

new dimensions

Having productive family discussions

In life and money, timing is often everything. And that’s particularly true when it comes to sensitive family discussions about retirement security, elder care and estate planning.

Family discussions between parents and adult children could serve as a much-needed reality check. Yet, even when conversations are taking place, sometimes it is difficult to get into the details without having a conflict.

How to build a better discussion

Here are some guidelines to get a family financial conversation going, and to help keep them on track:

- Initiate family discussions earlier. Ask as many detailed questions as you can. The earlier and more detailed the conversations are, the more prepared your family will be.
- Follow the “voice not vote” rule. While all family members should have a role in the planning process, the ultimate decisions about finances, health care and elder care should be made by the person whose money and care are under discussion.
- Make sure the right people are talking about the right things. And try to make sure they are talking at the right times, in the right way. Plan in advance so you can define roles, determine which conversations to have, and choose when and how

continued on page 4

continued on back page

Tips for dealing with health issues abroad

Now that they have the time, many retirees travel abroad to see the epic sights and experience different cultures. But medical emergencies do happen, so plan ahead. Here are some strategies to help avoid common pitfalls:

Prepare for unexpected

If you get ill before setting off, think twice about going. A cruise ship or hotel may not be a comfortable place to convalesce. And remember to bring your required medications.

Since international travel can often

come with surprises, consider purchasing travel insurance or, if you’re taking a cruise, the insurance waiver offered by the cruise line. That way you’ll be able to cancel without losing money.

Arrange travel insurance through the airline, if needed. Be careful when booking hotel stays. Make sure you have the option to cancel these without paying a penalty.

Finally, always keep insurance contact information and ID cards, along with personal contact and primary care physician numbers, easily available.

Precautions with medications

Carry a letter from your physician describing your condition and listing your medications. Leave prescriptions in their original containers. Pharmacists overseas are often unfamiliar with American brand names, so know the generic names. Lastly, check with the foreign embassy of countries you’re visiting to make sure your medications are considered legal.

Get required vaccinations

Some countries require visitors to carry an International Certificate

Inside

- 2 News about your benefits
- 3 Research of interest
- 4 Travel opportunities
- 5 Share your stories

Quoteworthy

“These estimates may reassure some people that despite testing positive on screening tests, their chances of developing Alzheimer’s disease dementia are low.”

Ron Brookmeyer, UCLA professor of biostatistics
Page 3

Spotlight

Why At Your Service Online is requesting your cell phone number
Page 2

Minimum Required Distributions from your retirement savings

The IRS requires you to begin receiving Minimum Required Distributions (MRDs) from your UC retirement savings accounts the year you reach age 70½, or are no longer working at UC, whichever is later. MRDs then have to continue every year.

If this is the first year that you are subject to receiving MRDs, Fidelity will automatically default and send your MRD payment(s) in mid-March the following year. All subsequent MRDs, if you have not elected a specific date(s) to receive your MRDs, are issued in mid to late December of each year. This year it is scheduled for December 14.

MRD requirements apply to each of UC's Retirement Savings Program accounts (DC, 403(b) and 457(b)) separately. If you have money in more than one account, you must receive an MRD from each. MRD payments also come out proportionately from your investment holdings in each of your retirement savings accounts (certain exceptions may apply to Brokeragelink).

Please read the Minimum Required Distributions Fact Sheet, available at ucal.us/MRDfacts, as it provides important information along with your distribution options. If you have questions or any concerns regarding your MRD, please call Fidelity at 866-682-7787.

Review tax withholding on your retirement benefits check

It's not too early to start thinking about next year's tax filings, and retirees still have time to review and adjust 2018 withholdings.

The Tax Cuts and Jobs Act, which took effect at the beginning of the year, resulted in larger pension checks for many retirees. But some retirees may be under-withholding and, thus, risk a higher than expected tax bill, or even penalty, next year.

While the Act resulted in higher retirement payments for some, tax tables and withholdings do not take into account the new \$10,000 limit on the deduction for state and local taxes.

Although you are not required to take any action, you may check your withholdings for 2018 and adjust amounts, if necessary. You can access an updated tax withholding calculator on the IRS website. Go to: irs.gov/individuals/irs-withholding-calculator. You may also consult a tax advisor.

You may change your tax withholding by signing on to your At Your Service Online account. Go to the "Income and Taxes" section and select "Tax Withholding."

Why AYSO requests cell phone number

In this digital age, protecting your online information is a high priority for both you and for the university. As you know, choosing strong and secure passwords is one important way that you can protect your accounts. Another method is the use of multi-factor authentication (MFA).

MFA is a way of confirming a user's identity by requiring the user to provide more than one piece of evidence confirming that they are who they say they are when logging in to an online account. For example, a user may be asked to provide both their password and a code that is texted to them on their cell phone before gaining access to their information. You may already have used this method or something similar to access online banking or commerce sites.

To help facilitate future MFA enhancements for accessing your UC retirement account, the At Your Service Online (AYSO) system has started to request your personal cell phone number.

You will see the request for your personal cell phone number when you first login to AYSO. Once you have provided it, you will gain access to your AYSO account as usual. If you don't have a personal cell phone number or prefer not to provide yours, you can check a box to indicate that. While providing your personal cell phone number is recommended because it will facilitate our efforts to protect your online information, declining to provide it will not prevent you from entering your AYSO account.

Be on the lookout for future enhancements, including MFA login, as UC continues to implement secure methods of authenticating our users' identities and protecting their information.

For additional cybersecurity awareness information and resources, visit UC's Information Security Awareness website: security.ucop.edu/resources/security-awareness/index.html

Reading explanation of payment

The following information is for retirees who live outside of California and who receive their Medicare coordinated plan through Via Benefits.

Each time a reimbursement request is processed, you will receive an explanation of payment (EOP) statement from Via Benefits. An EOP provides details on claims that have been paid, denied or adjusted. Each statement includes a summary of reimbursement requests that have been paid, your available balance and the amount you have been reimbursed. EOP statements also alert you to problems with your account.

EOP statements are available electronically when you access your account, otherwise expect them in your mail.

- If a reimbursement request is denied, the EOP will list the reason for denial. The most common reasons for denial are missing information, an incorrectly completed form or an ineligible expense. Follow the directions to submit your reimbursement request and when indicated on the denial form, include additional information or supporting documentation. Once a request is denied, you must submit a new request with supporting documentation.
- If your reimbursement funds are insufficient, you may receive an EOP for a request not fully paid. Via Benefits will reimburse as much of the request as possible from your HRA account balance. The remainder will be released when funds become available.
- If you have activated Automatic Premium Reimbursement (AR), you'll receive EOP statements without filing a request, since your insurance company automatically submits the request on your behalf.

If you need help to determine why your claim was denied or have questions, please contact Via Benefits at 855-359-7381, Monday through Friday, from 5 a.m. to 6 p.m. (PT) and select option 3 or say "funding" when prompted, and a funding specialist will work with you.

Retirees' information part of public record

The University of California often receives requests for information through Public Record Acts requests, including information about retirees' pension benefits and other data.

Because UC is a public institution, information about retiree and emeriti benefits is considered a public record under the California Public Records Act and is reflected in Personnel Policies for Staff Members (PPSM) 80(B) and in Academic personnel policy, Academic Personnel Manual (APM) 160-20(b)(4).

The information that may be publicly disclosed includes name, position title, date of hire and date of separation, pension benefit, salary at time of retirement and UC location where the retiree worked. Personal information, such as home address, phone number and email address, cannot and will not be disclosed.

Questions about access to retiree data may be directed to local Information Practices/Public Records Offices. You can find a list of offices online at: www.ucop.edu/general-counsel/legal-resources/information-practices/office-of-public-records-guidelines-for-access.html



Most people with early Alzheimer’s signs won’t get full-scale dementia

New predictions by UCLA researchers lay out the probabilities that a person will develop Alzheimer’s disease dementia based on age, gender and the results of biomarker tests, which can detect the presence of certain protein fragments in brain and spinal fluid or brain cell changes linked with the disease.

The estimates show that most people with preclinical signs of Alzheimer’s disease dementia will not develop the full-scale disease.

“These estimates may reassure some people that despite testing positive on screening tests, their chances of developing Alzheimer’s disease dementia are low,” said Ron Brookmeyer, the study’s lead author and a professor of biostatistics at the Fielding School. His team drew data from previous studies that tracked the progression of Alzheimer’s disease in thousands of people and included that information in a computer model that also incorporated published U.S. death rates. They found,

for example, that a 60-year-old woman without any biomarkers for Alzheimer’s has about a 20 percent chance of developing Alzheimer’s disease dementia. A woman of the same age would have a 96 percent chance if she already has shown some decline in memory and thinking skills and if biomarker screening has detected amyloid protein and neurodegeneration in her brain.

Men have a lower risk of developing Alzheimer’s disease dementia because their average

lifespan is shorter. A 60-year-old man with no biological signs of Alzheimer’s, for example, has about a 14 percent risk for developing Alzheimer’s disease dementia, according to the paper.

Brookmeyer said interventions to slow the progression of the disease could significantly lower a person’s risk of developing Alzheimer’s disease dementia.

Read more: newsroom.ucla.edu/releases/ucla-fielding-school-study-risks-alzheimers-dementia

Soda found to be uniquely harmful

While calories from any food have the potential to increase the risk of obesity and other cardiometabolic diseases, 22 nutrition researchers agree that sugar-sweetened beverages play a unique role in chronic health problems. The disease risk increases even when the beverages are consumed within diets that do not result in weight gain.

It’s just one of the conclusions in a position paper by a group of researchers whose task was to deliberate the question: Are all calories equal with regards to effects on cardiometabolic disease and obesity?

“What’s new is that this is an impressive group of scientists with vast experience in nutrition and metabolism agreeing with the conclusion that sugar-sweetened beverages increase cardiometabolic risk factors compared to equal amounts of

starch,” said lead author Kimber Stanhope, a research nutritional biologist with the School of Veterinary Medicine at UC Davis.

Another interesting point of consensus among researchers is the role of the sugar substitute aspartame. The authors agreed that aspartame does not promote weight gain in adults.

The authors also agreed that consumption of polyunsaturated (n-6) fats, such as those found in some vegetable oils, seeds and nuts, lowers disease risk when compared with equal amounts of saturated fats. However, that conclusion comes with a caveat. Dairy foods such as cheese and yogurts, which can be high in saturated fats, have been associated with reduced cardiometabolic risk.

Read more: www.ucdavis.edu/news/some-calories-more-harmful-others



Visit elegant Ireland, explore England's treasures

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 are some adventures for the fall.

Elegant Ireland
Oct. 4-12, 2018
Booking No 862533
Cost: \$4,099

The Dublin of James Joyce and many Irish writers kicks off the tour. From the modern but historic city, you'll go back in time to the Middle Ages with a visit to a 12th century town and castle and visit a cider-producing farm.

You stay in Castlemartyr, once a manor house owned by Sir Walter Scott, and enjoy an Irish evening of storytelling. A whiskey tasting is available before a trip to Blarney Castle. You can explore the dramatic Kerry coastline and cliffs of Moher, exposed to the pounding seas of the Atlantic. At 16th century Dromoland Castle, you will spend two days and nights in the home of the descendants of the High King of Ireland.

England's Treasures
Oct. 24-Nov. 4, 2018
Booking No 862522
Cost: \$4,249

Visit Liverpool, the home of the Beatles and site of the Slavery

Museum. Visit the home of Wordsworth in the Lake District and spend two days exploring the winding streets of Lake Windermere, home to Beatrix Potter. Travel south to the ancient city and elegant cathedral of Worcester en route to the Roman spa at Bath. Nearby, you will visit the mysterious Stonehenge before moving on to the market town of Salisbury.

Cornwall, the sharp toe of England reaching out into the Atlantic, is an isolated region full of myth and mystery. Lanhydrock is a fascinating venue to explore before visiting the Isle of St. Michael's Mount, lair of the legendary Jack the Giant Killer. Then, reach out to Land's End and

the artist's colony of St. Ives along with a local winery. All aboard the Great Western Railway to London for a couple of days exploration or a trip to Windsor Castle.

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.

Retiree travel tips continued from page 1

of Vaccination, called a Yellow Card, as proof of inoculations. Research online for country-specific updates and information, and contact the foreign embassy of the country you're visiting or transiting through for their requirements.

Understand medical and travel insurance coverage

Do you know if your current health insurance or Medicare plan covers medical services you might need while traveling overseas? If you're enrolled in a UC-sponsored retiree medical plan, you can research coverage using the plan contact information on UCnet, (ucnet.universityofcalifornia.edu). If you are not enrolled in a UC-sponsored plan, make sure you

understand fully what is covered outside of the U.S. Learn more about what Medicare covers. Know the difference between medical insurance and travel insurance. Medical insurance specifically covers the costs of medical attention you may need while traveling abroad. Travel insurance insures your financial investment in your trip. However, some coverage may be unnecessary if it overlaps with protection that you already have in place through a homeowners, auto, life, or health insurance policy. Consider including evacuation insurance that pays for getting you to the nearest medical facility, especially if you're going to someplace remote.

Know how to find care

If you're traveling on your own, learn simple steps that can help, like knowing how to dial the "911 equivalent" in each country you visit. If you need medical help, contact the U.S. embassy or consulate of the country you're visiting for help locating medical services. They'll be able to direct you to medical facilities where English is spoken, and help you transfer funds from the United States, if necessary.

The Camino calls

Suzy Crawford
IT Programmer,
UC Davis Medical Center



As a school kid, I remember hearing about a Ninth Century pilgrimage that people would make across Spain to Santiago de Compostela, the burial place of St James. They would walk over 400 miles. Seriously? Who would do that?

Fast forward a few decades. Recently retired from UCDMC (2014, 28-year employee), I'm channel surfing, while recovering from a successful second breast cancer surgery. The movie I pick is "The Way," about a father walking the Camino de Santiago pilgrimage across Northern Spain. After re-watching it with my husband Bob, he looked at me and said "I think we should do this."

It required serious training for about a year. We hired a personal trainer, haunted the gym, started walking and walking and walking. After that year we were ready.

In early May of last year, we flew to Madrid, trained to Pamplona, and started "The Way." Carrying our clothes and walking each day, we spent the nights in pilgrim Albergues. We shared simple meals in the ancient villages we passed through.

We shared our journey with pilgrims from all over the world, who were there for many different reasons. But we all had one common goal: reaching Santiago de Compostela. We still communicate with many of them, via social media, today.

The 450+ mile walk challenged us physically, mentally and spiritually. In 34 days, on June 17, we reached Santiago de Compostela to complete our Camino pilgrimage.

A writing dream come true

Lynn Dow
Speakers Nursing Administrator,
UCSF Medical Center



After a fabulous 40-plus year career in nursing, I retired from UCSF Medical Center in 2007 with visions of writing the great American novel — a lifelong ambition.

I enrolled in a writing class and soon discovered that I was a total disaster at writing fiction. But I loved the energy of the class and wanted to continue. I just needed to switch my focus from fiction to something I was familiar with. I began to write of my experiences as a nurse, and, to my surprise, my writing mates were intrigued and encouraged me to keep writing. I followed their advice and within a couple of years discovered I had enough to fill a book.

I mistakenly believed that once the manuscript was finished my work was done — not so. Finding a publisher proved to be a real challenge. The big houses want you only if you are famous — a movie star, a public figure, or a well-known author. I was none of these. By chance I discovered She Writes Press in Berkeley and the publisher was willing to take me on. My book *Nightingale Tales: Stories from My Life as a Nurse* was published in October, 2017— truly a dream come true.

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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Vice President, Human Resources:
Dwayne B. Duckett

Director, Institutional Communications:
Sybil Wartenberg

Editor: Andy Evangelista

Design: Jose Pantoja

Comments/Questions

Write New Dimensions at:
University of California
1111 Franklin #7305
Oakland, CA 94607
Email: NewDimensions-L@ucop.edu

For benefits questions:

Retirement Administration Service Center:
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: John Swartzberg
jes@berkeley.edu
Retirees: Lynn Bailiff
lynnbailiff@comcast.net
510-860-8133

UC Davis
Emeriti: Joanne Boorkman
jaboorkman@ucdavis.edu
Retirees: John Meyer
john.meyer@live.com

UC Irvine
Emeriti: James Danziger
danziger@uci.edu
Retirees: Jill Halvaks
retirees@uci.edu

UCLA
Emeriti: Steve Cederbaum
scederbaum@mednet.ucla.edu
Retirees: Rodney Rose
rodr@charter.net

UC Riverside
Emeriti: Victor Lippit
victor.lippit@ucr.edu
951-684-6355
Retirees: Bob Daly
bobdaly@mac.com
714-496-5564

UC San Diego
Emeriti:ucsd.edu
RetireeLink:ucsd.edu

- UC San Francisco**
Emeriti: Robert Levin
robert.levin@ucsf.edu
415-476-4723
Retirees: Sandra Norberg
UCSFRetireesAssociation@ucsf.edu
415-476-4723

UC Santa Barbara
Emeriti: W. Douglas Morgan
dmorgan@econ.ucsb.edu
Retirees: Barbara Anderson
barbara62239@gmail.com

UC Santa Cruz
Emeriti: Todd Wipke
wipke@ucsc.edu
Retirees: Ilse Lopes
ilse_lopes@yahoo.com

LANL
Dale Thompson
president2017@lalrg.org

LBNL
Henry Rutkowski
EX-Ls@berkeley.edu

LLNL
Julio Diaz
chair@livermorelabretirees.org
livermorelabretirees.org

Office of the President/Regents
Jim Dolgonas
jdolgonas@yahoo.com

Retirement Center Contacts

- UC Berkeley Retirement Center**
Cary Sweeney, Director
ucbrc@berkeley.edu
retirement.berkeley.edu
510-642-5461

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

UC Irvine Center for Emeriti and Retirees
Jeri I. Frederick, Director
emeriti@uci.edu or retirees@uci.edu
949-824-7769

UCLA Emeriti/Retirees Relations Center
Sue Barnes, Director
sbarnes@errc.ucla.edu
310-825-7456

UCSD Retirement Resource Center
Suzan Cioffi, Director
RetireeLink@ucsd.edu or Emeriti@ucsd.edu
858-534-4724

UC SB Emeriti/Retiree Relations Center
Debra Martin, Director
debra.martin@hr.ucsb.edu
805-893-2168

UC Santa Cruz Retiree/Emeriti Center
Christy Dawley, Coordinator
rec@ucsc.edu
831-502-8202

different people will be involved.

- Commit to follow-up conversations to help keep the dialogue going. Keep the momentum going and schedule as many get-togethers as you need, and revisit plans at least annually to make sure they still make sense.

Know your options

If you'd like to learn more about your estate planning options, you may have access to professional assistance through UC's legal plan. The ARAG legal services plan provides a wide

range of free or discounted legal services— including estate planning assistance. Go to UCnet and search “Estate Planning” to learn more about the legal services available, including help with wills, trusts, powers of attorney, and healthcare directives.

This article also appears in the Summer 2018 issue of the “Focus on Your Future” Newsletter. For the full newsletter, visit myUCretirement.com. To learn more about maintaining financial wellness in retirement, go to the “Retirement Planning” section and select “Living in Retirement.”

UC launches Million Light Bulb Challenge community buy program

UC faculty, staff and retirees have a great opportunity to reduce their carbon footprint at home and save money. UC is spearheading a statewide effort to advance the purchase of one million high-quality, energy-efficient light bulbs for campus buildings and residences across the state.

“High-quality LED light sources help reduce our carbon footprint, reduce our energy use, and save money,” said UC President Janet Napolitano. “We are excited to launch this challenge and swap out at least a million inefficient light sources.”

Under the Community Buy Program supported by UC's Carbon Neutrality Initiative, all UC students, staff, faculty, retirees and alumni can purchase light bulbs at nearly half the price of online competitors via the secure Million Light Bulb Challenge website and have them shipped directly to their home.

The website features a number of educational resources to help consumers understand their options and see estimates of their energy savings and reduction in CO2 emissions.

For more information, visit www.millionlightbulbchallenge.org



P.O. Box 24570
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Are you moving?

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Health Net to continue as Blue & Gold HMO administrator, replaces Optum for behavioral health

Health Net Blue & Gold HMO is getting a new name in 2019 – UC Blue & Gold HMO – but Health Net will continue to administer medical benefits for the plan and for the Seniority Plus Medicare plan.

Health Net's selection follows a competitive bidding process that began in 2017 and concluded recently, with Health Net receiving the highest score. One change did result from that process — Health Net's behavioral health subsidiary, Managed Health Network (MHN), was selected to replace

Optum Behavioral Health as administrator of UC Blue & Gold's behavioral health benefits, effective Jan. 1, 2019. MHN will continue as the administrator of behavioral health benefits for Health Net Seniority Plus.

With continued administration by Health Net, few medical plan changes are anticipated for next year. By having medical and mental health services integrated and under Health Net, members will receive more seamless care.

Optum Behavioral Health will continue as the behavioral health benefits administrator for Health

Net Blue & Gold through 2018. If you have questions about your current behavioral health benefits, visit the Optum website (www.liveandworkwell.com; access code: 11280) or call and speak to an Optum representative at 888-440-8225.

Additional information on the 2019 transition to Health Net/MHN for behavioral health benefits will be forthcoming.