

# new dimensions

Benefits Newsletter for UC Retirees • Volume 29 • Number 1

February 2012



## Dependent health insurance eligibility review begins in late February

Is your spouse or partner, child or grandchild enrolled in your UC-sponsored health insurance?

If so, beginning in mid- to late February, you will be asked to verify your dependents' eligibility for enrollment in UC-sponsored medical, dental and other insurance plans. UC faculty and staff will also be asked to verify dependents' eligibility.

UC Human Resources has selected Sibson Consulting, in partnership with Secova, to complete a project to identify ineligible family members in order to ensure compliance with UC's Group Insurance Regulations and to fulfill UC's fiduciary responsibility to its employees, retirees and the citizens of California.

"While the majority of our people enroll only eligible dependents, previous random reviews have uncovered a percentage of people who either knowingly or unknowingly enroll ineligible

people or fail to de-enroll dependents who are no longer eligible," said Christopher Simon, director of systemwide HR compliance.

"Given the high cost of health insurance, it's in the best interest of the University and our faculty, staff and retirees to be sure only eligible people are covered," Simon said.

In late February, Secova will send retirees with enrolled dependents an information packet with a list of the retiree's enrolled dependents and instructions for completing electronic submission of copies of documents that confirm the dependents' eligibility. Instructions for submitting documents via U.S. mail will also be included.

UC Human Resources selected Secova to administer the dependent eligibility review based on their state-of-the-art security and privacy procedures and their commitment to customer service,

including a call center, which is open 24 hours a day, 7 days a week.

"Secova also had excellent recommendations from other universities who used them for similar projects," Simon said.

Retirees will need to submit two documents to confirm eligibility of a spouse or domestic partner. The list of acceptable documents includes, but is not limited to, marriage certificates, California domestic partner registration, tax returns, bank account statements, *UC's Declaration of Domestic Partnership* form (UBEN 250), and other domestic partner agreements.

Financial information on tax returns or bank statements should be blacked out, as only the filing information or account-holder information is needed.

To prove a child's eligibility, a birth certificate, adoption papers or court order for a legal ward are among the acceptable documents. Only one document needs to be submitted.

More details about the family member eligibility review will be available on the At Your Service website ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)) in mid- to late February. ■

# UC Research of Interest

## Life expectancy discussion helpful to elderly patients

Doctors should routinely discuss overall prognosis with their elderly patients who have a life expectancy of less than 10 years, or have reached age 85, according to new recommendations by a team of physicians at the San Francisco VA Medical Center and the UC San Francisco.

Such discussions would better help older patients make informed decisions about medical care, health priorities and life choices, said lead author Alexander K. Smith, MD, MPH, an SFVAMC physician. “In our experience, many older adults are aware that they are in life’s final chapter, so such a conversation would not come as a shock to them. As physicians, we have an obligation to give them honest information.”

The authors cite several studies in which a majority of elderly patients expressed a desire to discuss overall prognosis with their physicians.

The recommendations appeared in a “Perspective” in the Dec. 8, 2011 issue of the *New England Journal of Medicine*.

Read more at: [www.ucsf.edu/news/2011/12/11060/doctors-should-routinely-discuss-life-expectancy-elderly-patients-physicians](http://www.ucsf.edu/news/2011/12/11060/doctors-should-routinely-discuss-life-expectancy-elderly-patients-physicians)

## Spit in time may help save lives

At last count, nearly 200,000 members of Kaiser Permanente, one of the nation’s largest health maintenance organizations, had “spit for health” or given blood samples—providing a small supply of their DNA for researchers seeking genetic clues to the causes and prevention of many diseases.



The volunteers are part of the nation’s largest, most thorough effort to identify the genetic variations that underlie the aging process, vulnerability to disease and drug effectiveness.

The project goes well beyond the search for genetic links. It surveys patients’ personal habits, such as smoking, diet and availability of healthy food; it also examines environmental exposures, from pollution and pesticides to housing density and crime.

The research lays the groundwork for understanding how inherited traits and the environment affect health, and how genetic differences influence people’s responses to environmental insults and drug treatments.

Read more at: [universityofcalifornia.edu/research/stories/2011/12/genome.html](http://universityofcalifornia.edu/research/stories/2011/12/genome.html)

## Disabled elderly struggle to remain in homes

California’s low-income seniors with disabilities are struggling to remain in their homes as public funding for long-term care services shrinks and may be slashed even further, according to a new study by the UCLA Center for Health Policy Research.

Researchers spent a year following and documenting the lives of a typical group of seniors with disabilities who are enrolled in Medicare and Medi-Cal and receive in-home and community care in Los Angeles, San Diego, San Francisco and Santa Clara counties. The seniors depend on fragile networks of paid public programs and unpaid help to live safely and independently at home in spite of already limited caregiving hours.

Read more at: [universityofcalifornia.edu/news/article/26780](http://universityofcalifornia.edu/news/article/26780) ■

# Travel opportunities to match your limitless imagination



Put traveling the world at the top of your “bucket list!” There is no better time to take advantage of the wonderful travel opportunities being offered in 2012 to fulfill your desire to enjoy enriching cultural experiences, make new friends and relish epicurean dining experiences.

Booking one of these trips offered by the Council of UC Retiree Associations (CUCRA) also helps fund CUCRA's work on behalf of UC retirees. The 2012 tours include:

The **“Wonders of South America”** 11-day tour includes Rio de Janeiro, Sugarloaf, Christ the Redeemer, Churrascaria, Iguazu Falls, Mendoza, Buenos Aires and much, much more. It begins on Aug. 3, 2012 for \$5,499\* with optional four-night Brazilian Amazon pre-tour extension. (Tour No. 472641)

Explore America's capital, **“Washington, D.C.”** for seven days including tours of the White House Visitor Center, World War II Memorial, Mount Vernon, Arlington National Cemetery, Smithsonian Institution, Annapolis, Baltimore, Washington National Cathedral and Ford's Theatre. This tour commences

Sept. 19, 2012 for \$2,149\*; book by March 19 and save \$100 per person. (Tour No. 472643)

**“Discover the French Riviera”** for nine days starting Nov. 19, 2012, with optional three-night Paris post-tour extension. The highlights of this tour include Nice, flower market, St. Jean-Cap-Ferrat, Rothschild Villa and Gardens, Antibes, St. Paul De Vence, Monaco, Frejus, Roman Arena, Grasse and Parfumerie. Book the tour by May 19, 2012 and pay only \$2,949\*. (Tour No. 472628)

For the first time, we are offering two European river cruises through Grand Circle Travel, who own their private fleet of ships and operate exclusively for American travelers.

**“Russia Revealed: St. Petersburg to Moscow”** is a 16-day river cruise on the Svir River, commencing on Aug. 23, 2012, for \$4,695. It includes 40 meals and international airfare from Los Angeles, San Diego or San Francisco. Your tour will include St. Petersburg, Svir Stroi, Petrozavodsk, Kizhi, Goritsky, Uglich, Moscow and much more. Pre-trip option: five nights in Tallinn, Estonia

and Helsinki, Finland. Go to <https://www.brainshark.com/gct/OZZ-SAM> for a narrated presentation about this trip.

Cruise **“The Great Rivers of Europe”** on a 16-day tour commencing Oct. 16, 2012, for \$4,345. The price includes international airfare from Los Angeles or San Francisco and all meals. Tour highlights include Passau, Regens-

burg, Nuremberg, Bamberg, Karlstadt, Wertheim, Heidelberg, Mainz, Koblenz, Cologne and Amsterdam. Pre-trip options: four nights in Prague or three nights in Vienna; post-trip options: three nights in Brussels and Bruges, Belgium. Go to <https://www.brainshark.com/gct/SGE-SAM> for a narrated presentation about this trip.

Space is limited for both of these tours; reserve early to maximize discounts. For reservations and information, call Grand Circle Travel toll-free 1-800-597-2452 Option #2 or visit their website [www.gct.com](http://www.gct.com). (Be sure to mention Service Code No. G22-3853 when making reservations.)

Remember, these tours are not just for UC retirees. Feel free to invite your family and friends to join you, or they are welcome to make their own travel plans for any of these UC tours. ■

\* The cost is per person, double occupancy and includes round-trip airfare from LAX. To obtain more information, order a brochure, or see if any of these tours are available at a more convenient date for you, please contact Collette Vacations, Group Sales, at 877-872-4331. Mention the tour number and that you are a University of California retiree.



# News About Your Benefits

## Direct Deposit most secure, fastest method to receive pension benefits

If you are receiving your monthly UC retirement benefit via paper check, now is a good time to consider switching to direct deposit.

Direct deposit is faster and more secure than regular mail delivery with no chance for your check to be lost or stolen. Funds are deposited immediately and on time, without having to wait for the mail to be delivered or standing in line at the bank to make a deposit.

And, with the post office considering the elimination of Saturday delivery, direct deposit ensures you get your check on time, even if you're out of town or not able to get to the bank.

Plus, UC has just made it easier for you to switch to direct deposit.

In January, UC launched a new application that enables you to sign up for direct deposit online. The application also allows you to securely change your bank account information.

Simply sign in to your personal account on At Your Service (<https://atyourserviceonline.ucop.edu/ayso>), select "Benefits Income" from the menu and then "Manage Direct Deposit." Follow the steps to enter your bank account information.

If you have questions about changing to direct deposit, call UC Customer Service at 800-888-8267.

## Same monthly benefit check, new look

UC recently hired a new vendor to print annual tax statements, monthly benefits checks, and direct deposit statements.

As a result of this change, these documents may look different from those you previously received. The 2011 annual tax statements were printed by the new vendor and, in addition, they were mailed from North Carolina rather than California, as they were in the past. If you didn't recognize your tax statement and inadvertently threw it away, or if you think you didn't receive it, you can call UC Customer Service (800-888-8267) to get a new one.

In April, the new vendor will begin printing benefits checks and direct deposit statements for those not viewing them online.

## UC has resources for a healthier you

You've chowed down all the holiday sweets and second helpings your body can handle and then some. Now it's time to get back in shape in the new year.

You don't have to do it alone.

UC and your medical plan offer programs and tools — many of them free or at reduced cost — to help you eat right, get fit, quit smoking and adopt healthy habits that improve your well-being.

Here are just some of the resources available to you:

- **Take a free health assessment:** Take a free, confidential health assessment to learn how your lifestyle affects your health. Then take the follow-up wellness coaching.

*StayWell:* As an incentive, UC is offering \$100 gift cards to retirees who complete the assessment by June 15 and follow-up coaching by Dec. 31. Spouses and domestic partners are eligible and can receive a \$50 gift card.

## 2012 Retirement Benefit Payment Schedule

Month	Statements online/ Mail Date	Direct Deposit/ Check Date
JANUARY	01/30/12	02/01/12
FEBRUARY	02/28/12	03/01/12
MARCH	03/28/12	03/30/12
APRIL	04/27/12	05/01/12
MAY	05/30/12	06/01/12
JUNE	06/27/12	06/29/12
JULY	07/30/12	08/01/12
AUGUST	08/29/12	08/31/12
SEPTEMBER	09/27/12	10/01/12
OCTOBER	10/30/12	11/01/12
NOVEMBER	11/28/12	11/30/12
DECEMBER	12/31/12	01/02/13 — Check Date 01/02/13 — Deposit Date



Retirees must be enrolled in a UC medical plan on Jan. 1, 2012 to qualify for the StayWell program.

*Kaiser Permanente:* Kaiser members are not eligible for the Staywell incentive program, however, they can participate in the Kaiser Health Assessment and follow-up program — KP Healthworks.

For more information on the health assessment programs, visit the UC Living Well website at: [uclivingwell.ucop.edu/](http://uclivingwell.ucop.edu/) and select StayWell or Kaiser Permanente. This site also includes local wellness activities and additional wellness resources.

- **Leave smoking behind.** Smoking is the No. 1 cause of lung cancer, and is to blame for other health problems such as lung disease and coronary heart disease. Quitting is hard, but your medical plan has many tools to help. Depending on your plan, tobacco cessation aids can range from classes and coaching to prescription medicine and meditation. To find out what your plan offers, contact your medical plan or visit your plan's web site.

- **Take care of your emotional self.** Being emotionally healthy is just as important as being physically healthy. Find time to relax and do things that are fun. Accept that some things are out of your control and move on. Learn relaxation methods such as yoga or meditation. If you need help, talk to someone — a family member, friend, or a licensed mental health provider available through your medical plan.

## Coming Soon! An enhanced [www.ucfocusonyourfuture.com](http://www.ucfocusonyourfuture.com)

Every January, gyms all over the country see a surge in memberships, because people are making it their goal to “get fit this year.” In 2012, make your New Year’s resolution to get financially fit, too, so you may be able to enjoy both health and wealth in retirement.



UC is working with Fidelity Retirement Services to make that resolution easier to keep. This month, UC will unveil an expanded and enhanced [www.ucfocusonyourfuture.com](http://www.ucfocusonyourfuture.com) website with new tools and education for retirees.

On the new site, you'll be able to:

- Create a personalized Retirement Roadmap with an “Action Plan” that suggests important next steps you may want to take, such as:
  - Getting personal help with your planning needs;
  - Understanding Minimum Required Distributions (MRDs) and using MRD tools; and
  - Using retirement income planning and income strategy tools.

- Use a Financial Fitness Library to find the tools and resources that best fit your situation. You can get personalized learning recommendations; see which Financial Education Classes are coming to your area, and browse the latest FOCUS newsletter.
- Easily log in to NetBenefits®. The updated site uses the same username and password you currently use for NetBenefits. That means you can easily request transactions and make changes in your UC Retirement Savings Plan account without logging in to a different site.

Make sure your email address is on file so you can get updates about new content and special features. You'll need to log in with your Fidelity username and password to add your email address.

## Think your Medicare premiums are incorrect? You can appeal

If your 2012 premium for Medicare Part B and D has increased and you think it's incorrect, you have the right to appeal the premium amount.

In recent years, Medicare has begun charging premiums based on the enrollee's income. As a result, some members are seeing higher premiums.

You may request an appeal in writing by completing a *Request for Reconsideration* (Form SSA-561-U2) or by contacting your local Social Security office to file your appeal. The appeal form is available online at [www.socialsecurity.gov/](http://www.socialsecurity.gov/) online or by calling Social Security's toll-free number at 1-800-772-1213 (TTY 1-800-325-0778). ■

# Share Your Stories



## Bringing attention to human rights abuses



### **Jafar Yaghoobi**

Research scientist  
UC Davis

I received my PhD in genetics from UC Davis in 1979 and returned to Iran as the Islamic

Revolution of 1979 changed Iran and the region forever. As a political activist and opponent of the Islamic regime, I was arrested in 1984 and imprisoned for four-and-a-half years. During the mass killing in the summer of 1988, 4,000 political prisoners, who were

serving their prison sentences handed down to them by the regime's own tribunals, were hanged all over Iran. While in death row solitary, I promised myself that — if I survived the ordeal and could reach outside of Iran — I would someday tell the story of generations of Iranians who were imprisoned, brutally tortured, and killed in the hands of their captors. I was lucky to survive and I managed to flee Iran after I was released from prison in 1989.

I then returned to UC Davis as a genetics research scientist in the departments of Nematology and Plant

Pathology for 15 years and retired in 2005. In retirement I made sure to fulfill my promise. During the last six years, I have spent disciplined daily regular hours, first in writing a memoir of my experiences (*Let Us Water the Flowers: The Memoir of a Political Prisoner in Iran*; Prometheus Books, April 2011) and also giving talks and lectures, writing articles, giving interviews, and doing book readings and signings, etc. to bring attention to the gross human rights abuses and violations in Iran. ■

## Running into retirement



### **Susie Huang**

Director of Finance  
UC Berkeley

In April of 2009, my good friend Rosa Johnson (another UC Berkeley manager) asked

me to dig up an UCB early retirement incentive memo and I did. I listened to her analysis and we both decided this was right time for us to retire. We never looked back again.

I took on running a half marathon after my retirement. My first trial was the 2nd Annual Oakland Marathon Festival in April of 2011. I finished the 13.1 miles in 2 hours and 20 minutes. I was placed eleventh of 49 women in my age group. I was very proud since I never ran in my previous life.

In June, I ran another half marathon in Kenya, Africa and I did well. The best part of the race was that all the proceeds were donated to a Kenya wildlife preservation.

Now I am practicing for and anticipating another run in Auckland, New Zealand in 2012.

Besides running I am also taking classes in counseling, and my target is to get a counseling license to serve the aging population. This new direction is exciting and different from my previous professional life in finance at UC Berkeley.

I am grateful that the UC retirement benefit provides us a worry-free lifestyle for those who still want to pursue dreams in life. I am having a blast. ■

### **Share Your Stories**

We'd like to hear from you.

Whether you have a challenging issue related to retirement or a story about the joys of your life as a retiree, write to us and we may share your story in New Dimensions. Reach us by email (NewDimensions-L@ucop.edu) or regular mail (New Dimensions editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

## New Dimensions

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## Retiree Association Contacts

If you have questions about your UCRS retirement benefits, call the UC Customer Service Center at 1-800-888-8267 (8:30 a.m. to 4:30 p.m. PT)

Use the listings below if you want to join an association or to inform your association of an address change. If you have moved away from your home campus emeriti/retiree association, you are welcome to join the association where you live.

### UC Berkeley Retirement Center

Patrick Cullinane, Director  
510-642-5461, ucbrc@berkeley.edu  
thecenter@berkeley.edu

### UC Davis Retiree Center

Sue Barnes, Program Manager  
530-752-5182  
retireecenter@ucdavis.edu

### UCI Center for Emeriti and Retirees

Jeri I. Fredericks, Director  
949-824-7769  
emeriti@uci.edu or retirees@uci.edu

### LANL Retiree Association

Mary Mariner  
505-672-1950  
Chuck Mansfield  
505-662-2115

### LBNL Retiree Association

Suzanne Stroh  
510-524-1953  
scstroh@gmail.com

### LLNL Retiree Networking Group

llnlretirees.org

### UCLA Emeriti/Retirees Relations Center

Eddie Murphy, Director  
310-825-7456  
emeriti@errc.ucla.edu

### President's and Regents' Retiree Association

Patricia Pelfrey  
510-528-4490, ppelfrey@berkeley.edu

### UC Riverside

Emeriti: Anthony W. Norman  
951-776-0363  
anthony.norman@ucr.edu  
Retirees: Cliff Wurfel  
951-689-3885, falaise27@cs.com

### UCSD Retirement Resource Center

Suzan Cioffi, Director  
858-534-4724, RetireeLink@ucsd.edu  
or Emeriti@ucsd.edu

### UC San Francisco

Emeriti: Dr. Harry Ralston  
415-509-7250, hjr@phy.ucsf.edu  
Retirees: Richard Drake  
415-514-2019  
info@retirees.ucsf.edu

### UC Santa Barbara Emeriti/Retiree Relations Center

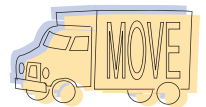
805-893-2168

### UC Santa Cruz

Emeriti: Stanley D. Stevens  
831-475-9172  
sstevens@library.ucsc.edu  
Retirees: Nancy Pascal  
831-423-2422  
njpascal@cruzio.com

Note to associations: To update a listing, write to Anne Wolf at New Dimensions (email: anne.wolf@ucop.edu).

## Are you moving?



To continue receiving *New Dimensions*, be sure to notify UC of your new address. You may change your address online: [atyourserviceonline.ucop.edu/asyo](http://atyourserviceonline.ucop.edu/asyo) or you may submit a *UC Benefits Address Change Notice*, available online at [atyourservice.ucop.edu](http://atyourservice.ucop.edu) or by calling the UC Customer Service Center at 1-800-888-8267.

Want to go green? Consider signing up for the electronic version of *New Dimensions*. Simply sign in to your personal account on At Your Service. Under the "Stay Connected" tab, choose "Newsletter." ■



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

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## Comments or questions?

Write *New Dimensions* at:  
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Email: [NewDimensions-L@ucop.edu](mailto:NewDimensions-L@ucop.edu)

### For benefits questions:

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