

# New Dimensions

Benefits Newsletter for UC Annuitants

Volume 20 Number 1, February 2003

## Record phone calls during Open Enrollment

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**T**he 2003 Open Enrollment period for employees and annuitants to make changes to their UC health and welfare coverage concluded in November with a record number of actions. Contributing to this increase was the discontinuation of UC Care and plan changes affecting active UC employees.

UC HR/Benefits experienced some delays in the Open Enrollment Action Line and HR/Benefits Customer Service phone lines due to the extraordinarily high volume of calls and transactions. The Open Enrollment Action Line received more than 46,000 calls, a figure that is more than double of any year during the previous five.

### Beyond our control

During this Open Enrollment, we encountered some challenges that were beyond our control, including last minute plan negotiations with our insurance companies, Post Office delays, and lost

mailings. Whenever we had the ability to correct problems, we did so in as timely a manner as possible. We have learned from these experiences and appreciate the patience, understanding, and good humor of our annuitant customers during Open Enrollment.

### Year-round process

Open Enrollment is a year-round process for many HR/Benefits staff, involving, among other things, complex plan negotiations beginning in February; extensive computer systems upgrades; campus and laboratory benefits training; and writing, designing and printing plan materials. For example, more than 2,000 working hours were required to complete the programming needed for Open Enrollment, which included system upgrades to calculate monthly rates and to produce complex personalized statements.



## Follow up on your Open Enrollment changes

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**L**ike many UC annuitants, you may have changed your medical plan during Open Enrollment. By now, you should have received a new member packet for your plan and ID cards for yourself and your family members.

Take a few moments today to familiarize yourself with your new plan. Follow these three steps to help understand your new plan; you will find it time well spent.

### Review your new member materials

If you have not already done so, confirm the information on your ID card, including your primary care physician (PCP), if applicable. HMO plans often include your PCP's phone number and office visit or prescription drug copayment information. Your ID card contains your plan's toll-free Customer Service number and other service numbers in case any of the information is incorrect.

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## **Follow up on your Open Enrollment changes**

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### **Check your plan materials**

As you review your new member packet materials, be certain that you understand how your plan works and note important facts for any preauthorization requirements, deductible charges, and emergency and urgent care procedures. Note the services you regularly use: office visits, the prescription drug plan, and the mail order drug service. Keep critical phone numbers, plan materials and hospital facility information near your phone, so when you need the information quickly, it is handy.

Once you have all the “necessary” information firmly in your grasp, take a few minutes to thumb through your plan materials. You may learn about services you don’t think you will need, but may require at a later date.

If you have Internet access, visit our At Your Service website (<http://atyourservice.ucop.edu>) for additional information about your plan. If something about your benefits is unclear, contact your plan directly for clarification. It is best to understand your options and costs before you or a family member requires medical services. If you run into

a problem with your plan, contact UC HR/Benefits Customer Service (1-800-888-8267) or your Health Care Facilitator (see page 3) to help resolve your problem. We have a complete listing of telephone numbers for all the medical plans on our website (<http://atyourservice.ucop.edu>) under “Contact List.”

### **Check one of your 2003 stubs**

Verify that the correct monthly premium for your coverage has been deducted from your check. It is best to check it now, before it becomes a serious problem or affects your continuation of coverage.

You will find the University’s medical plans are one of our most valuable benefits. All of our medical plans are first quality and a great value. But the true value of your plan is how well it works for you. By taking a few minutes now, you will be more prepared to derive the full benefit of your coverage.

Reminder: All medical claims under the Aetna plans (UC Care, Core, and High Option) incurred prior to January 1, 2003 should be submitted to Aetna before December 31, 2003. Claims submitted after 2003 will not be covered.

### **Questions about High Option?**

Many High Option enrollees have called us recently with questions about prescription drug benefit levels and use of the prescription drug card. Blue Cross has been working on a special communication to address these questions. At press time, the mailing was scheduled to be sent in mid- to late February. If you are a High Option enrollee, look for this letter in the mail.

### **Less than expected?**

If the amount of your retirement check recently decreased, it may be due to higher medical premiums in 2003. As you may recall from Open Enrollment information, although UC’s medical contributions have increased, some additional costs have had to be passed on to plan members. Review your monthly retirement check (or Statement of Benefit Payments, if you have automatic deposit) to confirm the amount of your medical premium, the amount that UC pays, and the amount that you pay.

Additionally, remember that UC provides up to a maximum monthly amount for your medical premiums. If you are enrolled in Medicare, the increased cost of medical premiums may have resulted in your receiving a lower Medicare Part B reimbursement (or, in some cases, no reimbursement).

## Your local Health Care Facilitators

If you need assistance obtaining the full benefits and services available from your UC-sponsored health plan, contact your local Health Care Facilitator. UC's Health Care Facilitators are available at all campuses and laboratory locations to provide customer service and help resolve problems and questions related to your medical plan coverage.

### Facilitators in your area

#### UC Berkeley

Deborah Lloyd  
dbllloyd@uclink4.berkeley.edu, 510-643-7547

#### UC Davis

Guerren Solbach  
gpsolbach@ucdavis.edu  
530-752-4264 (campus)  
916-734-8880 (UCD Medical Center)

#### UC Irvine & UCI Medical Center

Joe Walsh  
jwalsh@uci.edu  
949-824-8921 (campus)  
714-456-7289 (UCI Medical Center)

#### UCLA

Bridget Sheehan-Watanabe  
bsheehan@chr.ucla.edu, 310-794-3057

#### UC Riverside

Mary Johnson  
persmj@hr.ucr.edu, 909-787-4766, ext. 11425

#### UC Santa Barbara

Laura Morgan  
laura.morgan@ucsb.edu, 805-893-4201

#### UC Santa Cruz

Frank Trueba  
ftrueba@cats.ucsc.edu, 831-459-3573

#### UC San Diego & UCSD Medical Center

Wilma Westmoreland  
wwestmoreland@ucsd.edu, 858-822-2192

#### UC San Francisco

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phayes@hr.ucsf.edu, 415-486-3324

#### Lawrence Berkeley Laboratory

Loida Bartolome-Mingao  
lcbartolome-mingao@lbl.gov, 510-486-6997

#### Lawrence Livermore National Laboratory

Johnetta Jones  
jones173@llnl.gov, 925-422-8726

#### Los Alamos National Laboratory

Pam Koby  
pkoby@lanl.gov, 505-665-2062

For future reference, the list of Health Care Facilitators can also be found on the UC HR/Benefits website (<http://atyourservice.ucop.edu>) under "Contact List."



## Updating your tax withholding

As you know, federal income tax rates have recently changed. Consequently, you may want to make changes to your tax withholding.

To update your tax marital status, personal and withholding allowances, and additional tax withholdings, simply go to At Your Service (<http://atyourservice.ucop.edu>). On the home page, select "Forms and Publications;" print a copy of form UBEN 106 (*Tax Withholding Election for UCRP Income*); then complete the form, make a copy for your records, and mail it to the address indicated on the form. You may also obtain a copy by calling UC HR/Benefits Customer Service at 1-800-888-8267.

## Long-term care coverage available through CalPERS

From April 1, 2003 through June 30, 2003, all California public employees and retirees (including UC retirees) will have the opportunity to apply for long-term care coverage through CalPERS.

### \$50,000 per year

CalPERS Long-Term Care (LTC) coverage pays for extended care that is needed due to a chronic disease, injury, or frailty of old age, and can help pay the costs of assistance with basic activities such as dressing, bathing, or eating. LTC plans can help pay for extended care at home, an assisted living facility, an adult day care center, or a nursing home. Without a LTC plan, the cost for one year in a nursing home averages \$50,000 per year.

### Three plans

Applicants will have an opportunity to choose from a broad array of benefit options in each of the three CalPERS Long-Term Care Plans. Use the CalPERS website ([www.calpers.ca.gov/longtermcare](http://www.calpers.ca.gov/longtermcare)) to request your free 2003 application kit, or call 1-800-266-1050.

## Don't forget to sign up for Medicare Part B enrollment

If you have Medicare Part A (hospital insurance) but not Part B (medical insurance), you can enroll in Part B during Medicare's General Enrollment Period which runs from January 1 through March 31 of each year. UC requires annuitants and their eligible family members who are enrolled in a UC-sponsored medical plan to enroll in Medicare Part B when they become eligible for Medicare Part A. If you are eligible for Part B but do not enroll, a monthly offset of \$110 will be deducted from your monthly benefit check.

The cost for your Part B may increase by 10 percent for each 12-month period that you could have had Part B but did not enroll. You will be required to pay this extra amount as long as you have Part B. To enroll in Medicare Part B, sign up at your local Social Security office or call 1-800-772-1213 for additional information.

## Making wellness work for you—special newsletter offer

Learning how to maintain your health may be one of the best ways to help counteract the effects of rising health care costs and declining access to care. We all face daily decisions which affect our health and quality of life, and the *UC Berkeley Wellness Letter*, devoted to nutrition, fitness, and self-care, can help clarify the often conflicting and superficial health reports in the media. The special HR Benefits edition, included in this newsletter, covers topics, such as cholesterol, pain relief, and dietary fat. A one-year subscription is now being offered at a special rate for new subscribers.

### Practical advice

For close to 20 years, the eight-page *Wellness Letter* has provided up-to-date, practical, evidence-based information while emphasizing physical, mental, and emotional well-being. The *Wellness Letter* relies on the expertise of the School of Public Health and other UC Berkeley researchers, as well as other top international scientists to cover a wide-range of topics which offer practical advice for daily living. It is the only health letter to be top-rated by *Money* magazine and *U.S. News & World Report*.

To find out more about the *UC Berkeley Wellness Letter*, you can visit their website at [www.wellnessletter.com](http://www.wellnessletter.com). If you are interested in taking advantage of the special one-year subscription offer for new subscribers, please return the postcard inserted in this newsletter or go to the Cal Marketplace ([www.calmarketplace.org/well.html](http://www.calmarketplace.org/well.html)).

# Distributions from UC-managed accounts

As a retiree or inactive UC employee, you may periodically wish to take a distribution from your UC-managed Defined Contribution Plan (DC Plan) and Tax-Deferred 403(b) Plan (403(b) Plan) accounts. (A retiree or inactive member is defined as an individual who has been separated from employment by their local benefits department and who has had no payroll activity for a minimum of 30 days.) Here’s a review of our procedures to help you understand our monthly deadlines, our check processing schedules, and the federal waiting period requirement. We also explain how to waive the waiting period in order to expedite a distribution.

UC-managed DC and 403(b) plan distributions generally take about 30 to 45 days to process, and distribution checks are issued twice a month, around the 7th and the 23rd.

## Requests made by the 21st

If you request your distribution before midnight on the 21st of the month, your distribution should be issued around the 23rd of the following month. If you recently separated from UC employment, your distribution may be delayed by payroll activity for up to 90 days while your final pay clears your account. For example, your check will be delayed if you recently received vacation pay from your former department. Distributions issued on the 23rd have account valuations as of the end of the prior month (see table at right).

## Requests made after the 21st

If you request your distribution after the 21st but before midnight on the 25th, your distribution will generally require about 45 days to process, due to federal regulations, and should be issued around the 7th of the month. Distributions mailed around the 7th of the month are valued at the end of the month two months prior (see table at right). If you have requested a distribution during these dates, it is possible to shorten the processing time by approximately 15 days. Here’s how:



## Waiting period waiver

The University is subject to a federal regulation that requires a waiting period of 30 days before processing a distribution request. This regulation is designed to allow individuals to change their distribution option from a refund to a rollover to another company or vice versa, or to cancel the distribution request. These changes must be made on or before the 25th at 4:00 p.m., (Pacific Standard Time). Distribution requests cannot be cancelled after the 25th at 4:00 p.m., PST.

You can expedite your check by requesting a distribution from the 22nd to the 25th of the month and then calling the Customer Service Center at 1-800-888-8267 to indicate that you are willing to “waive the 30-day waiting period.” Using the example below, if you request a distribution between June 22 through June 25, it will be possible to have your check mailed on July 23 (a 28-day processing period).

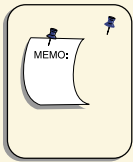
## Read the Special Tax Notice

Before you request a distribution of DC Plan or 403(b) Plan funds, be sure you understand the tax implications as described in the Special Tax Notice for Plan Distributions in the *UC Account Distribution Guide* (available on the UC HR/Benefits website, At Your Service, under “Forms & Publications”).

### Example:

Request date	Valuation date	Mailing date
From May 26 through June 21	June 30	around July 23
From June 22 through June 25	June 30	around August 7





## Bulletin Board

*Bulletin Board is for UC retiree and emeriti association announcements and other articles of interest. The information contained herein does not necessarily represent the opinions of UC Human Resources and Benefits. UC HR/Benefits reserves the right to edit, correct, and/or decline to publish information submitted to New Dimensions. To post an announcement, write to New Dimensions or e-mail [steven.ong@ucop.edu](mailto:steven.ong@ucop.edu).*

### Northern European Cruise

#### Council of University of California Retiree Associations

Time is running short for you to join the University of California retirees, their families and friends in sailing, the Baltic Sea from May 24 to June 7, 2003. Celebrity Cruises' Constellation will be our host for this cruise originating in Dover, England. We will be visiting the ports of Dover, Oslo, Copenhagen, Rosstock, Tallinn, St. Petersburg, Helsinki and Stockholm.

We have been offered exceptional values for this sailing, starting as low as \$2,037.60. Many other options are also available; all are subject to availability. Call for airfares from your home city.

We hope you will take this opportunity to join with us on this magnificent journey to view the wondrous scenery and enjoy the friendship of fellow retirees, their families and friends.

Don't delay to take advantage of this special opportunity: For full details and reservations, contact Bob Pavon at 1-800-683-4074 or by email ([bpavon@sdtg.com](mailto:bpavon@sdtg.com)). For general information, contact Rosemary Norling, Travel Interest Group representative, at 1-858-453-0908 or by email ([Rnorling@ucsd.edu](mailto:Rnorling@ucsd.edu)).

### UCSF Retirees Association

That old cliché, "variety is the spice of life," truly applies to members of the UCSF Retirees Association who enthusiastically participate in the many programs offered. A dedicated program committee meets regularly to plan events that run the gamut from spectator sports to day tours, operas, and art exhibits. Two annual luncheons and educational programs are also scheduled, when possible.

Special docent-led tours of art in San Francisco museums have included exhibits at the Legion of Honor and the Museum of Modern Art.

The annual spring luncheon always features a speaker. The 2002 speaker, Mary Ann Koda-Kimble, Dean of the UCSF School of Pharmacy, covered the subject of over-the-counter drugs.

Special educational programs have included such topics as long term care, UC Benefits, and tours of Mt. Zion's Cancer Center.

The program committee has arranged day tours and members are notified of events. The program committee is constantly exploring new tours and programs for what has proven to be an active and interested group of UCSF retirees.

### Purchasing a home or refinancing?

For many years, the University of California has had an affiliation with an outside mortgage lender to provide a variety of home loan products to University employees and annuitants at reduced fees. Recently, the University entered into a new agreement with World Savings Bank, FSB, through which World Savings has committed to providing home financing options to University employees and annuitants at favorable terms and fees with their usual high level of customer service.

World Savings is offering University employees and annuitants a discount of \$500 off the normal

fees for home loan products, whether you're purchasing a home or refinancing. Or, if you open a World Equity Line of Credit, World Savings will waive their usual \$200 Equity Line of Credit fee.



World Savings offers many different types of loans and repayment options to match your financing needs. For additional details on the program, go to the World Savings website ([www.worldsavings.com/ucloans](http://www.worldsavings.com/ucloans)) or call World Savings at 1-866-UC-LOAN8 (1-866-825-6268) to apply for a loan or speak with a representative dedicated to handling UC applications.

## Annuitant Newsletter on Audio Cassette

This newsletter is available on audio cassette tape for visually impaired and disabled annuitants. If you are interested, call *New Dimensions* at 1-800-239-4002, extension 79836, and leave your name, address, and phone number. Please indicate that you want to receive *New Dimensions* on tape. Please note that audio cassette tapes are generally mailed four weeks after each *New Dimensions* mailing.

### New Dimensions

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#### UNIVERSITY OF CALIFORNIA HUMAN RESOURCES AND BENEFITS

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In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director Mattie Williams, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Executive Director Sheila O'Rourke, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

## Comments or Questions?

Write *New Dimensions* at:  
University of California  
Human Resources and Benefits  
P.O. Box 24570, Oakland, CA 94623-1570

### Association Contacts

Use this listing if you're interested in joining an association, or to inform your association of an address change.

	<b>Emeriti</b>	<b>Retirees</b>
Berkeley	UCB Retirement Center 510-642-5461	UCB Retirement Center 510-642-5461
Davis	Paul Stumpf 530-753-5022 pkstump@ucdavis.edu	Charles Lacy 530-756-4372 calacy@ucdavis.edu
Irvine	Lyman Porter 949-824-6204	Emeriti/Retiree Office 949-824-6204 emeriti@uci.edu
LANL	N/A	Mary Mariner 505-672-1950 Chuck Mansfield 505-662-2115
LBNL	N/A	Bud Larsh 510-724-1202 almonlarsh2@juno.com
LLNL	N/A	Lawrence Livermore Employee Services Association 925-422-9402
Los Angeles	Emeriti/Retiree Relations Center 310-825-7456 emeriti@humnet.ucla.edu	Emeriti/Retiree Relations Center 310-825-7456
OP & Regents	N/A	Keith Sexton 925-376-5194
Riverside	Michael D. Reagan 909-780-5993 cdmdr@pacbell.net	Betty Morton 909-689-4381 TheMortons@aol.com
San Diego	Sandi Pierz 858-534-0101	Lisa Hreha 858-534-4724 retireelink@ucsd.edu
San Francisco	William F. Ganong 510-526-5680	Frances Larragueta 415-731-3109
Santa Barbara	Emeriti/Retiree Relations Center 805-893-2168 gina.lopez@hr.ucsb.edu	Emeriti/Retiree Relations Center 805-893-2168
Santa Cruz	Stanley D. Stevens 831-475-9172	Barbara Dileanis 831-426-7653

Note to associations: To update a listing, write to *New Dimensions*.



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# New Dimensions

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Volume 20 Number 1, February 2003

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## For Your Information

*New Dimensions* is mailed, usually on a quarterly basis, to a wide population. This newsletter serves notice of changes in benefits, human resource policies, and other issues that affect some segment of the population within the UC community. Information included does not necessarily apply to all those receiving the newsletter. For information about which policies, procedures, or benefits apply to you, please check with your local Human Resources or Benefits Office.



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