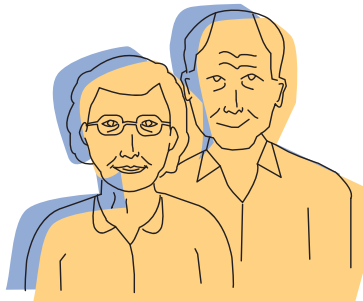


## Important UC Medicare news

*Effective January 1, 2004, the University will be strictly enforcing Medicare coverage requirements.*

*It is important that you understand these requirements, because your UC-sponsored medical plan coverage may be affected if you do not comply with them.*



Medicare benefits are a vital part of your total medical coverage and work with your medical plan to pay medical expenses. As part of an overall effort to contain spiraling UC medical plan costs, UC will strictly enforce the requirements for enrollment in Part B of Medicare for those who are eligible. For an explanation of the two parts of Medicare, see the box on page 2.

### Requirements for 2004

#### Mandatory enrollment in Part B

Since 1991, annuitants, disabled members, and their enrolled family members who are covered by a UC-sponsored medical plan and become eligible for Medicare Part A free of cost have been required to enroll in Medicare Part B.

Until now, those who did not enroll in Medicare Part B when required have had to pay a monthly offset penalty (see box on page 2), but their UC-sponsored medical coverage has continued uninterrupted. **This will no longer be true in the future: beginning January 1, 2004, people who become eligible for Part B but do not enroll will not be assessed the monthly offset penalty. Instead those who do not enroll in Medicare Part B when they become eligible will be permanently disenrolled from UC-sponsored medical coverage.**

#### Once enrolled, members must stay enrolled

Medicare Part B enrollment must be continuous. A plan member or enrolled family member who signs up for Medicare Part B and then cancels their Part B coverage will be permanently disenrolled from their UC-sponsored medical plan coverage.

#### Assignment of Medicare benefits to HMOs

The University requires HMO plan members to transfer into the UC-sponsored HMO Medicare plan as soon as they become eligible. The HMO plans send their members a special Medicare mailing with information on enrollment, about four months before the member turns 65. At this time, you must assign your Medicare benefits to your UC-sponsored HMO plan. Otherwise, you will be permanently disenrolled from UC-sponsored medical coverage. The Medicare plans have different names and service areas from the basic plans: Health Net (Seniority Plus), Kaiser

**Important UC Medicare** continued from page 1  
Permanente (Senior Advantage),  
PacifiCare (Secure Horizons),  
Western Health Advantage (WHA  
Care+), and PacifiCare of Nevada  
(Secure Horizons) are known as  
Medicare+Choice plans when they  
are coordinated with Medicare.

Medicare+Choice HMO plans  
have a special arrangement with  
Medicare to assume responsibility  
for your medical care. (Note: All  
of UC's Medicare HMO plans are  
Medicare+Choice plans, except for  
the Kaiser Mid-Atlantic plan.) For  
this service, Medicare pays a set fee  
to the plan, and neither Medicare  
nor the HMO will pay for services  
you receive outside of the plan (with  
the exception of emergency services).

**Note: If you or your enrolled  
family member(s) enroll in a  
Medicare+Choice HMO plan that  
is not sponsored by UC, you will  
be permanently disenrolled from  
UC-sponsored medical coverage.**

## Additional information

If you are receiving UC-sponsored  
medical benefits as an annuitant,  
disabled member or an enrolled  
family member, UC will send you  
a Medicare mailing approximately  
3–4 months prior to your 65th  
birthday. The mailing will include a  
letter, a *Medicare Factsheet*, and a  
*Medicare Declaration* form  
(UBEN 126). This form is used to  
notify UC of Medicare enrollment  
status for you and your eligible  
family members.

Medicare is the federal program  
for people age 65 or older, certain  
younger people with disabilities, and  
people with end-stage renal disease  
(permanent kidney failure requiring  
dialysis or kidney transplant).  
Medicare eligibility is determined  
by Medicare rules, not UC. Most  
people become eligible for Medicare:

- At age 65 (If eligibility is based on  
a spouse's work record, eligibility  
may occur later than 65), or;
- Before age 65, after receiving  
Social Security disability benefits  
for 24 months.

Should you have questions about  
Medicare benefits or enrolling in  
Medicare, call the Social Security  
Administration at 1-800-772-1213,  
visit their website  
([www.socialsecurity.gov](http://www.socialsecurity.gov)), or visit a  
local office. For questions about UC  
requirements, call the Customer  
Service Center at 1-800-888-8267,  
Monday-Friday, 9 a.m.–4 p.m., PST.

### Those who are paying the offset as of December 31, 2003

Currently, UC assesses a  
monthly offset penalty for those  
who did not comply with enrollment  
in Medicare Part B as of  
December 31, 2003. **The offset,  
currently \$110 (per person),  
will be increased to \$161 per  
month effective January 1,  
2004, to more accurately  
reflect the cost to UC.** This  
offset will continue until you or  
your Medicare-eligible family  
member enrolls in Medicare  
Part B. It is anticipated that the  
offset will increase each year for  
the next three years; it is usually  
deducted from your monthly  
retirement check. As explained  
on page 1, beginning January 1,  
2004, UC will not assess this  
penalty to those who become  
eligible for Medicare Part B.  
They must sign up for Part B  
or lose their UC-sponsored  
coverage. 📄

## Two parts of Medicare

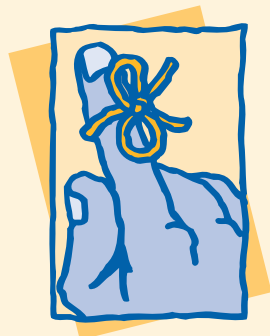
**Medicare Part A** helps cover  
hospital stays, skilled nursing  
facility care, home health care,  
and hospice care. Most people do  
not have to pay a monthly pre-  
mium for Medicare Part A when  
they become eligible because  
they (or a spouse, former spouse  
or deceased spouse) paid  
Medicare taxes while they were  
working. It is possible to qualify  
for premium-free Part A based on  
a spouse's contributions even  
though you may have never  
contributed to Social Security.

**Medicare Part B** helps cover  
doctors' services, clinical labo-  
ratory services, and outpatient  
hospital care. When medically  
necessary, Part B also helps pay  
for some physical and occupa-  
tional therapy and some home  
health care.

Most people pay a monthly  
premium for Part B. Those who  
receive Social Security benefits  
prior to age 65 are automatically  
enrolled, and the premium is  
taken from their monthly Social  
Security retirement benefit. If you  
are not receiving a Social Security  
benefit, Social Security will bill  
you quarterly.

For 2003, the monthly  
Part B premium is \$58.70; it  
can be higher if enrollment  
was delayed. In certain circum-  
stances, there are special  
programs to help pay  
for the premium.  
(See the May 2003  
*New Dimensions* for  
instructions.)





## Reminders What's New

### Aetna claims due by December 2003

Claims from last year (2002) under the previous Aetna plans (UC Care, High Option and Core) must be submitted no later than December 31, 2003, in order to be paid. Send your claims to Aetna Inc:

UC Care In Area Claims  
P.O. Box 54280  
Los Angeles, CA 90054-0280

UC Care Out of Area Claims  
P.O. Box 9160  
Van Nuys, CA 91410-0160

Core and High Option  
P.O. Box 9220  
Van Nuys, CA 91410-0220

### Medicare drug program

You may have heard about pending legislation affecting prescription drugs for Medicare enrollees. If the legislation passes, it will go into effect in January 2006, and UC HR/Benefits will provide updates on how it will affect UC-sponsored health coverage.

### New family member verification process for 2004

The University incurs significant costs to provide group insurance coverage for employees and their family members. To meet health plan contract obligations, UC must verify family member eligibility to ensure that only those who are truly eligible for coverage are enrolled.

In Spring 2004, UC HR/Benefits will randomly select a number of enrolled family members and request documentation from them to verify their eligibility. Examples of documentation include marriage or birth certificates, verification of same-sex domestic partnerships, adoption records, or tax records. This program replaces previous verification procedures, including the annual spring tax verification, which required members to submit tax records from the previous year.

The University requires your cooperation in this verification effort.

#### Annual Review

UC may ask for documentation if you have any of following family members enrolled in your insurance plans:

- spouse or same-sex domestic partner
- adult dependent relative
- natural or adopted child(ren)
- grandchildren
- stepchild(ren), stepgrandchild(ren), legal ward(s), disabled child(ren) over age 22, other child(ren) enrolled before September 1, 1994, child(ren) or grandchild(ren) of a same-sex domestic partner

**It is not necessary to send any documents unless UC requests them, but please keep your documentation on hand.** The carriers also have the right to request verification of eligibility. UC will disenroll the applicable family member(s) if you do not provide documentation when required. If it is determined that the plan has been misused, the employee and any eligible family members will be disenrolled for 18 months. UC reserves the right to recover any costs incurred for any ineligible family members.

#### Adding a new family member?

If you plan to add family members to your plans during this Open Enrollment, be sure you understand UC's eligibility requirements. The requirements are outlined in the *Group Insurance Eligibility Factsheet*. You may wish to read the new *Benefits for Domestic Partners* booklet if you plan to enroll a domestic partner. These publications are available on the At Your Service website under "Forms & Publications" or from your local Benefits Office.

If you have questions about the new verification process, call the UC Customer Service Center at 1-800-888-8267, Monday–Friday, 9 a.m.–4 p.m.

### Delayed

The May issue of this newsletter indicated that the *Medicare Factsheet* would be available in June. After press, we were informed of the Medicare changes (see page 1) and are revising the *Medicare Factsheet*. It should be available in the fall. 🐾

## UC Ratings of Care

### Survey of Member Satisfaction

Earlier this year, the independent research firm DSS Research (DSS) conducted a member satisfaction survey of the UC-sponsored medical plans.

The survey measured random UC member satisfaction with the medical plans (non-Medicare) during calendar year 2002.

Survey results are based on responses from more than 4,000 members of the California HMOs. For more in-depth information on the plans and providers in California, go to Healthscope ([www.healthscope.org](http://www.healthscope.org)). 🐟

Percentage of members who responded favorably about...				
	Health Net	Kaiser Permanente	PacifiCare	WHA
Overall Health Care	88.2%	88.9%	86.2%	90.6%
Overall Health Plan	79.6%	87.9%	78.6%	84.9%
No problems getting a referral to a specialist	61.6%	70.0%	59.8%	59.8%
Care for an illness or injury as soon as wanted	83.0%	85.8%	80.9%	79.8%
No problems getting help from the health plan's customer service	45.0%	58.6%	43.9%	48.6%
No complaints or problems written to health plan	87.1%	92.6%	84.2%	88.2%

## Chancellor Dynes selected as new UC President

The Board of Regents appointed Robert C. Dynes, a distinguished physicist, dedicated teacher, and highly skilled chancellor of UC San Diego, as the 18th president of the University of California system, effective October 2, 2003.

The Regents conducted a thorough national search that produced more than 300 candidates. The Regents were assisted by advisory committees of faculty, staff, students, and alumni, all of whom provided critical input in the search for a candidate with the mix of skills and experiences necessary

to maintain the quality and accessibility of the University of California during this challenging period of time.

President-Designate Dynes is an expert on semiconductors and superconductors. He spent 22 years in the private sector at AT&T Bell Laboratories before coming to UCSD in 1991 as professor of physics. He later served as chair of the Department of Physics and senior vice chancellor for academic affairs before being named chancellor in 1996. He has continued his research and teaching while serving as chancellor.

### Leadership at UCSD

With his leadership, UCSD has continued its ascent as one of the



nation's premier research universities. President-Designate Dynes has proven himself to be someone who cares deeply about academic excellence, the quality of the student experience, the work environment of the staff, and the University's obligations to the public and to the next generation of California students.

In following Richard Atkinson as president, Robert Dynes will work with the entire UC community to maintain and enhance this University's tradition of excellence in teaching, research and public service.

Additional details about Chancellor Dynes can be found online ([www.universityofcalifornia.edu/newpresident](http://www.universityofcalifornia.edu/newpresident)). 🐟



## Web Changes

### Personalize your online identification

There are some new features available on UC HR/Benefits online self-service site, “Your Benefits Online.”



“Your Benefits Online,” provides self-service applications for your personal UCRS retirement plans and health and welfare benefit plans. You may also transfer retirement plan balances, or request a plan distribution.

#### New sign-in identification

Responding to the trend allowing customers to create their own sign-in identification, UC annuitants are now able to create a personalized Username to access information and complete transactions on “Your Benefits Online.” Currently, this system requires a Social Security number as the sign-in identification. After you establish a Username, you can sign in using either your Username or Social Security number. UC’s interactive telephone system, [bencom.fone](http://bencom.fone), will still require a Social Security number as the sign-in.

#### UC PIN authorization

Before using “Your Benefits Online” or [bencom.fone](http://bencom.fone), you will see or hear

an authorization, which confirms your understanding that UC is authorized to act on your instructions for both online and interactive telephone services. The authorization explains your obligation to monitor whether your instructions have been followed and to notify UC promptly if you become aware of any errors, problems, disclosure, theft or unauthorized use of your UC PIN.

#### New “Lost Your PIN” option

“Your Benefits Online” now features a “Lost Your PIN” service which allows you to access the applications if you forget your UC PIN. In addition, all users will be encouraged to create a personalized question and answer, using information known only to them. If a user forgets their UC PIN in the future, the “Lost Your PIN” service will pose the question and will not provide personalized information without the correct response. ➤

## Blue Cross members submit your UBH claims online

[www.liveandworkwell.com](http://www.liveandworkwell.com)

United Behavioral Health (UBH) provides behavioral health care for Blue Cross PPO and Plus members. If you receive mental health or substance abuse services from a provider that is not in the UBH network, you can now submit out-of-network claims to UBH on their secure website

[www.liveandworkwell.com](http://www.liveandworkwell.com). Online claims submission and claims look-up will improve processing speed and accuracy of payments. Here’s how it works:

1. After logging in with your Access Code (11280), select “Go to Self Service Area.”
2. Select “Enter Self Service” and complete your registration.
3. Fill in the claim form using information on your out-of-network provider’s bill. (The system automatically fills in the provider

data and information from repeat visits.)

4. Review the claim summary and make any necessary changes.
5. Select the option to submit the out-of-network claim. No need to mail the claim.

(Note: You do not need to submit a claim if you or a covered household member has received service from a UBH network provider. In-network providers or facilities submit claims on your behalf.) ➤



## 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 email [steven.ong@ucop.edu](mailto:steven.ong@ucop.edu).*

## Scandinavia and Beyond

*(Thanks to UC Retirement Travel Interest Group Representative Hugh Pates for this travel account.)*

Booked for Baltic Sea passage on Celebrity Cruises' SS Constellation in late May were 18 members of the UC Retirement Travel Interest Group (Council of UC Retiree Associations) who took advantage of the 14-day cruise announced in the February New Dimensions.

Sailing from Dover, England, the ports of call for this exceptional adventure were Oslo, Copenhagen, Rostock, Tallinn, St. Petersburg, Helsinki, and Stockholm.

The travelers were treated to delightful weather all along the way and calm seas for sailing throughout the journey. Shipboard, they enjoyed dancing, conversation, and sumptuous meals together.

Each port of call along the way offered its own special opportunities, including journeys into the countryside, exploration of city sights and delights, shopping novelties, and boat trips through fjords to little islands and communities throughout the Scandinavian countries.

Special highlights were the stops in St. Petersburg and Berlin. In addition to a

seasonal festival that was in full swing, St. Petersburg boasted the world-renowned Hermitage Museum and its endlessly fascinating collections. The day spent in Berlin was a national holiday, with very few remnants of the detested historic "Wall."

It was indeed the trip of a lifetime. 🌊

## 2003–2004 UCLA Retirees' Association program

The UCLA Retirees' Association (UCLARA) is in the process of planning its program series for 2003–04. The first event, scheduled on October 15, will be a lecture to a joint meeting of the Retiree and Emeriti Associations by Ray Bradbury, the world-famous author and recipient of the National Book Foundation's 2000 Medal for Distinguished Contribution to American Letters. There will be a charge for non-members. For information, please call the Program Chair, Marcia Kurtz, at (310) 476-2074.

In order to provide both educational and entertaining programs, UCLARA relies on membership income to help sponsor these activities. These activities, along with the UCLARA Newsletter, provide opportunities for members to renew friendships and to stay connected to their campus or laboratory. If you are interested in learning more about UCLARA membership, please contact Membership Chair Pat Lotker at (805) 492-8087 or contact the Retirees' Office on campus at (310) 825-7456. 🌊



**UC Retirement Travel Interest Group** Left to Right—Top Row: Larry and Shirley Thorne (UCI/UCB); Second Row: Geraldine Clifford (UCB), Billie Scanlan (LANL), Mary Cernicek (LANL) and Marilyn Beiler (LANL); Third Row: Mary and Hugh Pates (UCSD), and George and Patricia French; Fourth Row: Donna and Emilio Romero (LLNL), and Glen and Merial Everett (UCR); and Front Row: Rosemary Norling (UCSD). (Missing from photo: Genevieve Phillips (LLNL), Mary Phillips, and Martha Sauder)

## New Dimensions

Volume 20 Number 3, September 2003

*New Dimensions* is published by University of California Human Resources and Benefits to provide news and information to UC annuitants.

Editor: Steven Ong  
steven.ong@ucop.edu

Contributors: HR/Benefits Staff

Design: Kathy Kirkpatrick

### UNIVERSITY OF CALIFORNIA HUMAN RESOURCES AND BENEFITS

300 Lakeside Drive, 5th Floor  
Oakland, CA 94612-3557

Associate Vice President:  
Judith W. Boyette

Executive Director, Client Relations and  
Diversity: Kay Miller

Periodicals Manager/Editor:  
Norm Cheever

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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

Email: steven.ong@ucop.edu

### 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 and future *New Dimensions* recordings will be sent to you. Please note that audio cassette tapes are generally mailed four weeks after each *New Dimensions* mailing.

### Association Contacts

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

	Emeriti	Retirees
Berkeley	UCB Retirement Center 510-642-5461	UCB Retirement Center 510-642-5461
Davis	Edmond Constantini 530-752-0974 egconstantini@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	Karl Droese 925-376-0468, kdroese@comcast.com
Riverside	Michael D. Reagan 909-780-5993, cdmr@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 Steven Ong at *New Dimensions* (Email: Steven.Ong@ucop.edu).



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## Inside:

- ✎ Important Medicare Changes—page 1
  - ✎ New Family Member Verification Process—page 3
  - ✎ Personalize Your Online Identification—page 5
- and more...

## Looking for a previous article?

Go to the At Your Service website, select “Forms & Publications” and the category “Newsletters” for previous issues of *New Dimensions*.

## Correction:

In the printed version of the May 2003 *New Dimensions*, the cover article should have been entitled “Guide to Prescription Drug Benefits for 2003.” UC HR/Benefits is currently negotiating the benefits for 2004 and will report on the benefits as soon as possible. We apologize for any confusion this may have caused.

