

new dimensions



Tax season near, keep your information current

It's an unsettling feeling: anticipating important mail – such as your tax forms – but it doesn't arrive when expected, and you wonder if it's lost.

Tax season is only a few months away, and you can avoid that stress later, by checking – and updating if necessary – your address and contact information in your UC Retirement At Your Service (UCRAYS) account.

This is especially important if you have moved in the past year. Taking five minutes today will help save a lot of time and worry later. It's simple to do:

- Log into your account at retirementatyour.service.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, 2024.

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

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Now's the time — choose the benefits that are right for you

Open Enrollment season is here, running from Oct. 26 to Friday, Nov. 17, 5 p.m., PT. Like last year, the deadline to enroll in or make changes to your benefits is the Friday before Thanksgiving.

Medical premiums have risen dramatically for 2024, so it's more important than ever to check your costs and consider your options carefully. Even with an increased investment from UC, some retirees may see much higher premiums.

If you wish to continue your current benefits despite changes in costs, no action is required. If you do make changes, those changes go into effect on Jan. 1, 2024.

There are plenty of resources to help you understand changes, choices and costs for next year:

- See page 3 for answers to your Open Enrollment questions.
- You should have received Open Enrollment information in the mail. California residents will see a handy overview of medical plan choices, changes and costs.
- UC's Open Enrollment website (ucal.us/oe) is back and easy to access on your tablet or smartphone.

After you check out the online resources, visit UC Retirement

At Your Service (UCRAYS, retirementatyour.service.ucop.edu) to make your changes. Campus Health Care Facilitators (HCFs), another good resource during Open Enrollment, will hold information sessions for retirees. See page 2 for how to access the schedule and how to contact your local HCF.

Open Enrollment Frequently Asked Questions

1. What's changing this year?

UC will offer the same Medicare and non-Medicare plans in 2024, along with dental, vision and legal insurance coverage for retirees.

Medicare Open Enrollment while living outside CA

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Medicare Open Enrollment for Medicare retirees living outside of California

Medicare Open Enrollment for Via Benefits members with the Medicare Coordinator program (MCP) runs from Oct. 15 to Dec. 7. Open Enrollment offers the opportunity to review and consider new plan options.

If you are happy with your plan, you do not need to do anything, and your plan will renew automatically with a new premium.

An important change will take effect in 2024, mandated by a provision of the Inflation Reduction Act (IRA) that eliminates the 5 percent coinsurance for Medicare Part D Catastrophic drug coverage. Medicare participants who reach the catastrophic coverage phase of \$8,000 out-of-pocket Part D costs will no longer be responsible for any Part D out-of-pocket drug costs for the rest of the year. Visit www.thegrooveviabenefits.com/articles/catrx for more information.

The additional catastrophic drug coverage offered through the MCP,

administered by Via Benefits, will end on December 31, 2023.

UC's requirement to enroll in the MCP through Via Benefits remains the same. More information can be found on UCNet (ucnet.universityofcalifornia.edu).

Once enrolled in the MCP, you will participate in the annual Medicare Open Enrollment with Via Benefits for medical plan changes while maintaining your HRA eligibility. HRA funding up to \$3,000 for each enrolled family member will be posted to your joint HRA account the first business day of the new calendar year. Be aware that plan changes made directly with medical carriers will terminate your HRA eligibility and stop funding.

Via Benefits' public online resource, "The Groove," (thegrooveviabenefits.com) is available to members and prospective members with important information during the

year as well as Medicare Open Enrollment information.

When you are ready to "Shop and Compare," simply click on "Learn More" under "Coverage Checkup." You will then be routed to my.viabenefits.com/uc. You can also visit my.viabenefits.com/uc directly, click on "Menu" on the top right corner and select "Shop and Compare."

When you are ready to review your current coverage, make plan changes or start a new enrollment online, you must login, or register if you are a first-time user at my.viabenefits.com/uc.

Another option is to work with a licensed benefits advisor by reservation. This is a longer process, so be sure to reserve your time early. Visit thegrooveviabenefits.com or my.viabenefits.com/uc to reserve your call-in time. Plan changes made during the Medicare Open Enrollment will take effect January 1, 2024.

You can reach the Solution Center by calling 1-855-359-7381, Monday-Friday, 8 a.m.-7 p.m., EST (5 a.m. to 4 p.m. PT). The center is closed on Nov. 23 and 24, and Dec. 25.

If you have moved back to California during the year, UC Open Enrollment is your opportunity to return to UC group coverage if you choose to do so. You need to submit a UBEN 100 and the appropriate Medicare assignment form for your UC medical group enrollment. If you choose to stay with the MCP and want to make plan changes, simply participate in the Medicare Open Enrollment with Via Benefits.

To make changes to your UC dental, legal, vision, accidental death and dismemberment, or pet insurance plans, you must participate in the UC Open Enrollment, which runs from Oct. 26 to 5 p.m. (PT) on Nov. 17.

Health Care Facilitators a source for answering your Open Enrollment 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

Berkeley

Gabe Schmidt
510-387-8795
gabe.schmidt@berkeley.edu

Lawrence Berkeley National Laboratory

Blanca Bocobo
510-486-4269
babocobo@lbl.gov

Davis

Nic Robledo
530-752-7840
nrobledo@ucdavis.edu

Guerren Solbach
530-752-4264
gpsolbach@ucdavis.edu

Irvine

Kwame White
949-824-9065
whitek@uci.edu

Los Angeles

Erika Castillo
Serves last names A-K
HCFHelp@chr.ucla.edu

Debra Wells

Serves last names L-Z
HCFhelp@chr.ucla.edu

UC Merced

Phikoun Khamchanh
209-201-9457
pkhamchanh@ucmerced.edu

Riverside

Ranada Palmer
951-827-2636
ranada.palmer@ucr.edu

San Diego

Ronisha Roberson
858-534-9686
rroberson@ucsd.edu

San Francisco

Emily Place
415-476-6527
emily.place@ucsf.edu

Santa Barbara

Janelle Mirzaei
805-893-3450
janelle.mirzaei@hr.ucsb.edu

Santa Cruz

Marianne McIvor
831-459-3573
memcivor@ucsc.edu

UCOP

Sharon Adesokan
510-987-0784
UCOPHCF-L@ucop.edu

Contact information continued from page 1

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.

Choosing benefits continued from page 1

The most significant changes are to premium costs, which are rising significantly for some medical plans, particularly plans for retirees who are not eligible for Medicare.

There are no significant changes for UC's non-medical benefits for 2024.

2. 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?

If you do not wish to make any changes, you do not need to take any action. Your current coverage will continue but **your medical plan premiums will change**. Premium costs are increasing significantly for some Medicare and non-Medicare medical plans. 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.

3. Why are medical plan premiums increasing so significantly?

Analysts and UC's health plan partners have offered several explanations for this year's increases. First, UC's employees and retirees, like many Americans, have received more medical services over the last two years as they continue to catch up on care delayed during the pandemic. Unfortunately, delayed care has also led to more serious, and expensive, health issues. Finally, inflation has had a real impact on the costs of medical services, prescription drugs and salaries for medical professionals.

UC works closely with its health insurance partners to keep costs as low as possible, and it covers the majority of premium costs for eligible retirees, faculty, and staff. Nonetheless, rising costs are reflected in the premiums we pay. It is important to review your Open Enrollment packet and compare your 2024 premium costs before choosing whether to stay with your current plan or make a change.

4. I'm considering changing plans this year. How can I figure out which medical plan to choose?

The good news is that UC offers a range of medical plans, so you're smart to consider all your options. It's important to do your homework before changing plans, since plans have different rules, provider networks and costs for care and prescription drugs. Consider attending an information session at your location (See schedule at ucal.us/oe).

To help you get started, here's an overview of UC's Medicare plans and how they work (visit ucal.us/oe for more information about UC's non-Medicare plans for retirees):

Medicare Advantage plans

Plans offered by private insurance companies that combine Medicare Parts A, B and D benefits. Medicare pays the insurance company a set amount and the insurance company approves and pays for care.

- **Kaiser Permanente Senior Advantage** (insured by Kaiser Permanente) is a Medicare Advantage Health Maintenance Organization (HMO) plan with a closed network of providers. This is a good fit if you want lower out-of-pocket costs, like having one doctor manage your care, and



if you are comfortable with out-of-network coverage only in emergencies.

- **UC Medicare Choice** (insured by UnitedHealthcare) is a Medicare Advantage Preferred Provider Organization (PPO) plan that offers access to any provider, in-network or out-of-network, at the same cost to you — as long as providers accept this plan and Medicare. Because this is a Medicare Advantage plan, your physician may need prior authorization from UnitedHealthcare for some services. This is a good fit for those who want lower premium and out-of-pocket costs and want the flexibility to see providers both in and out-of-network for the same out-of-pocket costs.

Medicare Supplement plans

When you receive services, your provider submits claims to Medicare first, and then your claims are forwarded to your plan to cover even more of your costs. Medical coverage is governed by Medicare's rules.

- **UC High Option Supplement to Medicare** (administered by Anthem Blue Cross) usually has the highest premium of UC's plans because it covers 100% of the cost for Medicare-covered services (after a small yearly deductible). You have direct access to providers without the need for referrals.
- **UC Medicare PPO** (administered by Anthem Blue Cross) also offers direct access to Medicare providers without the need for referrals. This plan usually costs less than High Option because you pay variable costs for some Medicare-covered services (usually about 4% of the costs for covered services).
- **UC Medicare PPO without Prescription Drugs** (administered by Anthem Blue Cross) is offered to those who have Medicare-coordinated health insurance that covers prescription drugs through a non-UC plan (another employer or former employer). It is similar to UC Medicare PPO, except your Part D coverage comes from another plan. You must provide proof of your Part D coverage or other creditable prescription drug coverage to enroll.

Visit the Open Enrollment website (ucal.us/oe) for an overview of your costs for different types of care depending on which plan you choose.

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

You have until Friday, Nov. 17 at 5 p.m. to make changes to your benefits through your UCRAYS (retirementatyour.service.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 Monday, Nov. 27, 2023, and your enrollment is not complete until you've submitted it.

6. 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 2024?

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 2024 premium costs, log in to your UC Retirement At Your Service (UCRAYS, retirementatyour.service.ucop.edu) account.

7. I'm a UC retiree and I'd like to cover my spouse/domestic partner. What are our options for UC coverage if one of us is eligible for Medicare and the other is not?

If some members of your family are eligible for Medicare and some are not, you'll need to enroll in corresponding Medicare and non-Medicare plans. See "Transitioning to Medicare in 2024" on page 4 for a chart that shows your options. Please note that UC Health Savings Plan is not an option for families with Medicare-eligible members.

There is a separate premium chart for these combinations in your Open Enrollment brochure.

Transitioning to Medicare in 2024

If you or a family member are currently enrolled in a UC retiree health plan and will be enrolling in Medicare in 2024, think carefully about the medical plan you choose during this Open Enrollment. Consider whether the Medicare version of your current medical plan offers the benefits that you want and your primary care physician or primary medical group accepts Medicare.

Your choice will determine which Medicare plan

you will age-in to when you turn 65. Some UC medical plans have Medicare versions of your current plan, while others have corresponding partner plans or do not have one (see chart below).

UC does not allow plan changes mid-year simply because you have become Medicare eligible. See your Open Enrollment booklet for more information.

IF ENROLLED IN:	YOU'LL TRANSFER TO THIS PLAN WHEN/IF ELIGIBLE:
Core, UC Care	UC Medicare PPO
Kaiser Permanente HMO	Kaiser Permanente Senior Advantage
UC Blue & Gold HMO	UC Medicare Choice
UC Health Savings Plan	Period of Initial Eligibility (PIE) to enroll in UC-sponsored Medicare plans in your service area

If you become Medicare eligible and will move outside of California, you will be transferred to the UC Medicare Coordinator Program through Via Benefits.

Stay informed about your health benefits

To make sure you get information about your benefits, including your health benefits, keep your contact information current. See page 1 article about checking and updating your information on UCRAYS (retirementatyour.service.ucop.edu).

You may also consider registering and creating an account with your medical plan to stay informed and get the latest updates:

- Anthem — uchealthplans.com
- Health Net — healthnet.com/uc
- Kaiser — select.kp.org/university-of-california
- UHC — retiree.uhc.com/uc
- Via Benefits — thegrooveviabenefits.com

UC Retirement Administration Service Center (RASC) preparing counseling and advisory services

RASC is pleased to share news about two upcoming services that will make it easier for UC retirees and prospective retirees to get the help they need.

Retirement counseling

Many current retirees have spouses and friends who work for UC and will soon retire. They will be glad to know that RASC is in the final stages of implementing its new Retirement Counseling and Advisory Services, scheduled to go live in 2024. RASC has hired a team that will have expertise in all the details unique to UC retirement plans and is developing a web portal for scheduling retirement counseling appointments.

Retirement counselors will provide guidance to prospective UC retirees on key retirement decisions and schedule group education sessions and webinars.

Watch for updates on ucnet.universityofcalifornia.edu.

Insurance liaisons coming soon

RASC insurance liaisons were hired to answer questions and address your needs. They work directly with UC's health plan providers and vendors, so they are well-versed in Kaiser, Anthem, Navitus, Health Net, UnitedHealthcare and Medicare. Their goal is to deliver exemplary service and ensure retirees and their families have the coverage they deserve.

UC Retirement Administration Service Center Executive Director Bernadette Green is happy to see these service milestones achieved. "This fall, we're seeing long-planned strategic initiatives realized, which greatly improve the member experience," she said. "RASC has accomplished several significant goals this year as staff and leadership continue to fulfill our commitment to the people we serve."

The RASC transformation aligns with the ongoing Systemwide Human Resources transformation, led by Vice President of Human Resources Cheryl Lloyd, to improve operational efficiency and accountability.

UC Emeriti meet with Regents

Representatives of the Council of University of California Emeriti Associations (CUCEA) met with the Regents Committee on Public Engagement and Development on July 19 to present highlights of the *10th Inventory of University of California Emeriti Activity 2018-2021: "A Virtual Eleventh Campus"* (www.cucea.org/uploads/1/3/9/6/139695957/eleventhcampusreport_2018-2021.pdf).

CUCEA president Jo Anne Boorkman led the presentation. UCI Emeritus Professor of Political Sciences James Danziger and UCSF Emerita Professor Ellen Weber gave summaries of their activities during this three-year period and how these were impacted by the COVID pandemic.

The Regents committee was impressed by the wide-ranging activities that UC Emeriti continue to give to the mission of UC at their campuses through teaching, research and publication, said Boorkman. In addition, many Emeriti share their expertise through community service locally, regionally, nationally and internationally.

A link to a video of the session is available on the main CUCEA website (www.cucea.org).

RASC: WE'RE HERE FOR YOU

Survivor and beneficiary phone:
1-888-825-6833

UCRAYS help:
1-800-888-8267, option 1

RASC main contact line:
1-800-888-8267

Walking for sport, spirituality



Don Schorn
Hospital Unit Service Coordinator
UC Davis Medical Center

I worked on the UC Davis Cardiothoracic Intensive Care Unit and retired in 2016. In October of 2022, I went on a pilgrimage to Santiago De Compostela, Spain.

There are seven major Caminos, all ending up in Santiago De Compostela. Traditionally, the Caminos were used for religious pilgrimage, but today, any walker is considered a pilgrim, even if

walking more for sport than spirituality.

I began my walk in Porto, Portugal. I chose the Senda Litoral, Portuguese Coastal, Espiritual Variant and Central Camino. In 13 days, I walked 305 kilometers (189 miles). I walked it solo, but met many pilgrims from around the world walking in pairs, groups and solo, too. People from Hong Kong, South Korea, Canada, United States, France, Italy, Poland, Germany, England and Ireland!

It is not a race but a commitment to finish, no matter what you encounter along your way. I enjoyed beautiful weather along the Portuguese coastline and rainy, windy, cold weather my last five days.

For me, it was both a spiritual opportunity and a personal challenge. At age 66, I was one of the younger pilgrims. Many I encountered were Camino junkies, having walked ten or more. It is a safe and comforting experience where you can walk with others and get to know them or walk alone and get to know yourself. So, if you are looking for a new travel or vacation experience, look into walking or bicycling a Camino.

Germany and the blues



Bob Cremer
Associate Director, Office of Media Services,
UC Berkeley

I have lived in Germany since 1993, after I retired from UC Berkeley. I worked for over 20 years at Siemens and the University of Bayreuth in Bavaria. I have been retired for nine years, during which time my major goals were to publish three books and build a model railroad layout.

I published the first book, *The Secret Language of the Blues: What the Lyrics Really Mean*, in 2021. My second book was an expanded version

of this book, which I wrote in German, entitled *Die Geheimsprache des Blues: Die wahre Bedeutung der Songtexte*, which was published in Switzerland last year.

The response of German-speaking blues fans has been very enthusiastic and resulted in invitations to blues festivals and presentations in my home town of Bamberg as well as Freiburg and Vienna to discuss this topic with the accompaniment of a noted blues musician. Finally, my third book, a family-authorized biography of the actor who immortalized the role of Count Dracula, will be published this year: *Bela Lugosi: The Man Behind the Cape*.

In addition to building my model railroad, I have found time in retirement to spend quality time with my children and family in Brisbane, Australia as well as Portland and Chicago. Life couldn't be better!

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.

UC's retiree and emeriti associations and UC Retirement Centers use online communications to interact with retirees and emeriti about services and programs.

Go to ucnet.universityofcalifornia.edu/retirees/associations.html for a list of emeriti and retiree association and Retirement Center contacts. If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

New Dimensions

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Vice President, Systemwide Human Resources
Chief Human Resources Officer: Cheryl Lloyd

Director, Internal Communications:
Paul Schwartz

Editors: Andy Evangelista, Wendy Welsh

Design: José Pantoja

Comments/Questions/Share Your Story

Write New Dimensions at:

Internal Communications
University of California, Office of the President
1111 Franklin Street, Oakland, CA 94607
Email: NewDimensions-L@ucop.edu

For benefits questions:

UC Retirement Administration Service Center (RASC):

800-888-8267

- Open Enrollment hours (through Nov. 17, 2023):
Monday – Friday,
7 a.m. – 4:30 p.m., PT
- Regular hours:
Monday – Friday,
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."

Cruising down the river

UC Retirees Travel offers 12 to 14 worldwide group excursions each year for UC's retired faculty and staff as well as their friends and family. Most trips are land tours, but each year at least one river cruise is scheduled.

River cruising is an excellent option for those who want a relaxed inclusive experience that can accommodate a range of activity and mobility levels, from those who want to hike to the castle at the top of the hill to those who would rather take a casual stroll around town or just enjoy a leisurely snack at a café near the boat. River cruising offers several advantages, including:

- The boat becomes a floating hotel, allowing you to unpack just once for the duration of the journey.

- While there are some optional add-ons, almost everything is included in the price, including most meals, wine/beer with lunch and dinner, port tours, shipboard entertainment and lectures, and wi-fi.
- Itineraries are carefully planned to offer a mixture of beautiful scenery, bustling cities, and picturesque villages, including UNESCO World Heritage sites.
- Most ships are accessible for walkers and wheelchairs. While accessibility is not guaranteed off the ship, more and less active options are available.
- The vessels are casual and intimate, ranging from 80 to 200 passengers.
- Every cabin has a view, and many have balconies or sliding doors.

UC Retirees Travel is offering a "Great Rivers of Europe" cruise from Amsterdam to Vienna, May 9-24, 2024. This itinerary was chosen because so many retirees have reported that this was a favorite itinerary for them.

When you travel with UC Retirees Travel, you help to support CUCRA (Council of UC Retirees Associations), which serves as the voice of UC retirees in continuing dialogue with UC leadership. CUCRA was instrumental in establishing the UC Healthcare Facilitator Program and continues to advocate for UC's support and engagement of its retired staff.

Learn more about UC Retirees Travel and see all of their upcoming trips on their website, cucra.ucsd.edu/travel. Questions? Email UCRetireesTravel@gmail.com.



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Oakland, CA 94623-1570

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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.



11/23 76M

December deadline for arranging MRDs

The IRS requires you to begin receiving Minimum Required Distributions (MRDs) from your UC retirement savings accounts the year you reach age 73, or are no longer working at UC, whichever is later. MRDs then have to continue every year.

If 2023 is the first year that you are subject to receiving MRDs, Fidelity will automatically default and send your MRD payment(s) in mid-March of 2024. All subsequent MRDs, if you have not elected a specific date(s) to receive your MRDs, are issued in December of each year. This year it is scheduled for Dec. 5.

MRD requirements apply to each of UC's Retirement Savings Program accounts

(DC, 403(b) and 457(b)) separately. If you have money in more than one account, you must receive an MRD from each. MRD payments also come out proportionately from your investment holdings in each of your retirement savings accounts, unless you provide specific instructions in advance of the deadline (certain exceptions may apply to Brokeragelink).

Please read the *Minimum Required Distributions Fact Sheet*, available at ucal.us/MRDfacts, as it provides important information along with your distribution options. If you have questions or any concerns regarding your MRD, please call Fidelity at 866-682-7787.



Health equity is a top priority

We're working to fight health care disparities, because all patients deserve access to high-quality care. Add your name and show your support.

Text "UC Health" to 52886 or visit ucal.us/healthequity