

# new dimensions



## Why online accounts need your cell phone number

Cell phones are not only data-rich devices that must be protected from hackers. They are also important tools that partner with security and identity protection systems.

Many of you, for example, may have your cell phone handy when doing online banking or logging into your email. Before you can log onto your account, you must enter a numerical code that is texted to your cell phone.

This is a method called multi-factor authentication (MFA), which confirms a user's identity by requiring the user to provide more than one piece of evidence to prove that they are who they say they are.

In the banking example, you may be providing both the account password and the code texted to your phone before gaining access to your information.

Last year, At Your Service Online (AYSO) began asking users for personal cell phone information to facilitate future MFA enhancements for accessing your UC retirement accounts.

While providing your personal cell phone number is recommended because it will facilitate efforts to protect your online information, declining to provide it will not prevent you from entering your AYSO account.

## Keeping it smart — secure your cell phone

When most of us got our first cell phone, it was primarily for making phone calls.

With technology evolving so rapidly, now we use our cell phones for everything from checking email and connecting to social media to shopping and paying our bills.

In essence, cell phones — or smartphones — are powerful mini-computers capable of storing and passing large amounts of data. And keeping data secure on your cell phone is just as important as protecting your desktop or laptop

computer. Perhaps even more so because of the many tasks we carry out on that handy device, which is vulnerable to savvy cyber and identity thieves who can steal credit card numbers, bank account information, personal photos and more.

Here are some common tips for securing your cell phone:

**Lock it down.** All phones should have an auto-lock security feature with a four to six digit pass code. The more digits, the higher level of protection. But don't use your birthdate, street number or

something simple like 123456. Most phones allow you to set the length of time before auto-locking. Choose the shortest time possible. It may seem a nuisance to have to unlock your phone after short periods, but if someone steals your phone, they can access your personal information right away if it's unlocked.

**Wifi security.** There are many places, like your favorite coffee house or the airport, where you can hop on to a free wifi connection. But beware of or avoid using public wifi where

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Robert Levenson, UC Berkeley psychology professor  
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2019 retirement benefit payment schedule  
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2019 retirement benefit payment schedule

PAYMENT MONTH	DIRECT DEPOSIT DATE
January	2/1/2019
February	3/1/2019
March	4/1/2019
April	5/1/2019
May	5/31/2019
June	7/1/2019
July	8/1/2019
August	8/30/2019
September	10/1/2019
October	11/1/2019
November	11/29/2019
December	1/2/2020

Review and update personal profile for your DC, 403(b) and/or 457(b) Plans!

It is a good idea to regularly check to make sure your personal information for your Retirement Savings Program plans (DC, 403(b) and 457(b) Plans) is correct.

For your Retirement Savings Program 403(b), 457(b) and/or DC Plan accounts:

- Log onto your account at [myucretirement.com](http://myucretirement.com), under "UC Retirement Savings Program Transactions," select "NETBENEFITS."
- Click on "Profile." On that page, you can review and edit personal and contact information, and choose how you would like to receive important information

If you have questions about your 403(b), 457(b) and/or DC Plan accounts, contact Fidelity Retirement Services at 866-682-7787.

Live outside of California and turning 65 soon? Retiree health coverage when Medicare-eligible

*This article is for UC retirees with a non-California address now (or those planning to move out-of-California at any time after retirement) who are at least 64 years of age and could be Medicare eligible.*

Since 2014, UC has worked with Via Benefits to help support Medicare-eligible retirees who live outside of California.

Starting in 2019, you will begin receiving regular mailings from Via Benefits informing you of future medical plan choices when you turn 65 in 2020 as you will no longer participate in a UC-sponsored group medical insurance plan.

UC partners with Via Benefits, the leader in Medicare coordination and transition services, to help guide you through the process of selecting the right medical plan for you. Via Benefits will help prepare you for enrollment by age 65 and provide you with plan choices, flexibility, and competitively-priced individual Medicare health insurance plans. Through Via Benefits licensed benefits counselors, you also receive personalized and unbiased guidance to help you choose and enroll in a Medicare plan that meets your health care needs and budget.

After you and/or your eligible spouse/ domestic partner enroll in Medicare health care coverage through Via Benefits, you become eligible to receive UC funding through a Health Reimbursement Arrangement (HRA). Funds from this HRA help pay for your eligible out-of-pocket health-related expenses such as insurance, Part B premiums, and co-pays through a reimbursement process. This process means you pay for these expenses first and then get reimbursed. Enrolling in an individual plan through Via Benefits when you first become Medicare eligible will allow a smoother transition into Medicare and a plan that meets your individual needs.

What you can expect

Depending on the time of the year Via Benefits is notified by the University, here is what you can expect within months before your 65th birthday:

- A series of quarterly letters preparing you for your Medicare plan enrollment through Via Benefits (the earliest receipt date is when you turn 64).
- A Via Benefits Enrollment Guide which will provide you with information on what to expect and how to best prepare for your enrollment.
- Phone calls from Via Benefits customer service representatives to ensure you have Medicare Parts A & B in place before your 65th birthday, as well as answer any initial questions you may have.
- After your Medicare enrollment through Via Benefits, you will receive an HRA Funding Guide to Reimbursement with all relevant documents necessary to access your HRA funds.

What you need to do

- Make sure your address and contact information is current. To make corrections, visit At Your Service Online ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)).
- Read all correspondence from UC and Via Benefits to best prepare you for your continued medical plan insurance after your 65th birthday.
- Enroll in Medicare as soon as you become eligible. If you do not qualify, check and see if you may qualify under a former, current or deceased spouse. Call Social Security for more information.

If you have questions, visit UCNET at [ucal.us/medicarecoordinator](http://ucal.us/medicarecoordinator) for additional information or visit the Via Benefits microsite for UC at [my.viabenefits.com/uc](http://my.viabenefits.com/uc)

Minimum Required Distributions in mid-March

If you turned age 70 ½, or older, and newly separated from UC employment in 2018, you may be subject to your first-year Minimum Required Distribution (MRD).

If you have not taken your required first-year MRD in 2018, Fidelity will distribute the MRDs automatically in mid-March 2019, then annual MRDs will automatically continue for each tax-year before the end of that year.

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 distribution (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.





# As couples age, humor replaces bickering

Honeymoon long over? Hang in there. A new UC Berkeley study shows those prickly disagreements that can mark the early and middle years of marriage mellow with age as conflicts give way to humor and acceptance. Researchers analyzed videotaped conversations between 87 middle-aged and older husbands and wives who had been married for 15 to 35 years, and tracked their emotional interactions over the course of 13 years. They found that as couples aged, they showed more humor and tenderness towards one another. The results challenge long-held theories that emotions flatten or deteriorate in old age and point instead to an emotionally positive trajectory for long-term married couples.

“Our findings shed light on one of the great paradoxes of late life,” said study senior author Robert Levenson, a UC Berkeley psychology professor. “Despite experiencing the loss of friends and family, older people in stable marriages are relatively happy and experience low rates of depression and anxiety. Marriage has been good for their mental health.” Consistent with previous findings from Levenson’s Berkeley Psychophysiology Laboratory, the longitudinal study found that wives were more emotionally expressive than their husbands, and as they grew older they tended toward more domineering behavior and less affection. But generally, across all the study’s age and gender cohorts, negative behaviors decreased with age.

“Given the links between positive emotion and health, these findings underscore the importance of intimate relationships as people age, and the potential health benefits associated with marriage,” said co-lead author Alice Verstaen, who conducted the study as a Ph.D. student at UC Berkeley. “These results provide behavioral evidence that is consistent with research suggesting that, as we age, we become more focused on the positives in our lives,” Verstaen said. Read more: [news.berkeley.edu/2018/12/03/marriagemellows/](https://news.berkeley.edu/2018/12/03/marriagemellows/)

## Community choirs curb loneliness, spark interest in life

An innovative San Francisco program of community choirs for older adults found that singing in a choir reduced loneliness and increased interest in life, but did not improve cognition or physical function, according to a study by UCSF researchers. The program — Community of Voices — was a collaboration between UCSF and the nonprofit San Francisco Community Music Center, as well as the San Francisco Department of Aging and Adult Services. “Our current health and social systems are not prepared to help support our rapidly increasing population of older adults,” said lead author Julene Johnson, PhD, associate dean for research and professor in the UCSF School of Nursing. “There’s a high percentage who experience loneliness and social isolation, and depression also is relatively high. There’s a need to develop novel approaches to help older adults stay engaged in the community and also stay connected.”

The study included 390 people 60 and older, who were assigned to weekly group choir programs led by professional choir directors and accompanists. Singers completed memory, coordination and balance tests, and completed questionnaires about their emotional well-being. “We were a little surprised not to see improvements in cognitive and physical function, especially because the literature, although small, suggested there should be improvements,” Johnson said. The study, however, is one of the first arts-based randomized trials for older adults, and it “represents a new direction in translational research designed to address health disparities, in which interventions are designed and evaluated in community settings from the outset.” Read more: [ucsf.edu/news/2018/11/412281/community-choirs-reduce-loneliness-and-increase-interest-life-older-adults](https://ucsf.edu/news/2018/11/412281/community-choirs-reduce-loneliness-and-increase-interest-life-older-adults)



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# Explore mystique, treasures of Egypt

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 is an adventure for this spring:

**Treasures of Egypt**  
**April 3-15, 2019**  
**Booking No. 862605**  
**Cost: \$4,299**

Nothing rivals the mystique of ancient Egypt, nor the ease of traveling in security in that part of the world.

Visit the three pyramids of Giza, which date back a mind-boggling 2600 BC. Many antiquities are now stored in the Museum of Egyptian Antiquities, including the treasures from the tomb of Tutankhamun, making their second trip to California this year.

You will travel to Luxor and Thebes, the ancient capital of Egypt from 3,200 years BC, with its ancient temples and tombs. You will continue your journey aboard ship along the Nile, visiting the Karnak Temple site — a vast complex that is the second

largest religious site in the world and encompasses the work of more than 30 pharaohs.

Life aboard ship en route to additional sites of antiquities, including those saved from the Aswan dam, will feature a Galabaya party with traditional Egyptian dress and a folkloric show with belly dancing. At Aswan, several tours are available including the botanical garden on Kitchener Island before returning to the delights of Cairo.

**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: [gocollette.com](http://gocollette.com).

## Cell phone security continued from page 1

it's easy for hackers to capture personal information. One way to protect yourself is with a VPN (virtual private network), which encrypts all cyberspace transmissions, scrambling them so that hackers can't make sense of them.

**Security for your cell phone provider account.** Contact your cell phone provider to create a passcode or password to secure your account. It's different than your phone sign-in password and not related to your voicemail. The passcode is an extra layer of protection to help ensure no one can access your account without authorization or even potentially hijack the phone number. Keep your passcode private to avoid unauthorized changes to your plan.

**Encrypt.** Opt for the built-in encryption feature when you get a new phone. It will store all its data into a scrambled unreadable form. If your phone is stolen, the

thief shouldn't be able to access your emails, photos and personal information without the PIN or password that you set when you encrypted the phone.

**Keep operating system up-to-date.** You often get alerts about updates. Many updates are to fix security bugs, so consider installing the update immediately rather than opting for the "remind me later." Eventually, hackers find a way to exploit every operating system, and creators try to stay a step ahead to patch vulnerabilities with new updates.

**Careful with apps.** Download phone apps from trusted sources only.

**Delete unused apps.** It's tempting to try out new apps and to keep them on your phone. But go through your phone and delete any that you don't plan on using.

**Wipe it.** Most devices allow you to set up a wipe function to remotely remove your sensitive data if it is

lost or stolen. Also, remember to wipe all your information if you trade in or recycle your phone.

**Back it up.** Back up your phone regularly. You can make copies of important contents and store them on a computer hard drive or through a trusted cloud-based backup service.

**Passwords, passwords, passwords.** New Dimensions has published several stories about the importance of strong and secure passwords. Can't be emphasized enough. For online information that you access on your phone, choose long passwords with numbers, letters and symbols; use different passwords for all your different accounts; change them frequently and keep your password recovery options up-to-date in case you forget them.



# Finding more creativity within

**Marcia Kasabach**  
Parking Enforcement Officer  
UC Davis



I've retired three times — first as an art teacher in public schools in the Midwest, next from UC Davis in 1997 after 20 years, and, lastly from the California School Boards Association.

I retired early from UC Davis, calling it “retirement,” simply because my age allowed it. However, I never really planned to retire. I had a long to-do list.

In 1997, I formed a non-profit corporation to do energy healing in hospitals, working with surgery patients before, during and after surgery. I'd been doing energy healing, reading and teaching at the Berkeley Psychic Institute (BPI) since 1982.

I volunteered weekly at San Francisco General Hospital for four years in the ICU and AIDS Ward. I also spent three months at a birth center in Orlando, Florida as a spiritual midwife. I also participate in the Church of Divine Man as a bishop.

Recently, I completed a children's picture book. It forced me to reconnect to the artist within. I loudly protested, “I'm not an illustrator.”

However, after waiting years for one to appear, it became evident that the job was mine.

With encouragement from family, “*What Color Is My Day?*” became a reality. It offers young children a simple tool to change how they feel.

My next challenge: creativity via the visual arts. After college (BS in Design at University of Michigan and MS in Visual Education at IIT, Chicago) I married an artist and my children are artists, but I hadn't pursued my own work. It's now time to explore what evolves — a new canvas to discover *What Color Is My Day*.

# Tennis enthusiast serves up poetry

**Juanito Latorre Escareal**  
Administrative Assistant, Student Academic Services  
UC Office of the President



I retired in 2008 after 19 years of service at UCOP Student Academic Services. To stay fit, I continued playing tennis and joined the Refugio Tennis Team of Hercules and later the Pinole Tennis Team of Pinole, CA.

Our Pinole Team, after winning the USTA League and Sectionals, went on to win the 2011 USTA Nationals 7.0 Super Seniors Men's Doubles Championship in Surprise, Arizona.

My other hobby, poetry, led me to join and participate in online haiku groups to learn how to compose haiku and other related genres, such as tanka and renku.

In 1999, I joined the Fuyoh haiku group based in Japan. Most of my haiku were published in the English section of *Fuyoh /Rose Mallow*, a quarterly haiku magazine published in Japan.

During this time, some of my haiku had won awards in contests in the U.S., Canada, and Japan. In 2005, my tanka entry to the Hoshi-to-Mori International Tanka contest (English section) won a supplementary prize, and I attended the award ceremonies in Tokyo.

In November, I published my book *The Silence Within: Haiku, Tanka, Haibun and Free Verse*.

## 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](mailto:NewDimensions-L@ucop.edu)) or regular mail (Editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

## New Dimensions

November 2019 / Vol. 36 / No. 1

*New Dimensions* is published by University of California Human Resources to provide news and information to UC retirees.

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## Comments/Questions/ Share Your Story

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## For benefits questions:

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

**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.

- UC Berkeley**  
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# Retirement Administration Service Center upgrading technology

The UC Retirement Plan has grown substantially over the years. It now serves more than 130,000 active faculty and staff members and over 76,000 benefit recipients, with membership spanning multiple retirement tiers.

In 2019, the UC Retirement Administration Service Center (RASC) will be upgrading its technology platform. “This is an exciting time, as the new platform will allow the RASC to more effectively manage service levels, introduce greater efficiency, and in the future, introduce additional lines of

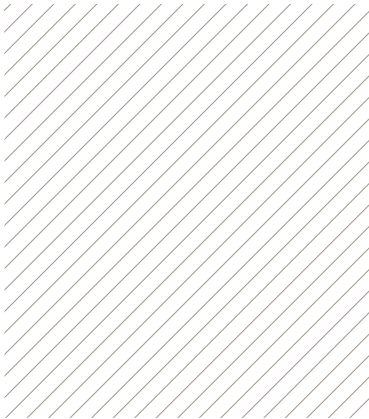
communication to support our members,” said RASC director Ellen Lorenz.

Although the RASC is taking many steps to minimize disruption during the upgrade process, it’s possible that callers to the Center may experience some delays during the transition. “We appreciate your patience, and we know this technology upgrade over time will help us better serve our current and future retirees,” said Lorenz.

# Correction to AD&D phone for retirees

The 2019 Open Enrollment booklet mailed to UC retirees last October contained an incorrect phone number for Prudential Insurance, UC’s Retiree Accidental Death & Dismemberment (AD&D) Insurance provider. The correct number is 800-778-3827. The online version of the Open Enrollment booklet for retirees was updated on UCnet with the correct number.

If you have questions or need assistance enrolling in Retiree AD&D insurance, please contact the UC Retirement Administration Service Center at 800-888-8267 or call Prudential Insurance at 800-778-3827.



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## Are you moving?

To continue receiving *New Dimensions*, be sure to notify UC of your new address online: [atyourserviceonline.ucop.edu/ayso](https://atyourserviceonline.ucop.edu/ayso) or by submitting a *UC Benefits Address Change Notice*, available online at [ucnet.universityofcalifornia.edu](https://ucnet.universityofcalifornia.edu) or from the Retirement Administration Service Center at 800-888-8267.

  
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# UnifyHR takes over as administrator of family member eligibility verification

UC requires all faculty, staff and retirees who enroll family members in their medical, dental and/or vision insurance plans to provide documents to verify their family members' eligibility for coverage.

Starting Feb. 1, 2019, UnifyHR will administer the verification process for UC, replacing Secova, Inc. UC selected UnifyHR to replace Secova after a thorough review of their experience and capabilities.

Retirees who enroll new family members during the year and/or Open Enrollment will receive a packet of materials from UnifyHR to help them complete the verification process. Recipients must respond by the deadline shown on their letter or they risk disenrollment of their family members from UC benefits. Please reach out to UnifyHR at 1-844-718-3970 (toll-free) if you have any questions about the process.