

Important changes for November's Open Enrollment

Open Enrollment will be via computer

UC HR/Benefits is pleased to announce that this year's annual Open Enrollment for retirees, scheduled for November, will be online using the At Your Service website (<http://atyourservice.ucop.edu>). You will not be able to use the telephone to make your changes as you have in the past.



Details about your UC-sponsored medical, dental, and/or legal plan coverage and costs for 2005 will be available by late October, and you will receive a special Open Enrollment preview newsletter in September.

Simplified online transactions

Last year, in response to a significant number of requests, UC implemented Open Enrollment computer transactions for employees. In November, UC will offer Open Enrollment computer transactions to retirees for the first time and permanently discontinue telephone transactions for Open Enrollment. Paper forms will be available to those who cannot use the computer option.

The cost of maintaining both the phone and online enrollment processes has been increasing significantly. Moreover, as you may know, UC faces major budgetary constraints in the coming year. These circumstances will not allow us to continue to offer both computer and telephone transactions for Open Enrollment.


As UC has offered more computer options, many telephone transac-

tions have been discontinued. Our statistics show a significant decrease in telephone transactions when a computer option is available.

Computer transactions allow UC to provide more thorough Open Enrollment communications, to make information available to plan members more quickly and to significantly reduce production costs. Printing and postage represent a significant portion of the annual Open Enrollment budget.

Watch for mailings

In October, you will receive a special mailing with a personalized Open Enrollment statement summarizing your current benefits and 2005 plan year choices, key plan changes, medical plan highlights, and other information to help you make informed decisions.

In the fall, those retirees who do not currently have a UC PIN that will allow access to the website will have the opportunity to obtain one. Instructions will be included in our September newsletter. For plan year 2005, Open Enrollment computer transactions for retirees is a major step toward providing more convenient computer services to retirees. 

Medicare prescription drug discount cards

In December 2003, Congress passed the Medicare Prescription Drug Improvement and Modernization Act which will add prescription drug benefits in 2006 and an interim prescription drug discount card for 2004–2005.



The new Medicare discount drug card program allows Medicare beneficiaries who enroll in the program to purchase certain prescription drugs at a discount until the more comprehensive Medicare drug benefit becomes available in 2006. This article will address the discount card and a future newsletter will focus on the 2006 drug benefits.

Will these cards provide additional coverage?

Medicare has approved private prescription drug card sponsors to sell the discount cards. UC HR/Benefits and the UC-sponsored medical plans are currently reviewing how the new legislation will affect UC-sponsored medical coverage. Based upon research conducted by UC consultants, in most cases the prescription drug benefits provided by UC-sponsored medical plans are likely to provide better discounts than the Medicare discount cards, but there may be exceptions. Since plan coverage and individual needs vary, you should review your discount card options and speak with representatives of your medical plan and Medicare to determine if purchasing a card would be useful to you.

PacifiCare and Health Net have announced that they will automatically enroll their Secure Horizons and Seniority Plus members into their Medicare-approved discount card program at no cost. PacifiCare and Health Net will send information to their plan members about the cards, and we encourage plan members to read the material carefully. For additional information on these cards, contact the plan's Customer Service number directly.

The Core CA and Core NM plans do not offer a prescription drug card benefit. Core enrollees may find a Medicare-approved discount drug card helpful in reducing their coinsurance.

Discounts will vary

The annual enrollment fee for a card can be up to \$30; in some cases, it can be free. The discounts (estimated between 10–15 percent off the full retail price and up to 25 percent on certain drugs) will vary from card to card. Note that sponsors will be allowed to change drug prices weekly, so discounts may fluctuate.

For more information

Medicare members will receive general information on the discount cards directly from Medicare. The “Guide to Choosing a Medicare-Approved Drug Discount Card” and a comparison of services and drug prices offered by the various cards are available on the official Medicare website (www.medicare.gov). You may also call Medicare (800-633-4227) for similar information.

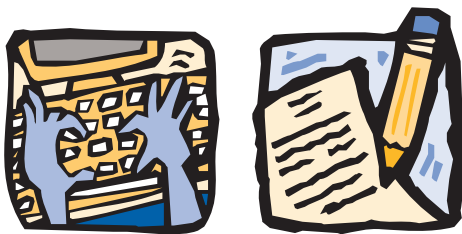
If UC/HR Benefits has additional information on this topic, it will be included in a future edition of this newsletter.

Watch out for fakes: Don't agree to buy any card that does not carry the Medicare approved logo or costs more than \$30. Don't give your Medicare, Social Security or credit card number to anyone over the phone or at the door. You can check for official sponsors at the official Medicare website (www.medicare.gov). You may also call Medicare (800-633-4227) for similar information. 🐟

**You can go online or
use a paper form**

New beneficiary designation process

A *As we reported in the March 2004 issue of this newsletter, the University has implemented a new process for reviewing, naming, and changing your UCRS retirement and savings plan beneficiaries. You have the option of using the At Your Service website (<http://atyourservice.ucop.edu>) to manage your beneficiary designations or you can use a new paper form.*



Clarifying: online and paper form options

For those who may not have computer access or have other reasons for not going online, you are not required to use the computer process for naming and changing beneficiaries. You can use a new paper form instead. The new paper form (UBEN 117, available on the At Your Service website or from the UC Customer Service Center) is convenient.

However, we are encouraging use of the computer process, which allows you to name and change your beneficiaries instantaneously. Records of your designations, whether made by computer or by paper form, will be maintained online and available for your review at any time.

The computer process

To use the computer process, go to the At Your Service website and select “Your Benefits Online” on the home page—sign in and then select the link “View Your Beneficiaries” under “Your Money.”

Please remember to update your records whenever necessary, such as when a beneficiary has moved.

Confirming your information

You will receive written confirmation, mailed to your home address, of any beneficiary actions you make by computer or by paper form.

If you do not use the new process

If you previously completed a UCRS beneficiary designation form, we have it in the online database and will use it if you die before making any designations or changes using the new process. We encourage you to review the designations to confirm that they are current and that your beneficiary(s) information, such as address, is current.

If you have never completed a UCRS designation form or do not use the new designation process, UCRS beneficiary payments will be paid according to the order of succession (spouse or domestic partner, child or children, parents, siblings, estate). 🐾

UCRP cost-of-living adjustment for 2004

Effective July 1, 2004, the automatic cost-of-living adjustment (COLA) on UCRP monthly benefits is 2 percent for all members who began receiving monthly retirement, survivor or disability income on or before July 1, 2002.

The COLA will be 1.04 percent for members who began receiving monthly retirement, survivor, or disability income from July 2, 2002 through July 1, 2003.

The annual UCRP COLA is based on the Consumer Price Index (CPI) movement in the preceding year, averaged for the Los Angeles and San Francisco metropolitan areas and measured from February 2003 to February 2004.

The UCRP COLA generally matches the increase in the CPI up to 2 percent and then adds 75 percent of the CPI increase over 4 percent, if any. The maximum annual COLA is 6 percent. The Plan requires all persons to be in benefit status for at least one year before receiving a COLA. Thus, members with a retirement or disability date after July 1, 2003 are not eligible to receive a COLA until July 1, 2005. 🐟

Security changes for checks

The University is taking steps to protect the identity of those who receive payments by check or electronic direct deposit (Surepay) from the University of California Retirement System (UCRS).

Starting with payments issued in July 2004, Social Security numbers will no longer be displayed on checks or Surepay statements. In addition, regarding your bank information, the Surepay statements will contain only the last four digits of your bank account number. 🐟

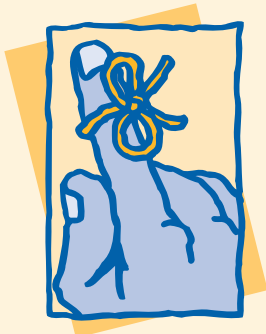


2004 retiree benefit payment schedule (Surepay and checks)



The following chart shows the mailing dates of Surepay statements and checks, the Surepay deposit posting date, and the dates of checks for UCRP monthly retirement, survivor and disability benefit payments during the balance of 2004. 🐟

Benefit Payment for this Month	Mailing Date of Surepay Statement/Check	Date of Surepay Deposit/Date of Check
June	June 29	July 1
July	July 28	July 30
August	August 30	September 1
September	September 29	October 1
October	October 28	November 1
November	November 29	December 1
December	December 30	Surepay deposit: 1/3/05 Check date: 1/1/05



Reminders & What's New

Call us if you...

- change your address
- move outside the United States
- get married
- change your name
- lose your spouse through death or divorce
- or your spouse turns 65
- return to work at UC

These are just some of the events we should know about to help us serve you better. Call the UC Customer Service Center (1-800-888-8267) any time you have a change in your life which may affect your University benefits or beneficiaries.

LANL retirees: Blue Cross/Blue Shield claims due by December 2004

Claims from last year (2003) under Blue Cross/Blue Shield of New Mexico must be received no later than December 31, 2004 in order to be paid.

Retiree plans available from outside companies

We remind you that the University has official contractual or vendor agreement arrangements with the following companies to provide loan and retirement plan investment opportunities to UC retirees.

Home mortgage loans

World Savings (1-866-825-6268)
(www.worldsavings.com/ucloans)

World savings offers special discounts on first mortgage loan fees and set-up fee waivers on equity credit lines for UC retirees.

Retirement savings

Tax-Deferred 403(b) Plan

Fidelity Investments

(1-800-343-0860)
(www.mysavingsatwork.com)

Fidelity offers a choice of more than 140 mutual funds with varying investment objectives and levels of risk and return. UC retirees can arrange individual investment consultations with Fidelity representatives.

Calvert Group Socially

Responsible Investment Funds

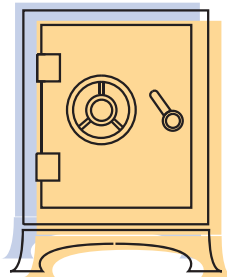
(1-800-368-2745)
(www.calvert.com/plan_ucal.html)

For retirees who want to focus on socially responsible investing, Calvert offers a broad range of mutual funds, invested in companies that demonstrate social and environmental responsibility in areas such as governance, executive compensation, recycling practices, and workplace diversity.

Traveling this Summer? Be Prepared!

If you will be traveling this summer, be sure to take with you any telephone numbers that you might need in an emergency. For your convenience, a list of UC-affiliated plans and companies is available on the At Your Service website (<http://atyourservice.ucop.edu>) under "Contact List." 📞

Your HR/ Benefits records will be safe after a disaster



The HR/Benefits Business Continuity Plan is designed to continue critical business functions in the event of a major disaster, such as an earthquake or fire. We have identified the functions and the resources required to restore business functions for each area of responsibility in this office, and the Office of the President periodically tests our emergency backup systems for thoroughness, readiness, and coordination.

In the event of a major disaster, our Information Systems Support

unit will activate its recovery plans to reestablish access to mainframe applications, web services, and the local area network (LAN).

A back-up copy of all HR/Benefits data is made every night and weekly backups are sent to a storage vendor. In the event that our local systems are inoperable, our data files will be sent to our contracted disaster recovery service providers to begin immediate recovery efforts. On a scheduled basis, we test our mainframe services and other key systems. 🦋

Funding for retiree health coverage

Were you aware UC-sponsored health and welfare coverage for retirees (medical and dental coverage) is not funded from the University of California Retirement Plan (UCRP)

and is not tied to monthly retirement income payments?

UC premium contributions for these plans come from each UC location, whose annual operating budgets are assessed on a monthly “pay as you go” basis to cover the University’s cost of retiree insurance premiums.

Unlike guaranteed monthly retirement income, the UC contribution for insurance coverage is affected by the state budget, and the University’s objective is to sustain these retiree plans over the long term. 🦋

New Dimensions

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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 of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, 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

For Benefits questions:

UC Customer Service Center: 1-800-888-8267

Website address: <http://atyourservice.ucop.edu>

Retiree Association Contacts

Use this listing if you're interested in joining an association, or to inform your association of an address change. If you have questions about your retirement benefits, call the UC Customer Service Center at 1-800-888-8267.

	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@uci.edu	Emeriti/Retiree Office 949-824-6204
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	Dericksen Brinkerhoff 909-682-3293 dericksen.brinkerhoff@ucr.edu	Betty Morton 909-689-4381, TheMortons@aol.com
San Diego	Sandi Pierz 858-534-0101	Suzan Cioffi 858-534-4724, scioffi@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	Nancy Pascal 831-423-2422, njpascal@cruzio.com

Note to associations: To update a listing, write to Steven Ong at *New Dimensions* (Email: steven.ong@ucop.edu).



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Retiree Newsletter on Audio Cassette

This newsletter is available on audio cassette tape for visually impaired and disabled retirees. 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.



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