

new dimensions



UC RSP fund menu removes companies that own fossil fuel reserves

The University of California has made the decision to remove all companies that own fossil fuel reserves from the UC Retirement Savings Program (RSP) fund offering. On June 30, 2022, UC sold existing holdings from RSP core funds and will no longer invest in fossil fuel companies. UC Investments defines these holdings as publicly traded companies that own any amount of fossil fuel reserves in thermal coal (not metallurgical coal), oil and gas.

Why is UC making this change?

UC Investments believes that the fossil fuel industry faces considerable long-term financial risk and that removing such companies from the RSP will have a positive financial and risk-reducing impact on fund performance in the long run.

Based on its analysis, UC Investments has already sold fossil fuel companies from the University's assets, including the Pension, Endowment and Working Capital asset pools.

Removing fossil fuel companies from the RSP is the final step in the journey that UC Investments started in 2015 when it began selling off holdings in companies whose primary business was in thermal coal and oil sand extraction.

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Understanding your prescription drug coverage

UC's Open Enrollment will be here before you know it: **Thursday, Oct. 27 to Friday, Nov. 18, 2022.**

To help you better understand your benefits before you make choices for 2023, the editors of New Dimensions have once again asked UC experts to answer some frequently asked questions — with a focus this year on the pharmacy benefits under UC's medical plans.

Check out our glossary on page 3 to help you understand the terms in bold.

1. Does my UC medical plan include prescription drug benefits?

All of UC's medical plans except the UC Medicare PPO without Prescription Drugs plan include prescription drug benefits.

Some of UC's medical plans have a single plan administrator for medical and prescription drug benefits and others have a separate **pharmacy benefit manager** for prescription drug benefits. Your plan's administrator or pharmacy benefit manager will be your point of contact for questions about your prescription drug benefits.

UC Medicare PPO without Prescription Drugs is only available to those who have other Medicare-coordinated health insurance that covers prescription drugs through a non-UC

plan (such as another employer or former employer) or a government program like Tricare. You must provide proof of your Part D coverage to enroll in the UC Medicare PPO without Prescription Drugs plan. This requirement is to ensure you have the coverage you need, and to help protect you from being assessed a penalty by Medicare.

2. How can I find out whether a drug prescribed by my doctor is covered by my medical plan – or by a plan I'm considering during Open Enrollment?

The prescription drugs covered

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by each medical plan are included in the plan's **formulary** (a list of generic and brand name prescription drugs covered by a plan) which is developed by the plan's administrator or **pharmacy benefit manager**. Each plan's formulary can be slightly different, so if you're considering a new medical plan it's a good idea to check the plan's formulary. You can call the customer service number on your ID card to find out whether a particular drug is on the formulary, or you can search the formulary on your plan's or pharmacy benefit manager's website.

Here's more information about who manages pharmacy benefits for UC's plans and how to find the formulary:

CORE, UC Care, UC Health Savings Plan, UC High Option Supplement to Medicare, UC Medicare PPO (pharmacy benefits managed by Navitus)

Navitus formulary: benefitplans.navitus.com/university-of-california

Navitus customer service (24/7, closed Thanksgiving and Christmas Day)

- Medicare members: **866-270-3877**
- Non-Medicare members: **855-673-6504**

Kaiser HMO, Kaiser Senior Advantage (pharmacy benefits managed by Kaiser)

healthy.kaiserpermanente.org/health-wellness/drug-formulary (Kaiser HMO - non-Medicare)

kp.org/seniorrx (Kaiser Senior Advantage - Medicare)

Kaiser customer service (24/7, closed holidays)

- English 800-464-4000
- Spanish: 800-788-0616
- Chinese dialects: 800-757-7585

UC Blue & Gold HMO (pharmacy benefits managed by Health Net)

Formulary: uc.healthnetcalifornia.com/members/pharmacy.html

Health Benefit Navigators (8 a.m. – 8 p.m. PT, Monday through Friday, English & Spanish): 800-539-4072

UC Medicare Choice PPO (pharmacy benefits managed by UnitedHealthcare)

UnitedHealthcare formulary: retiree.uhc.com/uc/drug-look-up

United Healthcare customer service (8 a.m.–8 p.m. PT, Monday through Friday): 866-887-9533

3. How does my plan's administrator or pharmacy benefit manager determine what drugs are on the formulary?

Formularies are typically created by a committee (generally called a Pharmacy & Therapeutics Committee) set up by the administrator or **pharmacy benefit manager**. Members of the committee include pharmacists and doctors from various medical areas who are qualified to make decisions about which prescription drugs to include on the formulary. A formulary



drug list may change over time, but it's rare for drugs to be removed during the plan year unless there's a strong clinical reason to do so.

Some drugs that are on a plan's formulary may require either **prior authorization** or **step therapy** before they're covered — see the glossary for an explanation of those terms.

4. What can I do if a drug my doctor prescribes isn't on my plan's formulary (in other words, it isn't covered by my plan)?

The pharmacy benefit manager will list covered alternatives for prescribed drugs that are not on the formulary. Talk to your doctor about whether any of the alternate drugs on the formulary would be a safe and effective substitute for your current prescription.

If your doctor decides that you need a drug that is not on the formulary, your doctor can request an exception to cover that drug. Contact your plan administrator or pharmacy benefit manager or visit the website to learn more about the exception and appeals process.

If you and your doctor decide to request an exception for a drug not on the formulary, make sure your doctor submits the clinical information and documentation needed to support your request. Your plan's pharmacy benefit manager can explain to your doctor exactly what is needed, including clinical information explaining why the covered drug cannot be used.

5. What if my appeal is denied?

If your appeal is denied, you may opt to pay out-of-pocket to purchase the drug that

was not approved outside of the plan. Some pharmacies and discount services offer special pricing or coupons that may reduce your costs. Please note that your costs for drugs that weren't approved won't count toward your plan's **deductible** or **out-of-pocket maximum**.

6. Why do I pay more for some prescription drugs that are on my plan's formulary than others?

Generally, your share of the cost will be lower for generic drugs than for brand name drugs, but some other factors may affect your share of the cost, too.

Many drug formularies use a prescription drug tier system (developed by the pharmacy benefit manager) to organize covered drugs and help you understand your costs ahead of time. In most cases, the higher the tier a drug is assigned, the higher your share of the costs will be. For example, a drug in Tier 1 will be less expensive to you than a drug in Tier 3. Check your plan's coverage summary to learn more.

7. Does it make a difference whether a drug or vaccine is administered in a medical setting or given to me at a pharmacy?

It can. When a drug or vaccine is administered in a medical setting (such as an outpatient clinic, hospital or infusion center) different rules for sharing costs may apply. For example, in Medicare plans, the bill for drugs administered in medical settings is usually paid for by **Medicare Part B** instead of **Medicare Part D**. Talk to your doctor about what makes the most sense for your situation.

see glossary on page 3

Medicare Coordinator program and HRA funding

UC sponsors a Medicare Coordinator program for Medicare-eligible retirees and families who live in a state outside California. Retirees and all covered family members who meet the requirements below need to transition from UC group plans and enroll under the Medicare Coordinator program, administered by Via Benefits.

- Eligible for and enrolled in Medicare Parts A and B,
- Live in a state outside California, and
- Eligible for UC retiree health insurance

A Health Reimbursement Account (HRA) with funding will be set up after you have completed your medical plan enrollments with Via Benefits. Any plan or coverage

changes after the initial enrollment must also be transacted directly with Via Benefits. Enrollments, plan or coverage changes made directly with medical carriers will cause the loss of HRA access and funding. For more information and list of FAQs on the Medicare Coordinator program, visit: ucal.us/medicarecoordinator.

In addition to the selections of Medicare Supplemental/Medigap and other Medicare Advantage plans available, Kaiser Permanente Medicare Plus outside of California may also be available if you live in a zip code that offers Kaiser Medicare plans. It is important that you follow these steps to enroll in a Kaiser plan for HRA access and funding:

- Call Via Benefits and tell them you are interested in enrolling in Kaiser.
- The Via Benefits benefit advisor will give you the appropriate Kaiser number to call.
- Call Kaiser and complete the enrollment.
- Once enrolled, call Via Benefits to let them know you are enrolled with Kaiser. Be prepared to provide your Kaiser identification number.
- Via Benefits will then set up your HRA.

Contact Via Benefits by visiting my.viabenefits.com/uc or by calling their Service Center at 855-359-7381 Monday-Friday, 5 a.m. to 4 p.m., PDT, if you have questions or need additional information.

Turning 65 and aging-in to Medicare?

Meetings and webinars are available to cover the “age-in process” for retirees and/or family members enrolled in a UC retiree medical plan who will be turning 65.

CORE, UC Care and UC Health Savings Plan (administered by Anthem Blue Cross) members

Watch the prerecorded presentation on your options when you age-in to Medicare by visiting www.ucppoplans.com/ucc/transitioning-to-medicare

Kaiser HMO members

Register for a webinar and Q&A session to learn more about the Kaiser Senior Advantage HMO plan. Webinars are held monthly from 10 a.m. to about 11 a.m., PDT.

Remaining 2022 webinars will be held on Aug. 2, Sept. 6, Oct. 4, Nov. 1 and Dec. 6. Visit webinars.on24.com/KPMedicare/UC to register.

UC Blue & Gold HMO and UC Health Savings Plan members

Learn about UC Medicare Choice, a

UnitedHealthcare® Group Medicare Advantage (PPO) plan. UC Medicare Choice is the partner plan to UC Blue & Gold HMO and is an option for retirees who are enrolled in UC Health Savings Plan. Meeting presentations are held monthly from 1 p.m. to 3 p.m., PDT and no pre-registration is required.

Remaining 2022 meetings will be held on Aug. 16, Sept. 20 and Oct. 18. Visit www.uhcretiree.com/uc and select educational age-in meeting for more information and on dates and time for the November and December meetings.

Prescription drug coverage continued from page 2

Glossary

Deductible: The amount you must pay during the calendar year before the medical plan begins to pay a percentage of the total cost of benefits. Until the deductible is met, you pay the total cost of services (or, for Medicare plans, of the cost not covered by Medicare).

Formulary: A list of generic and brand name prescription drugs covered by a plan.

Generic drug: A generic drug is approved by the FDA as having the same active ingredient as the brand name drug.

Medicare Part B: Covers outpatient medical services and supplies, with a monthly premium paid to the federal government.

Medicare Part D: Covers prescription drugs. The cost is folded into UC-sponsored Medicare plans, except for UC Medicare PPO without Rx, which has no prescription drug coverage.

Out-of-pocket maximum: The amount you must pay during the calendar year before the plan will pay 100% of covered charges. Medicare plans have a separate out-of-pocket maximum for pharmacy benefits. Some expenses do not apply toward the maximum; see the plan's evidence of coverage booklet.

Pharmacy benefit manager: A company that manages prescription drug benefits on behalf of a health insurer, Medicare Part D drug plan, large employer, or other payer.

Prescription drug tier: The drugs in a formulary are divided into groups (“tiers”) based on clinical effectiveness and cost. Each plan decides which drugs on its formulary go into which tiers. In general, drugs on the lowest or “preferred” tier are the lowest cost.

Prior authorization: Approval from a plan that may be required before the plan agrees to cover the costs for a prescribed drug.

This process is also called precertification, pre-authorization, prior approval and predetermination.

Specialty drugs: Prescription medications that require special handling or management (for example, they need constant refrigeration) and are generally high-cost.

Step therapy: Trying less expensive approved drugs for a condition before “stepping up” to drugs that cost more.

Council of UC Emeriti Associations begins its new year

Jo Anne Boorkman (UC Davis) is the new Chair of the Council of UC Emeriti Associations (CUCEA). Her term began in July at the start of CUCEA's year, and will run through 2024.

CUCEA was established in 1987 to provide a systemwide voice in order to advocate for and represent emeriti with UC administration. Over the years, nine of the 10 UC campuses have established campus emeriti associations. Each association has a representative included in the membership of CUCEA (see page 5 list of campus emeriti representatives). Boorkman encourages UC emeriti to join their campus association to stay engaged and informed.

As the new CUCEA Chair, one of Boorkman's primary goals is to maintain and strengthen communication links with the UC Office of the President (UCOP) and the Academic Senate to assure that emeriti issues and concerns are heard and addressed.

CUCEA meets twice a year on the last Wednesday and/or Thursday of April and October. All emeriti are invited to attend. These meetings are held in conjunction with the Council of UC Retiree Associations' (CUCRA) meetings.

There is also a joint CUCEA/CUCRA meeting that includes UCOP leaders and administrators. CUCEA and CUCRA collaborate on issues of importance to all retirees concerning health and retiree benefits through a Joint Benefits Committee (JBC). The JBC shares issues of concern, along with recommendations for solutions, with UCOP.

At its last meeting in the spring, CUCEA elected Joel Dimsdale (UC San Diego) as Chair Elect, 2022-24. Dimsdale developed the new CUCEA website (www.cucea.org) this past year.

The redesigned CUCEA's web page provides a wealth of information about CUCEA's activities, history and links to resources. Also included are the JBC reports that document the advocacy issues addressed with UCOP, on behalf of emeriti. The current and past surveys of Emeriti activities can also be found at www.cucea.org, and you can contact CUCEA from its website.

The 10th Survey of Emeriti Activities (2018-2021), which was released last spring, highlights the professional activities that many emeriti continue to provide to the University, to California, and to professional

organizations. The scope of these activities represents "A Virtual Eleventh Campus."

Both Boorkman and Dimsdale believe it is important that campus communities, local legislators and others understand the contributions emeriti make to furthering the mission of the University to teaching, creating knowledge, and addressing problems that benefit the State of California.

In an upcoming issue, New Dimensions will feature the activities of the Council of UC Retiree Associations' (CUCRA). It is a consortium of 13 organizations representing retirees from nine campuses, three national laboratories and the UC Office of the President. CUCRA advocates for all UC retirees at the systemwide level. See page 5 for list of campus representatives.

New options for auto, home and renter's insurance through UC Partnership Programs

UC retirees across UC now have access to the Farmers Insurance ChoiceSM platform, which furnishes multiple quotes from highly rated insurance carriers. The relationship between UC Partnerships Program and Farmers Insurance Group[®] began in 2020, expanding as of June 1, 2022, to all UC campuses.

To learn more and get a quote for auto, home or renter's insurance through Farmers, call 866-700-3113 or visit the UC Partnership Programs website (ucpp.ucop.edu/current-partners/farmerinsurancechoice) and select the link for your location.

If you are a legacy UC California Casualty policyholder and you would like to continue your existing coverage, you do not need to take any action.

UC Partnership Programs is part of Procurement Excellence, a UC initiative to increase procurement capability and capacity and drive continued improvement by connecting the power of the entire UC system to deliver innovative supply chain solutions. UC Partnership Programs creates relationships that are customized to meet the goals and needs of partners and individual

UC locations. For example, locations may benefit from preferred products, services and pricing to UC community members; commitment to hiring UC graduates; support of student internships, work-study programs, and scholarships; and other campuswide or systemwide initiatives.

Visit the UC Partnership Programs site at: ucpp.ucop.edu/about-overview

For more on the Procurement Excellent initiative go to: www.ucop.edu/procurement-services/uc-procurement-newsletters/march-2022/pursuing-procurement-excellence.html

Removing fossil fuel funds menu

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Participants who are invested in the RSP core funds will no longer hold fossil fuel names as of July 1, 2022 (excludes two funds managed by Fidelity: UC Growth Company Fund and UC Diversified International Fund). However, the RSP offers access to over 10,000 mutual funds and exchange-traded funds including unscreened low-cost index or sector-specific funds through Fidelity BrokerageLink[®].

For more information about these changes, please visit myUCretirement.com. UC-dedicated Fidelity Workplace Financial Consultants can help with your investment strategy; call 800.558.9182 for a phone consultation.

Awarded for conservation



Glenn Nader

Livestock & Natural Resources Advisor,
UC Agriculture and Natural Resources

I was fortunate to be able to use experiences from my 32 years of UC field research and education to restore a ranch my wife and I purchased in 1999.

It is a 2,880 acre certified organic hay and cattle ranch in Modoc County, California. We worked with federal, state and local agencies to restore over five miles of streams while improving cattle grazing. The applied expertise gained from working on other restoration projects while with UC facilitated actions that allowed us to be selected for the 2021 California Leopold Conservation Award.

Given in honor of renowned conservationist Aldo Leopold, the award recognizes farmers, ranchers and forestland owners who inspire others with their dedication to water quality, soil health and wildlife habitat management on private, working land. In California, the prestigious award is presented annually by Sand County Foundation, American Farmland Trust, Sustainable Conservation and the California Farm Bureau Federation.

I must thank UC for allowing me to have the working relationships with ranchers, researchers, conservationists and state and federal agencies that was key to the knowledge base that we implemented in restoration of the ranch.

A five-minute video of the conservation work can be seen at: sandcountyfoundation.org/our-work/leopold-conservation-award-program/marie-glenn-nader

Finding the jewel in retirement



Emelia Marapao Genini

Administrative Analyst,
Institute for Neural Computation, UCSD

I retired in 2016 after 31 years, beginning my career as a clerk in the Accounting Office and rising through the ranks to become an HR administrative analyst in research administration.

Science and creativity go hand in hand, and as I interacted with researchers, graduate students and staff, their initiative and resourcefulness was infused in me. Thus, in my new found days of retirement, I began taking up painting-by-numbers. While the results were satisfying, it made me feel like I was “cheating.”

Later, I began volunteering for a literacy program at the library and then at a hospice, when my husband and I were not traveling. But something was nagging at me, as there was more I was meant to do.

I began making jewelry. Inspired by music, memories, travels and people who have affected my life, I create conceptual wearable pieces of “art.” So far, I’m up to 130-plus pieces and have opened up an Etsy shop. I have sold pieces to many around the US and in several foreign countries.

It’s my hope to have a piece of me in every part of the world. I want each item to tell a story, to shine light on the person wearing it. My time at UCSD enabled me to see the potential in everyone. For now, I have a very fulfilling pastime. As a retiree, I believe it is a time for our own uniqueness and individualism to shine.

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.

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For benefits questions:

RASC:
800-888-8267 (8:30 a.m. – 4:30 p.m., PT)

UCRAYS:
retirementatyour.service.ucop.edu

UCnet:
ucnet.universityofcalifornia.edu/retirees

Want to go green?

Consider signing up for the electronic version of *New Dimensions*. Go to retirementatyour.service.ucop.edu, select “Edit Profile,” click “Communication Preferences,” under “Communication Type,” go to “Newsletters and other General Information” and select “Email.”

Emeriti/Retiree Association Contacts

UC’s retiree and emeriti associations and retiree centers primarily use online communications to interact with retirees and emeriti about services and programs. Use the listings below to establish an email communication relationship with an association and/or center. If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

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UC Irvine Center for Emeriti and Retirees

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UCLA Emeriti/Retirees Relations Center

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310-825-7456

UC Riverside Retirement Center

Cristina Otegui, Director
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UCSD Retirement Resource Center

Suzan Cioffi, Director
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UC SB Emeriti/Retiree Center

805-893-2168

UC Santa Cruz Retiree/Emeriti Center

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Explore the world with UC Retirees Travel

UC retirees, along with their friends and families, are exploring the world again with UC Retirees Travel. Thus far in 2022, travelers have meandered through historic wonders on the backroads of Spain and Portugal and marveled at floral exhibitions and more in the Netherlands, Belgium and France.

Upcoming adventures are filling quickly, so don't miss out. As of press time, space is available on the following trips, many of which feature optional pre- or post-trip extensions:

2022 Trips

- Canadian Rockies by Train, Sept. 4-13
- Cuba Discovery, Oct. 17-22
- Christmas on the Danube, Dec. 2-10

2023 Trips

- Treasures of Egypt, Jan. 12-23
- Spectacular South Africa, Feb. 2-15
- Backroads of Iberia, March 7-22
- Japan's Cultural Treasures, #1 March 27-April 10; #2 March 8-22
- Shades of Ireland, April 24-May 6
- Rhine/Moselle, Aug. 27-Sep. 4
- Untamed Iceland, Sept. 20-Oct. 2
- Cuba Discovery, Oct. 23-29

UC Retirees Travel is entirely coordinated by volunteers. Sue Barnes, a UCLA retiree, coordinates the program and escorts trips. Dolores Dyer, also a UCLA retiree, is assistant

coordinator and a trip escort. Three other retirees volunteer as trip escorts: Sandra Norberg, a UCSF retiree; Vickie Leow, also a UCSF retiree; and Frank Trueba, a UCSC retiree.

By participating in UC Retirees Travel, you help to support to the Council of UC Retirees Associations (CUCRA). CUCRA is comprised of volunteer representatives from each of the UC retiree associations, who meet with UC Office of the President representatives twice per year and advocate for retiree benefits and services.

For more information, visit the UC Retirees Travel website at cucra.ucsd.edu/travel or email UCRetireesTravel@gmail.com.



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Welcome new retirees! Here's a progress report from the UC Retirement Administration Service Center

It's been another busy retirement season for the UC Retirement Administration Service Center (RASC). As of June 10, over 1,800 people had submitted their application to retire on July 1.

Prospective retirees had new options to minimize the stress of the retirement process this year. Over 80% of prospective retirees submitted applications online through UC Retirement At Your Service (UCRAYS), saving stamps, trees and time. Through the popular No Lapse in Pay

program, about half of this year's July 1 retirees were approved for a guaranteed benefit payment on August 1.

RASC leadership knows that there is still much work to be done to meet their service level commitments. Backed by UC leadership, the RASC is working on initiatives to expand proactive outreach to members, reimagine retirement counseling and better support survivors and beneficiaries. We'll continue to keep you up-to-date in *New Dimensions*.

