

# new dimensions

## President supportive of Retiree Health Benefits Working Group recommendations

The working group — charged with exploring potential strategies and developing options for UC leaders to consider to ensure the long-term viability of the retiree health benefits program — submitted its preliminary report to President Janet Napolitano this summer.

The president was supportive of many of the Retiree Health Benefits Working Group's recommendations and agreed to the following:

### No significant changes to the retiree health program for 2019.

With the group's guidance in mind, President Napolitano and Systemwide Human Resources (HR) finalized UC's retiree health benefits offerings for 2019 (See Open Enrollment highlights on page 1). There are no significant changes in UC's contribution levels or plan design for 2019. Many retirees will see monthly premium decreases for health plans in the upcoming year.

**Gradually reduce the UC contribution for eligible retirees aged 65 and older not coordinated with Medicare to levels comparable to Medicare coordinated retirees.** There are approximately 1,600 current retirees who either elected in 1976 not to coordinate with Social Security or who are unable to coordinate with Social Security. For this subset of retirees, the UC premium contribution is



## Open Enrollment — check out your benefits options

UC's benefits Open Enrollment has begun, and retirees are encouraged to learn about any changes for 2019 and to consider the options and costs.

Open Enrollment ends on Tuesday, Nov. 20, at 5 p.m., PT. If you want to make changes to your plans, you must do so online by that time. **If you do not wish to**

The information here does not apply to Los Alamos or Lawrence Livermore National Labs retirees. Your benefits are provided by LANS and LLNS, not UC.

### change coverage, you do not need to take any action.

The Open Enrollment booklet, which was mailed to retirees recently, has details about plan changes and how to enroll online. The booklet also includes medical plan costs for 2019. Medical plan premiums for retirees are about the same or lower this year, with a few exceptions.

Charts in the booklet show the monthly costs for medical coverage to retirees who are eligible for 100 percent of the UC/employer contribution

toward the premium for each plan. (You are eligible for the 100 percent contribution if you retired with 20 or more years of service or became a UCRP member before 1990 and did not have a break in service before retiring.)

If you are not eligible for the maximum UC/employer contribution, and thus subject to graduated eligibility, you can find your 2019 premium costs by signing onto your At Your Service (AYS) Online account. Choose "Open Enrollment" (main menu, under "Health & Welfare").

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## New Medicare cards

Medicare began mailing new Medicare cards to all people with Medicare last April, and it will continue to do so through April of 2019.

You may already have received your Medicare card. You'll notice it has a new Medicare number that is unique to you, instead of your Social Security number. This will help to protect your identity.

The new card and number are for Medicare purposes. They do not replace your Social Security card and number, which you will continue to use for their usual purpose.

Here are some other reminders about the new Medicare card:

- Your new card will automatically come to you. You don't need to do anything as long as your address is up to date. If you need to update your address, visit your "my Social Security" account.
- Mailing takes time. Your card may arrive at a different time than your friend's or neighbor's.
- Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
- Whether you are in a UC Medicare HMO or PPO, your medical plan ID card is your main card — you should still keep and use it whenever you need care.
- Those who do not have a UC Medicare plan may need to show their Medicare cards to all their health care providers, so carry the new Medicare card with you.
- Medicare will never call you uninvited and ask you to give personal or private information to get your Medicare number or card. Only give this information to doctors, pharmacists, your health care providers, or people you trust to work with Medicare on your behalf, such as the UC Retirement Administrative Service Center.

## Open Enrollment for retirees in Medicare outside California

If you live outside California and all covered members of your family currently are enrolled in Medicare, a special UC program — Via Benefits — administers your medical benefits.

Through Via Benefits, UC provides you with a Health Reimbursement Arrangement (HRA), which you use to buy your own individual Medicare plan, including Kaiser, where available. The amount of the UC contribution through the HRA — \$3,000 for each Medicare-eligible member of your family, subject to graduated eligibility — remains the same for 2019.

A specific UC Open Enrollment booklet was mailed recently to retirees in Medicare outside of California. Read the booklet for more information about the HRA, enrolling in Medicare plans through Via Benefits, and enrolling in your UC dental, legal, vision and accidental death and dismemberment plans. Open

Enrollment for UC dental, legal and vision plans runs from now to Tuesday, Nov. 20, 5 p.m., PT.

Via Benefits Medicare Open Enrollment for current members runs Oct. 15 to Dec. 7, 2018. While it is not necessary to change your plan, Open Enrollment offers you the opportunity to consider other coverage options, and, if you choose, enroll in a different plan.

Via Benefits has sent a fall newsletter announcing Medicare Open Enrollment, and your medical plan carrier will reach out with details about any plan changes.

If you change coverage, you must make any changes through Via Benefits. If you purchase a Medicare plan outside of Via Benefits, you will not be eligible to receive the UC contribution through the HRA. If you are satisfied with your current coverage, no action is necessary.

The Via Benefits customer service number is 855-359-7381.

## Protect yourself from fraud, keep online information secure

Many of us have heard stories of people who have been victims of identity theft. Retirees are reminded that secure passwords are critical to protecting your online information. Here are a few tips:

- Choose long passwords with numbers, letters and symbols. One trick is to start out with a creative phrase related to the account you're protecting, and then use numbers and letters to recreate it in shortened form.
- Use different passwords for different accounts. It's tempting to use the same password over and over, but the convenience just isn't worth the risk. One hack and a criminal could have access to all of your accounts.
- Email accounts are often targets of attackers, so make sure to update your email passwords to newer, complex passwords to reduce the risk of compromise. You may want to look into a secure online application for managing your passwords. Don't let your computer or device automatically remember your passwords for you — that puts you at too great a risk if your device is lost or stolen.
- Keep your password recovery options up-to-date. We all forget our passwords now and then. To make sure you can reset your passwords easily, each account should be kept up to date with your recovery phone number (cell phone), current email address and strong security questions.
- Never reveal your passwords to anyone, and never give private information (yours or other people's) to anyone you don't know or who doesn't have a legitimate business need for it.

## Reminder: December deadline for arranging MRDs

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, unless you provide specific instructions in advance of the deadline (certain exceptions may apply to Brokeragelink).

Please read the Minimum Required Distributions Fact Sheet, available at [ucal.us/MRDfacts](http://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.



# Patch monitors blood pressure deep inside body

A new wearable ultrasound patch that non-invasively monitors blood pressure in arteries deep beneath the skin could help people detect cardiovascular problems earlier on and with greater precision.

In tests by UC San Diego scientists, the patch performed as well as some clinical methods to measure blood pressure.

Applications include real-time, continuous monitoring of blood pressure changes in patients with heart or lung disease, as well as patients who are critically ill or undergoing surgery. The patch uses ultrasound, so it could potentially be used to non-invasively track other vital signs and physiological signals from places deep inside the body.

“Wearable devices have so far been limited to sensing signals either on the surface of the skin or right beneath it. But this is like seeing just the tip of the iceberg,” said Sheng Xu, a professor of nanoengineering at the UC San Diego and author of the study. “By integrating ultrasound technology into wearables, we can start to capture a whole lot of other signals, biological events and activities going on way below the surface in a non-invasive manner.”

The new ultrasound patch can continuously monitor central blood pressure in major arteries as deep as four centimeters (more than one inch) below the skin.

A UC San Diego-led team has developed a soft, stretchy ultrasound patch that can be worn on the skin and provide accurate, precise readings of central blood pressure each time, even while the user is moving. And it can still get a good reading through fatty tissue.

Researchers note that the patch still has a long way to go before it reaches the clinic. Improvements include integrating a power source, data processing units and wireless communication capability into the patch.

Read more: [ucsdnews.ucsd.edu/pressrelease/wearable-ultrasound-patch-monitors-blood-pressure-deep-inside-body](https://ucsdnews.ucsd.edu/pressrelease/wearable-ultrasound-patch-monitors-blood-pressure-deep-inside-body)

## Perceiving support helps people cope with waiting

Feeling like your partner cares about your stress helps you cope, UC Riverside research suggests. It may even help you sleep better, and may be beneficial to your health.

“Worry and waiting” research by Kate Sweeny, professor of psychology, has contributed much to our understanding of worry during periods of anxious waiting, such as for medical test results or the outcome of a job interview.

In her most recent study, her team finds a connection between the perception that your romantic partner cares and a reduction in stress during challenging waiting periods.

“Sometimes, when we receive support from another person, it affects us in some negative ways—we might feel needy, or incompetent, or emotionally unstable,” said Sweeny. “In contrast, simply feeling like you have support without actually asking for it or noticing that it’s being delivered is almost universally beneficial.”

The recent research finds that perception of support from a partner peaked at the beginning and end of a lengthy waiting period, in this case the wait for bar exam results, but dipped in the middle. Worry, after all, is not a static experience: it’s greater at the start, when uncertainty is fresh, and at the end, when the news is imminent.

In addition to coping better, the stressed partner reported better sleep and feeling healthier during periods when they reported that their romantic partner was more responsive to their support needs.

The study also revealed that people who were more positive, embracing hope and optimism about their exam result, perceived that their partner cared more overall. In contrast, people who were more negative and pessimistic perceived that their partner cared less.

Read more: [news.ucr.edu/articles/2018/09/10/perceiving-support-helps-people-cope-waiting](https://news.ucr.edu/articles/2018/09/10/perceiving-support-helps-people-cope-waiting)



Take a stand.  
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Open Enrollment continued from page 1

The following are some highlights for 2019 and things to consider:

**Expanded domestic partner eligibility.** If you are in a domestic partnership, you may have more options for enrolling your family members in health and welfare coverage. Beginning Jan. 1, 2019, UC will offer access to benefits based on the same eligibility criteria for all domestic partners. During Open Enrollment, you may enroll your domestic partner, and your partner’s eligible dependents, in health and welfare benefits as long as the relationship meets established criteria.

When adding a newly-eligible domestic partner or dependents, it’s important to understand how federal and state tax laws may apply to your situation. Go online to [ucal.us/domesticpartnership](http://ucal.us/domesticpartnership) for full details about eligibility and tax implications of enrolling your domestic partner in benefits.

**UC Blue & Gold HMO and Health Net Seniority Plus.** Health Net Blue & Gold HMO is getting a new name in 2019: UC Blue & Gold HMO. Health Net will continue

to administer medical benefits for the non-Medicare plan and for the Health Net Seniority Plus Medicare plan. Managed Health Network (MHN), a Health Net company, will take over as administrator of UC Blue & Gold’s behavioral health benefits. MHN will continue as the administrator of behavioral health benefits for Health Net Seniority Plus.

**Pet insurance.** UC now offers preferred pricing on pet insurance through Nationwide, with benefit options specially designed for the pets of UC faculty, staff and retirees. You can enroll in pet insurance at any time — not just during Open Enrollment — and your coverage will be effective the day your application is approved. You’ll pay your premiums directly to Nationwide. Learn more and enroll on the Nationwide website at [petinsurance.com/uc](http://petinsurance.com/uc), or call Nationwide at 877-738-7874.

**Other plans open for enrollment.** The dental PPO and HMO plans are open for enrollment. UC will continue to pay 100 percent of monthly dental plan premium for

retirees eligible for the full UC contribution. Retirees subject to graduated eligibility pay a portion of the premium.

The Vision Service Plan (VSP) is offered to retirees. Beginning Jan. 1, 2019, standard progressive lenses will be covered with no copay. The \$55 copay will continue to apply to non-standard progressive lenses. Monthly premiums will increase slightly — two percent.

Accidental Death and Disability (AD&D), offered by Prudential, is open for enrollment now and any time during the year.

ARAG Legal Plan is open for enrollment again this year, with no premium increase and a few plan changes, including the addition of trust services as a paid in full, standalone benefit.

**Over age 65 and not coordinated with Medicare.** The approximately 1,600 UC retirees in this category may see increases in their 2019 medical plan premiums. Over the years, UC’s medical premium contribution for retirees not coordinated with Social Security has been substantially higher than

for other retirees who have Medicare coverage. Now, UC’s contribution for this group will be reduced gradually over the next three years. (See story about Retiree Health Benefits Working Group recommendations on page 1.) An explanatory letter has been mailed to all retirees over age 65 who are not coordinated with Medicare.

**Health care facilitators.** They are a valuable resource during Open Enrollment, especially if you have a complex question about your medical plan. Visit the Open Enrollment website, which has a link to the list and contact information of health care facilitators at each UC location. Health care facilitators also host Open Enrollment information sessions at various UC locations. See below for upcoming sessions.

In addition to the Open Enrollment booklet, the Open Enrollment website ([ucnet.universityofcalifornia.edu/oe](http://ucnet.universityofcalifornia.edu/oe)) has details of benefits plans. If you decide to make plan changes or enroll in a plan, be sure to do so online by Tuesday, Nov. 20, 5 p.m., PT.

Open Enrollment information sessions for retirees				
CAMPUS	DATE	TIME	LOCATION	NOTES
Berkeley	Thursday, Nov. 1	10 a.m. to 12 p.m.	University Hall, Room 150	Retirees coordinated with Medicare Open Enrollment session
Berkeley	Wednesday, Nov. 7	10 a.m. to 12 p.m.	University Hall, Room 150	Retirees coordinated with Medicare Open Enrollment session
Davis	Friday, Nov. 2	10 a.m. to 12 p.m.	Sacramento Campus: Cancer Center Auditorium	Streaming video will be posted shortly after live presentations: <a href="http://hr.ucdavis.edu/hcf">hr.ucdavis.edu/hcf</a>
Davis	Friday, Nov. 2	1 to 3 p.m.	Sacramento Campus: Cancer Center Auditorium	Streaming video will be posted shortly after live presentations: <a href="http://hr.ucdavis.edu/hcf">hr.ucdavis.edu/hcf</a>
Irvine	Thursday, Nov. 1	9 a.m. to 2 p.m.	Newkirk Alumni Center, 450 Alumni Court	
UCLA	Friday, Nov. 2	10:30 a.m. to 12 p.m.	Tamkin Auditorium, Ronald Reagan Medical Center	Medicare plans only. RSVP online at <a href="http://www.errc.ucla.edu">www.errc.ucla.edu</a> or call 310-825-7456
UCLA	Friday, Nov. 9	10:30 a.m. to 1:30 p.m. (with 15 minute break at 11:50)	Tamkin Auditorium, Ronald Reagan Medical Center	10:30 Non-Medicare; 12:05 Medicare plans; 15 minute break between sessions. You may leave or arrive during break between sessions. RSVP online at <a href="http://www.errc.ucla.edu">www.errc.ucla.edu</a> or call 310-825-7456
Riverside	Wednesday, Nov. 14	11 a.m. to 12 p.m.	UC Riverside HR Training Room	Retiree Open Enrollment Workshop
San Diego	Tuesday, Nov. 6	10 a.m. and 12:30 p.m.	Retirement Resource Center (RRC) UC 400, RSVP required, call 858-534-4724	UCSD Retiree Open Enrollment Presentation
San Diego	Wednesday, Nov. 7	3:30 p.m. and 6 p.m.	RRC, UC 400, RSVP required, call 858-534-4724	UCSD Retiree Open Enrollment Presentation
San Diego	Thursday, Nov. 8	12:30 p.m. and 2:30 p.m.	RRC, UC 400, RSVP required, call 858-534-4724	UCSD Retiree Open Enrollment Presentation
San Diego	Thursday, Nov. 15	9 a.m. to 4 p.m.	10280 No. Torrey Pines Rd. 4th Floor, Suite 400. Permit or metered parking	UCSD Retiree Open Enrollment Help Desk
UCSF	Wednesday, Nov. 7	2 to 3 p.m.	Parnassus Campus, School of Nursing, Room N225	For retiree health benefit information and updates: <a href="http://healthcarefacilitators.ucsf.edu/retirees">healthcarefacilitators.ucsf.edu/retirees</a>
Santa Barbara	Thursday, Nov. 8	10 to 11 a.m.	Mosher Alumni House (2nd Floor)	Retiree Open Enrollment Highlights
Santa Barbara	Thursday, Nov. 8	11 a.m. to 12 p.m.	Mosher Alumni House (2nd Floor)	New to Medicare workshop
Santa Cruz	Monday, Nov. 5	11 a.m. to 12:30 p.m.	UCSC Scotts Valley Center, Room 1101	Free parking. Directions: <a href="http://shr.ucsc.edu/contact/directions.html">shr.ucsc.edu/contact/directions.html</a>
Santa Cruz	Wednesday, Nov. 14	2 to 3:30 p.m.	UCSC Scotts Valley Center, Room 1101	Free parking. Directions: <a href="http://shr.ucsc.edu/contact/directions.html">shr.ucsc.edu/contact/directions.html</a>

Sewing up careers with generosity



UCI Stars, Five UC Irvine retirees

A group of UC Irvine retirees has been creating and donating quilts, pillows and tote bags to the Chao Family Comprehensive Cancer Center and participating in other charitable endeavors for over 13 years.

The group — the UCI Stars — consists of Rachel Maus (retired 2008 as director of finance, Henry Samueli School of Engineering), Jan Harper

(2007, principal administrative analyst, Office of the Executive Vice Chancellor and Provost), Pat Price (2012, assistant vice chancellor of Academic Personnel), Nancy Gasparotti (2010 as DegreeWorks specialist, Registrar’s Office), and Cindy Fern (2014, director of student affairs, School of Physical Sciences).

The members developed an interest in stitching in 2002 when Nancy Minear, then Research and Evaluation Director for Student Affairs (passed away 2012), showed co-workers a quilt she had made. Thus began weekly lunch-hour sewing bees. From 2002 to 2012, the UCI Stars created one group quilt per year, which was auctioned for charity. They raised over \$20,000 for various charities. In 2009, while still UCI staff members, the group was awarded the “Living Our Values” staff team award by Chancellor Michael Drake.

In retirement they have continued donating their handmade items to the cancer center — hundreds of quilts, pillows and tote bags made at monthly “sew fests.” Donna Baker, a clinical social worker, was the initial contact coordinating donations to the cancer center. Baker retired in 2014 and has now taken up quilting herself and joins the “sew fests” when possible.

Living on an island, a good thing



Rick Lawler, Training Analyst, UC Davis Health System

How many times do you hear people say “I’d like to retire and move to an island somewhere?”

When I retired in 2005, we did just that. At age 55, I retired after 21 years at UC Davis. My wife, Alice, quit her job, and we packed up the kids and cat and moved to Oak Harbor on Whidbey Island, about 65 miles northwest of Seattle. Oak Harbor is Whidbey’s largest city with about 24,000 people.

The island is a ferry ride from metro-Seattle, making it a great drive-to vacation spot. In summer, we see an influx of tourists from all over the

world. We often join them for hiking, boating, whale watching or just strolling along the beach.

With little crime, no air pollution, friendly residents and scenery to drop jaws, Whidbey is a great place to live. It’s also a wonderful jumping-off point. North is Fidalgo Island and Anacortes. Eastward, one finds Mt. Baker and North Cascades National Park. North is Vancouver. You can also take a ferry to Pt. Townsend on the Olympic Peninsula.

Living amidst such a wealth of scenery and water activities, it was natural that I would invest in a digital camera and become a landscape photographer. Over the years, my photos have won awards, been published in magazines and sold in local venues and online. (See online gallery at [www.whidbeyphotos.com](http://www.whidbeyphotos.com)).

Retiring and moving to an island? After 13 years, best decision we ever made.

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**Retirement Administration Service Center:**  
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**UCnet:**  
[ucnet.universityofcalifornia.edu/retirees](http://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.

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President supportive of retiree recommendations continued from page 1

now substantially higher than for other retirees who elected Medicare coverage. The president accepted the working group’s recommendation to gradually reduce UC’s contribution for only this group over the next three years (from 2019 through 2021) to ensure equity across retiree groups.

**Continued consultation through 2019.** The president seeks continued involvement from members as part of a consultative body that will review options to ensure that UC offers competitive retiree benefits that are financially

viable over the long term. This group’s charter will also include active consultation with their respective constituent groups. The president has asked Systemwide HR to continue to evaluate plan and program design strategies to sustain retiree health benefits, which will be shared with this consultative body.

“I would like to thank the working group for their continued service to the university,” said the president. “I am committed to an iterative process and to sharing proposed changes to the retiree health benefits program with the broader UC community.”

About health benefits for UC retirees

UC has a longstanding practice of providing retirees high quality health care benefits, including medical, dental and vision insurance. With an above-market employer contribution to premium costs, UC currently ranks in the top five among comparable universities for its retiree health benefits. Almost 20 percent of UC’s comparator universities provide no contribution at all to health care premiums for retirees.



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8/18 73M

Survey of UC emeriti underway

The Council of UC Emeriti Associations (CUCEA) has kicked off its triennial survey of the ways in which UC retired faculty still serve the mission of the university by continuing to teach, do research and serve their communities.

Emeriti associations from each UC campus have distributed the survey by email or U.S. mail to retired faculty to gather information about their postretirement activity and service. The survey may be completed online ([www.surveymonkey.com/r/EmeritiSurvey2018](http://www.surveymonkey.com/r/EmeritiSurvey2018)) or by paper, and emeriti faculty are reminded to return the surveys by the November deadline noted by their local association.

The last time the survey was conducted, in 2015, more than 1,600 retired faculty participated. CUCEA’s report of the findings, “A Virtual Eleventh Campus,” also was well-reported, including a feature in *The Chronicle of Higher Education*.

That survey found that during 2012-15, UC emeriti taught more than 2,000 classes, wrote more than 500 books and 3,000 journal articles, and were involved in hundreds of public service efforts.

The 2015 report showed that, when you combine all of the teaching, service and research of the UC faculty retirees, it is the equivalent of a major university.

CUCEA leaders hope for another high participation rate for the new survey. They note that the findings of previous surveys have been very helpful in advocating for the interests and the continuing support of all UC retirees.