

new dimensions



Advocating for UC staff retirees and emeriti

Organizations throughout the state offer UC retirees a voice on welfare and benefits issues. And two consortia — The Council of University of California Retirees' Associations (CUCRA) and the Council of University of California Emeriti Associations (CUCEA) — are a conduit to UC, pressing for protection, improvement and extension of a broad spectrum of benefits, such as health care and pensions. “The primary value of CUCEA and CUCRA is their existence as established, credible

organizations,” said John Vohs, a member of the UC Davis Emeriti Association. With these two organizations, “we have our platforms, our voices and channels of communication in place.” CUCEA and CUCRA are comprised of leaders of UC retiree associations (see page 5). They often work together on benefits topics and share their ideas with the UC Office of the President (UCOP). In turn, UCOP engages the groups when it has questions and proposals on post-employment issues. The chairs of

CUCEA and CUCRA, for example, hold seats on the UC Retirement System Advisory Board, which advises the UC president and senior administrators, including the chief investment officer, on retiree benefits. “Our representation on the UCRS Advisory Board — in combination with our advocacy role systemwide — is reason enough for every retired staff and faculty member to support the efforts by joining one of the local retiree or emeriti associations,” said Marianne Schnaubelt, a UC Irvine retiree and new chair of CUCRA.

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Quoteworthy

“We found that women who had their first child at age 25 or older were more likely to live to age 90.”
Aladdin Shadyab, PhD, UC San Diego
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Managing retirement savings withdrawals

Many retirees contributed to the UC 403(b), 457(b), and/or DC Plan while they were working, and time comes eventually to use that money. Managing withdrawals from these retirement savings accounts with taxes in mind, however, can boost income in retirement. Not only do taxes reduce your income, they can diminish potential future earnings and growth, which affects how long your savings may last. An aim may be to manage withdrawals to help reduce the amount that is taxed, while maximizing the ability of remaining investments to grow tax efficiently. An article in the fall Focus newsletter on myUCretirement.com offers one potential strategy: Use money from your savings and retirement accounts in the following order.

1. Start with a taxable account. Bank savings accounts and personal investment accounts are examples. Your contributions to these accounts are made after taxes, so you won't owe income taxes on your contributions when you withdraw them, but you will generally pay taxes on any earnings in your account, such as interest and dividends, and capital gains.
2. Then withdraw from tax-deferred accounts. Examples of these are the UC 403(b), 457(b), and DC Plans accounts, as well as 401(k) plans and traditional IRAs. Most or all contributions to these

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Spotlight

Travel opportunities:
explore Southern Africa
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2017 retirement benefit payment schedule

| PAYMENT MONTH | DIRECT DEPOSIT DATE* |
|---------------|----------------------|
| January | 2/1/2017 |
| February | 3/1/2017 |
| March | 3/31/2017 |
| April | 5/1/2017 |
| May | 6/1/2017 |
| June | 6/30/2017 |
| July | 8/1/2017 |
| August | 9/1/2017 |
| September | 9/29/2017 |
| October | 11/1/2017 |
| November | 12/1/2017 |
| December | 1/2/2018 |

* The mailing date for paper checks and direct deposit statements will be the same date as the payment date except for the December benefit payment, which will mail Dec. 29, 2017.

For more information, read the *Direct Deposit for Retiree Monthly Benefits Factsheet*. To sign up for direct deposit, complete an *Enrollment, Change or Cancellation - Direct Deposit* form (UCRS 160).

Both publications are available on UCnet (ucnet.universityofcalifornia.edu) in the Forms and Publications section.

Watch for MRDS in mid-March

If you turned age 70 ½, or older, and newly separated from UC employment in 2016, you may be subject to your first-year Minimum Required Distribution (MRD). If you have not taken your first-year MRD in 2016, Fidelity will distribute the MRDs automatically in mid-March 2017, and annual MRDs will continue for each tax-year before the end of that year.

If you have questions, call Fidelity at 866-682-7787.

OneExchange online account

The following information is for retirees who live outside California and all covered members of your family currently are enrolled in Medicare.

If you have not yet created an online account on the OneExchange website, you are encouraged to do so. Once you have created your online account, you may access your current funding information, including your account balance, at any time. If you need assistance setting up your online accounts, call OneExchange at 1-855-359-7381, Mon.-Fri., 5 a.m. to 6 p.m. (PT).

Accessing your account

To access or create your account, go to: medicare.oneexchange.com/uc. Next, select the “My Account” link on the website. If you’re a first-time visitor, some information

will be required to create your account. If you’re a returning visitor, enter your username and password.

Once you have logged in or created your account, visit the “Funds & Reimbursements” tab. Please note that any information that appears in other sections of your account about you or the plans you have selected was collected during your enrollment process.

The “Funds and Reimbursements” section provides access to your funding information including: current funding allocation, program contribution frequency, available balance and reimbursement and allocation history. You will also find phone numbers, answers to frequently asked questions and links that allow you to file reimbursement requests.

Tax statements online

Form 1095

The Affordable Care Act requires most individuals and their dependents to have qualified health insurance.

By now, non-Medicare retirees should have received IRS Form 1095, which you’ll use to confirm your UC health coverage when you file your 2016 federal income taxes. Depending on the type of coverage you have, you may receive this form from your medical plan, from UC or from both. UC retirees in Medicare may receive the form from Medicare.

Those enrolled in non-Medicare UC Care and Core will receive Form 1095 from UC and may sign up on At Your Service Online to receive your Form 1095 electronically.

In order to verify that individuals have health insurance that satisfies the requirements of the Affordable Care Act, the IRS requires UC and health plans to solicit covered members’ Social Security numbers. If Social Security numbers for your covered family members are missing, please provide the information to the Retirement Administration Service Center, 800-888-8267, Monday-Friday, 8:30 a.m.-4:30 p.m. (PT).

Form 1099-R

UC retirees may now view and download their 2016 1099-R tax statements on At Your Service Online. After signing into your personal account, look under the “Retirement & Savings” section and choose “Tax Statements” to access your 1099-R.

UC PPO members: Assistance with transition from Blue Shield of California to Anthem Blue Cross and OptumRx

UC’s preferred provider organization (PPO) medical plans for retirees (UC High Option Supplement to Medicare, UC Medicare PPO and UC Medicare PPO without Prescription Drugs, Core, UC Care and UC Health Savings Plan) have new administrators for medical, behavioral health and prescription drug benefits.

If you are a UC PPO member, you should have received a new ID card from Anthem Blue Cross which works for both medical and prescription benefits. If you are a member of UC High Option Supplement to Medicare or UC Medicare PPO with Prescription Drugs, you should also receive an ID card from OptumRx for pharmacy benefits.

Unfortunately, technical difficulties during the enrollment transition have led to problems for some members – especially those in “split Medicare” families (where one family member is on Medicare and one is not). UC Human Resources and the vendors are working to address the root causes of these problems as quickly as possible. All enrollment issues should be resolved in the near future.

If enrollment problems are interfering with your ability to access your benefits, please see more information on the UCnet website: ucnet.universityofcalifornia.edu/news/2017/01/uc-ppo-members-assistance-with-transition-from-blue-shield-of-california-to-anthem-blue-cross-and-optumrx.html



Older first-time mothers are more likely to live longer

The average age of a woman giving birth for the first time has risen dramatically in the U.S. over the past 40 years, driven by factors like education or career. A new study by researchers at UC San Diego found that women choosing to become first-time mothers later in life may increase their chances of living into their 90s.

The study is the first to look at age at first childbirth in relation to longevity.

“We found that women who had their first child at age 25 or older were more likely to live to age 90,” said Aladdin Shadyab, PhD, lead author of the study. “The findings indicate that women with two to four term pregnancies compared with a single term pregnancy were also more likely to live at least nine decades.”

Of the approximately 20,000 participants in the study, 54 percent of women survived to 90 years old. The study also found that women who

lived to age 90 were more likely to be college graduates, married, have a higher income and less likely to be obese or have a history of chronic disease.

“Our findings do not suggest that women should delay having a child, as the risk of obstetric complications, including gestational diabetes and hypertension, is higher with older maternal ages. It is possible that surviving a pregnancy at an older age may be an indicator of good overall health, and as a result, a higher likelihood of longevity,” said Shadyab. “It is also possible that women who were older when they had their first child were of a higher social and economic status, and therefore, were more likely to live longer.”

http://ucsdnews.ucsd.edu/pressrelease/older_first_time_mothers_are_also_more_likely_to_live_longer

Even optimists get the blues

Waiting for those tests results? Waiting to hear who won the election? And while waiting, does the feeling of dread start to creep in?

Turns out, as the moment of uncertain news draws nearer and nearer, bracing for the worst comes as second nature to optimists and pessimists alike. In a new study, Kate Sweeny, psychology professor at UC Riverside, and Angelica Falkenstein, a graduate student, find that there are no differences between optimists and pessimists when it comes to potential bad news.

According to Sweeny, researchers in the past have found that students’ predictions of their midterm grades will become increasingly pessimistic as the news of their grades approaches, patients become increasingly certain that they are riddled with disease as the news from a medical test gets closer, and voters become increasingly pessimistic about their candidates’ chances as election approaches.

“Although this tendency to brace oneself for potentially bad news is common, intuition might suggest that some people are more likely to brace than others – in particular,

happy-go-lucky optimists would seem immune to the anxiety and second-guessing that typically arise as the decisive moment draws near,” she said.

UCR researchers tested this intuition in nine different studies. “Counter to intuition, optimists were not immune to feeling a rise in pessimism at the moment of truth. In fact, not a single study showed a difference between optimists and pessimists in their tendency to brace for the worst,” Sweeny said.

<https://ucrtoday.ucr.edu/42858>

Get more UC news for you.

Visit UCnet at: ucnet.universityofcalifornia.edu



Explore South Africa, Victoria Falls, Botswana

The Council of UC Retiree Associations (CUCRA) offers travel opportunities in partnership with Collette Vacations. The CUCRA travel program benefits the work of the council.

Here’s an adventure in fall of 2017, so prospective travelers can plan early.

A two-week trip to South Africa, Victoria Falls and Botswana offers UC retirees and their friends an opportunity to enjoy Cape Town, game and nature reserves, local people and customs and water and land safaris.

14 days, Nov. 1, 2017
Booking No. 794092
Cost: \$7,199 (Save \$200 if booked before May 1, 2017)

Highlights of this tour include:

A cable car trip 3,000 feet to Table Mountain; Cape Point on the southwestern tip of Africa; the university town of Stellenbosch and the winelands of the Western Cape; the quaint seaside village of Hermanus, known for whale watching, swimming with great white sharks and the Space Science Directorate of the South African National Space Agency; Johannesburg and Entabeni Conservancy; Victoria Falls, Zimbabwe; Chobe, Botswana, for a safari cruise to watch wildlife along the water’s edge. The tour ends in Johannesburg.

This is a tour for the fleet-of-foot, lacking accommodations for the young, disabled or wheelchair users. There are also special passport requirements, including a regulation that the passport must be valid for at least six months after the departure date. These

requirements should be verified before making reservations as ignoring them could result in travelers not being allowed into the country.

You can extend your vacation, with an optional three-night Dubai pre-tour.

For more tour details visit:
gateway.gocollette.com/link/794092

To book your tour

For more information and reservations, contact Collette Vacations at 800-581-8942 and mention the booking number. All tour costs are per person, double occupancy and include round trip airfare from LAX. You do not have to be a UC retiree to enjoy these tours; feel free to invite your family and friends. If the start date for a tour is not convenient for you, Collette has other dates for you to consider. Visit the website: www.gocollette.com.

Advocating for UC Staff continued from page 1

“In addition, one should consider joining one’s local association because of the range of activities they provide,” she said. “Some are educational, such as lectures on health care, politics or the environment, or issues that are important for retirees, like long term care insurance. Other programs are more social in nature, ranging from hikes, book discussions, tours, bus trips, luncheons and a wide variety of other programs.

“Many local associations also identify short and long term volunteer opportunities on campus and in the local community,” she said. “Joining one’s local association provides opportunities to be educated, have fun, reconnect with colleagues and make new friends.”

Retirees who have relocated since they worked at UC are welcome to join the association of the campus or laboratory closest to them, added Schnaubelt.

Richard Attiyeh, UC San Diego Professor Emeritus of Economics, and chair of CUCEA, said his involvement with his campus

association and with CUCEA keeps him connected with colleagues, especially from other disciplines.

“At the campus level, our monthly meetings are intellectually stimulating and socially enjoyable,” he said. “At the systemwide level, we get to learn what other campuses are doing to enrich the environment for emeriti, which makes things better for us as individuals and for the university as a whole.”

CUCEA has several goals. Highly important “is our collective effort to work with campus and systemwide administrators to help preserve the outstanding retirement system that has played a critical role in attracting and retaining outstanding faculty members,” said Attiyeh.

“First and foremost is our working together as a community of emeriti associations to enrich the environment for retired faculty members so that they can continue to contribute to the university community in the form of teaching, research, and service,” he said.

CUCEA’s latest survey of emeriti activity showed that the contributions of UC emeriti add up to a “Virtual Eleventh Campus.”

Schnaubelt noted that CUCRA recently conducted its own survey of contributions and achievements of retired UC staff, and results will be reported later this year.

Visit the websites for more information, including news and reports.

Council of University of California Retirees’ Associations
cucra.ucsd.edu

Council of University of California Emeriti Associations
cucea.ucsd.edu

If you wish to join an emeriti/retiree association, see page 5 for contact information. You may also contact your local association and provide your email address to receive information and news about the activities and services provided by that association.

Accordion aids physical, mental agility

Pamela Tom
Academic Coordinator
UC Davis



After 39-years with UC statewide extension food programs while in the Department of Food Science and Technology at UC Davis, I turned to music when I retired in 2013. To keep mentally and physically active during aging, I embarked on a new career as an accordionist.

I studied piano as a kid and considered resuming lessons but chose the piano accordion – also known as a “party in a box” – which fits in my car. The accordion has versatile sound outputs (violin, clarinet, piccolo, bassoon, organ and bandoneon) and is rigorously demanding: buttons, keys, switches, and bellows. Performing at recitals and national competitions with the accordion challenges my creativity, memorization and presentation skills. The accordion has broadened my friendships and musical experiences. I have performed numerous venues as a band member, duo or solo act in Arizona, California, Las Vegas, Texas and Illinois. In 2016 a violinist and I formed a duo, “Fiddle & Squeeze Musique.”

Although most people associate the accordion with polka, there are numerous genres in my repertoire such as French musette, European, Latin, tango, marches, light classical, Broadway, Beatles and spiritual tunes. Neuroscientists have said that playing music is mentally like a full-body workout that simultaneously engages every area of the brain.

While remaining professionally active as a volunteer on fisheries and seafood state and national advisory committees and training programs, my real passion in retirement is the accordion and the smiles that it brings to audiences young and old when they hear the music. And I recently became an accordion coach.

Looking back on journey to strange, new world

John Holman
Programmer/Analyst
UC Santa Barbara Extension



When I retired in 2006, I took a couple of years off to reflect on my life, and I came to the conclusion that I'd had three lives: growing up on my grandfather's West Sussex farm; emigrating to Australia in 1969 with no skills, no money and not much of an education; marrying and raising a family in California.

I wrote a book, titled “Pom's Odyssey,” about the years I spent in Australia as an assisted passage migrant. In the 1950s and 1960s, Australia needed immigrants and the government paid for the passage. Adults paid a small token of ten English pounds, while children traveled free. They became known as the “Ten Pound Pom's.” A Pom is a sometime derogatory expression that Australians use in reference to English migrants. One derivation is from P.O.M.E., sewn on the uniforms of convicts meaning Prisoner of Mother England; another refers to the rosy red cheeks of English migrants that look like the skin of a pomegranate.

“Pom's Odyssey” recounts my experiences, from boyhood on a small Sussex farm to coming-of-age in the vineyards of the Riverina and on the blue waters of Sydney Harbor as a deckhand on a ferry packed with a colorful cast of characters, who unwittingly teach me life's lessons. “Pom's Odyssey” has just been published and is available on Amazon in book and Kindle format.

Share Your Stories

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

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For benefits questions:

Retirement Administration Service Center:
1-800-888-8267 (8:30 a.m. – 4:30 p.m. PT)

UCnet:
ucnet.universityofcalifornia.edu/retirees

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 Online. Under the “Stay Connected” tab, choose “Newsletter.”

Emeriti/Retiree Association Contacts

UC's retiree and emeriti associations and retiree centers primarily use online communications to interact with retirees and emeriti about services and programs. Use the listings below to establish an email communication relationship with an association and/or center. If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

UC Berkeley
Emeriti: Sheldon Zedeck
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Retirement Center Contacts

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ucbrc@berkeley.edu
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UC Davis Retiree Center
Becky Heard, Interim Director
retireecenter@ucdavis.edu
530-752-5182

UC Irvine Center for Emeriti and Retirees
Jeri I. Frederick, Director
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949-824-7769

UCLA Emeriti/Retirees Relations Center
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310-825-7456

UCSD Retirement Resource Center
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UC SB Emeriti/Retiree Relations Center
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805-893-2168

UC Santa Cruz Retiree/Emeriti Center
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accounts are made before taxes. That means you'll owe income taxes on those contributions when you withdraw them in retirement. Any earnings from these accounts are also typically taxed as ordinary income when they're withdrawn.

You may find yourself in a lower income tax bracket as you get older, so the total tax on your withdrawals could be less. On the other hand, if your withdrawals bump you into a higher tax bracket, you might want to consider withdrawals from tax-exempt accounts first.

3. Then withdraw from tax-exempt accounts. Health savings accounts (HSAs) and Roth IRAs are examples. Contributions to a

Roth account are typically made after taxes and contributions to the UC HSA are made before taxes; however as long as certain conditions are met, your earnings in either of these accounts aren't taxable.

If you decide to use this strategy, remember one important caveat: If you are 70½ or older, you will need to take your minimum required distributions (MRDs) from your tax-deferred accounts first. The rules are complex, and everyone's situation is unique, so be sure to check with a tax professional.

While the traditional withdrawal hierarchy of taxable, tax-deferred, and tax-exempt assets is a good starting point for many retirees, your situation and changing

circumstances may require making adjustments. You might move from a low-tax state to a high-tax state, for example, or take withdrawals from tax-deferred accounts that push you into a higher tax bracket.

Other factors that could play a significant role in your retirement tax strategy are whether you intend to continue working, the income tax rate in the state and locality where you plan to retire, and how much of an inheritance you would like to leave for your family members or to a charity.

For more details on managing withdrawals, see the full article in [myUCretirement.com](#); go to the "Retirement Planning" section and select "Living in Retirement." The

site includes other articles and features about retirement savings planning and financial wellness.

Returning to work, savings contributions
Retired faculty and staff who return to UC employment part-time are reminded that they may again contribute to the UC Retirement Savings Program's 403(b) Plan and 457(b) Plans. The maximum annual contribution for each plan is \$24,000, which is the limit for employees over age 50.

UNIVERSITY OF CALIFORNIA Systemwide Human Resources

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New methods to combat cell damage that accumulates with age

Researchers from UCLA and Caltech have made discoveries that might help slow and potentially reverse the process of aging in cells.

They generated new methods that allow identification of factors that selectively remove damaged mitochondrial DNA, which will affect the process of aging at the cellular level. Aging is, in part, due to changes in mitochondria, the energy-providing powerhouses of the cell.

Mitochondria contain their own DNA, and the accumulation of

mutations of mitochondrial DNA throughout a lifetime contributes to aging.

There are two strategies for combating age-related diseases. One way is to fight the individual disease. The other aims to delay the aging process to prevent or delay the onset of age-related diseases in general.

Mitochondria provide most of the energy for cellular operations. Cumulative damage to mitochondrial DNA contributes to age-related disorders such as Parkinson's disease, Alzheimer's

disease, heart disease, and muscle wasting and frailty. One key goal to delay or reverse aging is to reduce the ratio of damaged to normal mitochondrial DNA. Inherited defects in mitochondrial DNA also cause a number of devastating childhood diseases, including strokes and muscle diseases.

"We showed that we could selectively cleanse the damaged mitochondrial DNA, effectively rejuvenating them and improving mitochondrial quality," said Ming Guo, professor of neurology and pharmacology at UCLA. "This

strategy might someday prove useful in treating or preventing age-related diseases as well as the general declines in cognitive function and mobility that occur with aging."

<http://newsroom.ucla.edu/releases/new-methods-to-combat-cell-damage-that-accumulates-with-age>