and designated Roth accounts.

Know your RMD deadline

As we approach the end of the year, it's important to remember that most Required Minimum Distributions (RMDs) must be taken by Dec. 31, 2026. If this is your first RMD, you have the option to delay it until April 1, 2027. However, you will also need to take your 2027 RMD by December 31, 2027, resulting in two RMDs in the same year.

How your RMD will be sent

For UC's 403(b), 457(b), and DC Plans, Fidelity generally sends your RMD automatically if its records show that you are required to take one. If you have selected a payment date with Fidelity, your RMD will be sent on that date. Otherwise, Fidelity will schedule the payment for Dec. 2, 2026. If 2026 is your first RMD year, Fidelity will instead schedule your first RMD payment in the first quarter of 2027.

You are responsible for ensuring that the correct amount is withdrawn by the applicable deadline.

Determine how much to withdraw

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. An RMD calculator can help you determine how much you need to withdraw: *bit.ly/4gFy4hm*

Avoid an IRS Penalty

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.

RMD resources and assistance

For more information about RMDs, please visit "Making Sense of RMDs" at *myucretirement.com/resources/articles/0041*. If you need assistance, reach out to Fidelity at 866-682-7787.

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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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Feeling good continued from page 1

A valuable partner

Think of your primary care provider (PCP) as a long-term partner in your health journey. A PCP gets to know your medical history, understands what is normal for you and can help you stay ahead of potential health issues before they become larger concerns. That ongoing relationship can support more personalized care and help reduce stress, worry and disruptions to your daily life.

Primary care providers include family medicine providers, internal medicine providers and geriatricians who specialize in caring for older adults. Your PCP could be a physician, physician assistant or nurse practitioner.

Preventive vs. diagnostic

Preventive care is intended to help prevent illness or identify health concerns early, often before symptoms appear.

Diagnostic care is used when you have symptoms or when your provider needs to determine the cause of a health issue. In some cases, the same test may be used for preventive or diagnostic purposes, depending on the reason it is ordered. Your coverage and costs for diagnostic care are based on your medical benefits.

Keep up with recommended screenings, follow treatment plans, take medications as prescribed and use telehealth when appropriate.

Schedule your wellness visit

It's easy to put off care. Life gets busy, and when you're feeling well, making an appointment may not feel urgent.

But taking time for preventive care now can help protect your health, peace of mind and independence. If it's been a year or more since your last preventive care visit, consider scheduling an appointment. Think of it as an investment in the moments you want to keep enjoying for years to come.

Stay involved

- Engage with UC retiree and emeriti community near you.
- Find your retiree and emeriti associations and campus retiree center at *ucal.us/retireeconnect* or scan the QR code below.
- Share your email with your local retiree center. Go to *retirementatyourservice.ucop.edu*. Go to "Edit profile," then "Communication preferences."

QR code to retiree and emeriti associations