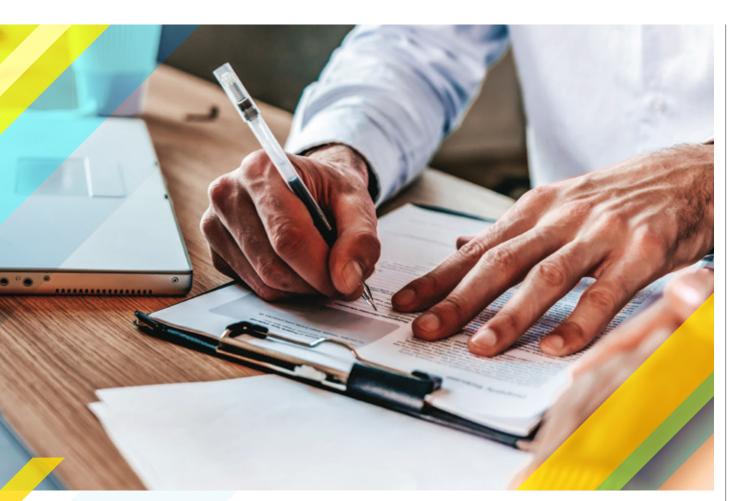
# new dimensions



# Survey — 15 minutes make a difference for UC retirees

Coming this fall, the Council of UC Retiree Associations (CUCRA) will reach out to retired staff and non-Senate academics with a survey to learn about their activities and accomplishments after UC employment.

CUCRA is the organization that advocates for all UC retirees at the systemwide level. The survey will be conducted online and will take about 15 minutes to complete.

#### Why this matters

The first CUCRA survey, conducted in 2016, resulted in a report titled "UC Retirees: Advocates, Ambassadors, Assets."

(cucra.ucsd.edu/survey/index. shtml). It was completed by 4,500 of the more than 50,000 retirees ranging from office workers, nurses and groundskeepers to vice chancellors and non-Academic Senate researchers and brought to light the number of UC retirees who continue to make a significant difference.

"We're very proud to have undertaken the first comprehensive survey of the activities and accomplishments of UC retirees," said Marianne Schnaubelt, chair of CUCRA. "The data show that UC retirees continue productive and engaged lifestyles as volunteers, advocates, ambassadors, caregivers, business persons, artists and more.

"Of significance also is the extent to which they continue to remain engaged with UC, particularly in support of its mission of public service," she said. "The survey results have proved very useful in educating the Office of the President, chancellors and other administrators about the value of retirees to the University of California as well as being of general interest to the retiree community. I encourage you to read it, and most importantly, participate in the next survey."

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#### **UC** welcomes **President Drake**

The UC Board of Regents on July 7 appointed Michael V. Drake, M.D., as the 21st president of the University of California.

Drake has a long and distinguished career in higher education, most recently as president of The Ohio State University (OSU). Prior to his six years at OSU, his entire academic career has been at UC, including as chancellor of UC Irvine from 2005 to 2014 and as the systemwide vice president for health affairs from 2000 to 2005.

Drake received his A.B. from Stanford University and his residency, M.D., and fellowship in ophthalmology from UCSF. He subsequently spent more than two decades on the faculty of the UCSF School of Medicine.

"Much has changed in the 15 years since I was given the privilege of becoming chancellor at UC Irvine, but not my absolute belief in this great University and its time-honored mission," Drake said. "I look forward to working with the regents, chancellors, students, faculty, staff, alumni, and our broader community as

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#### Înside

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- Research of interest
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## Quoteworthy

"As quarantine wears on ... if people can find activities that absorb their attention, the days feel shorter and the weeks, therefore, more tolerable."

Kate Sweeny, UC Riverside psychology researcher Page 3

## Spotlight

Tools and resources for planning while in retirement

# Thinking of retiring outside of California?

If you're considering moving to another U.S. state, you may become eligible for the Medicare Coordinator Program administered by Via Benefits.

Visit this website to get familiar with Via
Benefits and to learn more about plans for
Medicare-eligible retirees offered through them:
my.viabenefits.com/discover/uc.

Information on new and current retirees with covered family members who meet all of the requirements below will be sent to Via Benefits on the first of each month:

- at least 64 years old
- · have a non-California address
- not a recipient of UCRP disability
- not Medicare-eligible due to end-stage renal disease (ESRD)
- eligible for UC retiree health insurance

If you are several months away from your 65th birthday, expect to receive regular communications from Via Benefits to prepare you for Medicare and to assist you in enrolling in the medical plan that fits your needs and budget.

If you are moving out of California, already in Medicare and not due to disability or ESRD, you need to notify UC of your move and change your address with UC. You can do that in one of two ways: (1) Submit a completed

UBEN 100 Retiree Continuation, Enrollment Or Change form and the UBEN131 UC Human Resources Address Change Notice form or (2) submit a completed UBEN 100 form and change your address through your UCRAYS online account. Once completed, you can expect to receive from Via Benefits within 4 to 8 weeks an introductory Enrollment Guide that will explain and help you navigate the individual Medicare plan enrollment process.

You will remain in your current UC-sponsored medical plan until your coverage with the new medical plan you elected through Via Benefits becomes effective. You have a 60-day Special Enrollment Period, however, to select a new plan due to your move. This is a Medicare rule and starts with the effective date of your home address change with UC.

If you are not eligible for Medicare for various reasons (i.e., under your own work record or that of an eligible spouse/domestic partner), you will remain in a UC group non-Medicare plan available in your area after submitting proof to UC of your ineligibility from Social Security. Contact the Retirement Administration Service Center (RASC) for next steps or check the *Medicare Factsheet* for more information.

See FAQs for answers to some of your most pressing questions. *ucnet.universityofcalifornia*. *edu/forms/pdf/via-benefits-faq.pdf* 

# Presentation for future UC Medicare

The following is for current UC Blue & Gold HMO retirees aging into Medicare this year.

Choice members

You are invited to the UC Medicare Choice Educational Webinar & Teleconference for UC Blue & Gold HMO Members transitioning into Medicare. UC has selected UnitedHealthcare® to administer UC Medicare Choice, a UnitedHealthcare® Group Medicare Advantage (PPO) plan for UC Blue and Gold HMO plan retirees in California.

This is your opportunity to learn more about the UC Medicare Choice plan offered through UnitedHealthcare. You can dial into one of these calls or log in online to learn more about the plan offering this year as you approach the age of 65 and move into Medicare. It will cover everything you need to know about Medicare, UnitedHealthcare, and the benefits, services and programs that are included in the plan.

No pre-registration is required.

#### Aug. 26, 1 to 3 pm, PST

To attend online: Visit *UHCRetiree.com/uc* for the WebEx information.

Event Number: 828 151 223. Event Password:

UCagein826! To attend by phone, dial: 844-721-7241 Then code: 4089643

#### Sept. 23, 1 to 3 pm, PST

To attend online: Visit *UHCRetiree.com/uc* for the WebEx information.

Event Number: 821 242 338
Event Password: UCagein923!

To attend by phone, dial: 844-721-7241 Then code: 4089643

## Medicare Coordinator Program administered by Via Benefits

UC sponsors a Medicare Coordinator Program for Medicare-eligible retirees and their eligible family members who live or move outside California. To assist retirees, UC has retained Via Benefits, a specialist in helping retirees choose individual Medicare plans and providing support after enrollment, including help with coverage, claims and network questions. UC remains committed to providing your retiree health benefits and believes this arrangement with Via Benefits provides improved benefits and service.

This program offers retirees:

- Choice: more local plans, including Kaiser, where available
- · Value: plans to fit every budget
- Flexibility: family members can choose plans to meet their individual needs
- Personalized support from Via Benefits

In addition, UC provides a maximum annual contribution of \$3,000 per participant under a Health Reimbursement Arrangement (HRA) to help pay for your Medicare plan costs. In most cases, the HRA will cover the cost of the premiums as well as some additional out-of-pocket costs and Medicare Part B premiums. If Medicare-eligible family members — such as a spouse or domestic partner — participate in the program, UC also will contribute \$3,000 to the HRA for each of them. The HRA contribution is subject to UC's graduated eligibility rules.

# Stay informed, register to get latest updates from your plan

To receive all of the latest updates from your medical plan, register for an online account and provide your email address and phone number. Another benefit of registering with your plan is that you'll have free access through your personal account to the **myStrength** app, a confidential and personalized online resource designed to support your mental and physical health.

Here are the links to the registration pages for the UC medical plans:

#### **Anthem Blue Cross**

www.anthem.com/ca/register/

#### **Health Net**

www.healthnet.com/hnsecurity/member/regForm.ndo

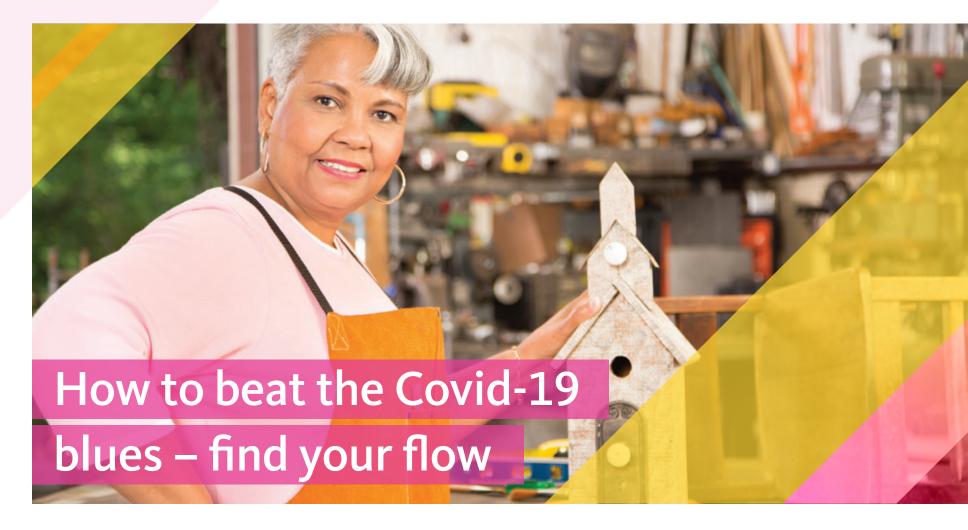
#### Kaiser Permanente

healthy. kaiser permanente. or g/register

#### UnitedHealthcare

www.healthsafe-id.com/register/personalInfo

# uc research of interest



UC Riverside researchers who studied people under quarantine in China say the best protection against COVID-19 stress is to participate in all-consuming activities.

In fact, finding the right activity could mean you experience the same well-being during the long quarantine as you would when not in quarantine, UC Riverside psychology researcher Kate Sweeny asserts.

"Flow" is the term researchers use to describe a state of complete immersion in an activity. Flow activities are so all-consuming that it's difficult to think of anything else. People achieve flow variously by playing video games or using a foreign language app. Activities such as

baking, woodworking, and jogging could qualify, depending on the level of challenge. Reading and watching TV, while enjoyable, aren't flow activities.

Sweeny has studied the phenomenon of flow before. In the past, she asserted flow activities may be the best remedy for escaping the worry that comes with periods of uncertain waiting.

In the current study, Sweeny and her graduate student Kyla Rankin analyzed data collected in February during the peak of China's COVID-19 quarantine.

The study involved more than 5,000 people ranging in age from 15 to 71. Those who engaged in flow activities reported more

positive emotion, less severe depressive symptoms, less loneliness, more healthy behaviors, and fewer unhealthy behaviors. The benefits became greater as the quarantine continued.

"As a quarantine wears on, people may find that the tedium of isolation allows their worries to run wild, with little else to keep their mind occupied. If instead people can find activities that absorb their attention, the days feel shorter and the weeks, therefore, more tolerable," said Sweeny.

Read more: news.ucr.edu/articles/2020/04/17/how-can-you-beat-covid-19-blues-find-your-flow

News about your benefits continued from page 2

# Pandemic-related benefits change affects non-Medicare retirees

To provide relief for people affected by the COVID-19 pandemic, the federal government in May issued a rule giving employees and non-Medicare retirees flexibility to make changes to their group health plan coverage and more time to complete certain transactions.

Until Oct. 28, 2020 (just before open enrollment), non-Medicare retirees will have the option to:

- Enroll in new medical coverage
- Change plans or coverage level (e.g., self to family)
- Cancel coverage For plans other than CORE the participant must submit Form UBEN 230 attesting that they have other coverage. See: ucnet.universityofcalifornia.edu/forms/pdf/ uben-230.pdf.

For any of these changes, your coverage choice is effective the first of the month following the date you submit your request. If you're moving to a new plan, your deductible (if any) and out-of-pocket maximum will reset to \$0 when your new coverage begins; expenses paid through your previous plan will not carry over.

For non-Medicare retirees making a change, a UBEN 100 form must be submitted to the Retirement Administration Service Center (RASC). Here is a link to the form: ucnet.universityofcalifornia.edu/forms/pdf/uben-100.pdf.



# Tools and resources for planning while in retirement

Whether you're new to retirement or a veteran retiree, it's more important than ever to plan for what may lie ahead in your financial future. UC offers a wide range of tools and resources to help retirees manage your money and make sure that it lasts as long as you need it to.

Consider these steps now and throughout your retirement.

# Bookmark the "In Retirement" page on myUCretirement.com.

This is a one-stop resource for articles, videos, checklists and more. It has information about UC's retirement benefits, personal finance tips, how to keep your various accounts updated and who to contact with questions. Check it regularly to get the latest news and updated resources.

# Create a plan that aligns your income and spending needs with financial goals.

A good income plan helps organize your finances, guide your decisions, and prepare you for the unexpected. Plan to use your savings wisely through a long retirement, inflation and market volatility by using the comprehensive Planning and Guidance Center at netbenefits. com. Select "Planning" on the home page to get started.

Once you've created a plan, it can also serve as a monthly budgeting tool that can be adjusted at any time.

#### Streamline and keep things simple

Remember that you can keep your money in the UC Retirement Savings Program —your 403(b), 457(b), and DC plans—which provides access to low-cost funds including the UC Pathway Income Fund, designed specifically for people living in retirement.

Consider consolidating your RSP accounts into a single plan so you can manage your assets more easily. You can also move outside assets into the RSP—even though you no longer work for LIC

You can set up recurring automatic withdrawals from your RSP account, directly into your bank account or by check, online at *netbenefits.com* or by calling Fidelity at 800-558-9182.

# Re-evaluate your investment strategy and portfolio mix

Investment growth plays an important role in a retirement income strategy, and an appropriate investment mix is essential to smart investing. As investments gain or lose value, you should review and adjust your mix of stocks, bonds and cash to ensure it remains in balance.

If you prefer a simpler approach to investing, you may want to consider the UC Pathway Income Fund, which aims to help preserve your savings, but still seeks growth for a retirement that may last for decades. It's also designed to help support your retirement income strategy.

Learn more about your investment option at: myUCretirement.com/UCRetirementBenefits/UCFundMenu.

# Meet with a UC-dedicated retirement planner

Get help creating—or fine-tuning—your retirement income plan and investment strategy, and learn how to use the many tools available to you. UC offers personal, one-on-one retirement and investment help from a UC-dedicated retirement planner.

Schedule a phone or Zoom one-on-one with a local UC planner: *myucretirement.com/Counseling*, or call 800-558-9182, Monday to Friday, 5 a.m. to 6 p.m, PT.

#### **Survey** continued from page 1

"The results of the last survey led to advances in resources for UC retirees at several campuses," said Schnaubelt.

One campus retirement center received additional funding to increase staffing from a temporary part-time position to a permanent full-time office. Another campus used the results to justify the need to create a center to focus services and outreach for their retirees.

"We hope to repeat the survey at least every four years to update the associations and university leadership on the significant contributions continually being made by its retirees in the communities in which we reside and on our campuses," said Sue Abeles, UCLA Retirees' Association president. "This will also enable the association to leverage contemporary information to expand or identify new partnership opportunities that will benefit our members."

Highlights from the last survey included:

- 63 percent of retirees continued to volunteer; 20 percent at a UC location.
- 27 percent provided professional services and 15 percent authored or contributed to professional publications.
- 17 percent worked in a paid position outside of UC; 15 percent were selfemployed; 12 percent returned to a UC position for part-time, limited-term jobs.
- 57 percent nurtured creative interests, such as crafts, writing and the arts.

• 39 percent provided care for others, most often a parent, child, grandchild or spouse/partner.

"I saw first-hand the improvements made in services and outreach efforts to UC retirees from the learnings of the 2016 survey," said Jeri I. Frederick, founding director, UCI Center for Emeriti & Retirees. "I encourage everyone to see this as an earnest and valuable effort. I am excited to see the impact of this next survey as we attempt to reach more of our 50,000 retirees."

# Your participation in the survey will:

- Enable CUCRA, its member retiree associations and retiree centers to advocate more effectively on behalf of UC retirees.
- Help the UC Office of the President and campus and laboratory administrators better understand the contributions made by retirees to UC and the broader community.
- Assist UC retiree associations and retiree centers to create and improve useful programs and services for retirees.
- Provide retirees with comprehensive information about their collective contributions and achievements.

#### **New President** continued from page 1

we, together, guide the University through the challenging times ahead."

"Dr. Drake personifies the qualities we looked for in selecting a new president: He is committed to seeing the whole student and to supporting all our students. He recognizes the incalculable value of faculty and staff to the University's mission, and he understands the importance of the public and private partnerships that help us achieve that mission," said John A. Pérez, chair of the UC Board of Regents. "As the first person of color to serve as UC president, Dr. Drake returns to UC at an important point in the University's journey."

"President-designate Drake's demonstrated commitment to undergraduate and graduate students and the work of faculty, understanding of the needs of UC employees, his commitment to social mobility, and his intimate insights into diversity, policing and inclusion ensure UC will continue to be a leader in higher education nationally and internationally as the world enters a bold new era," said professor Kum-Kum Bhavnani, chair of UC's Faculty Academic Senate and the Academic Advisory Committee.

See full story on President Drake's appointment: universityofcalifornia.edu/news/uc-announces-next-president

# Diary as a literary genre



#### Jane P. Perry

Research Coordinator and Teacher, Harold E. Jones Child Study Center, UC Berkeley

I worked at UC Berkeley's Harold E. Jones Child Study Center with three- to five-year-olds from 1989 to 2010. I specialized in establishing spaces

where children exercised their initiative as they grew and developed while I observed and documented just how complex their skills were during play.

Like many at the university, I was a working mom. Since retiring, I have had the time to explore my own creative outlets, which includes my new book *White Snake Diary: Exploring Self-Inscribers*.

Started in a junk store for creative re-use where I found a series of photos documenting the growing up of a girl, the book explores the diary as a literary genre. It is full of quirky factoids like Marie Curie's lead-sealed diary, while including insights into privacy, the danger of "diary snoops," censorship, and the role of the closet in women's self-inscriptions.

Uniquely, White Snake Diary is also a diary, using ephemera and vignettes to tell a story of growing up female, which for UC retirees includes being a UC working parent. Published in the midst of our global pandemic, it highlights the role of records when we crave both the documentarian and the reflective functions during a time of tragedy and cocooning.

I am so grateful to UC for providing our family with a gratifying career for myself and a reliable health care plan that works for us and gives me the satisfaction of creative and community service opportunities as an elder.

# **Dancing in Blackness**



#### Halifu Osumare, Ph.D

Professor Emerita, African American & African Studies, UC Davis

From 2005 to 2016 at UC Davis, I was known as the hip-hop professor, because as a recognized scholar on the globalization of hip-hop, I established two courses that continue as a part of my

department's curriculum: Hip Hop in Urban America and Hip-Hop Culture and Globalization.

My retirement in 2016 allowed me to finish my memoir that focuses on my first career, before becoming an academic, as a dancer-choreographer. *Dancing in Blackness*, *A Memoir* was published by University Press of Florida in 2018. It won the 2019 Selma Jean Cohen Prize in Dance Aesthetics and the American Book Award from the Before Columbus Foundation.

My new found time allowed me to finish my personal story of how I used dance to define myself as a Black American, as well as a tool for social change. As a baby boomer I participated in the Black Arts and Black Power Movements in the late 1960s and early 1970s in the Bay Area. With the current 2020 protests against racism and police brutality on the heels of the murder of George Floyd in Minneapolis, I am encouraged that the younger generation is stepping up and assuming the struggle to force the U.S. to live up to its founding ideals.

As *Dancing in Blackness* ended with 1994, I am now working on the sequel to chronicle my transition from artist to academic. It's a joy to have the time to tell my story even in these troubling times.

#### **Share Your Stories**

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).

#### **New Dimensions**

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Director, Internal Communications: Paul Schwartz

Editor: Andy Evangelista Design: José Pantoja

#### Comments/Questions/ Share Your Story

#### Write New Dimensions at:

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

#### For benefits questions:

#### RASC:

800-888-8267 (8:30 a.m. – 4:30 p.m., PT)

#### UCRAYS:

retirementatyourservice.ucop.edu

#### **UCnet:**

ucnet.universityofcalifornia.edu/retirees

#### Want to go green?

Consider signing up for the electronic version of *New Dimensions*. Go to *retirementatyourservice.ucop.edu*, select "Edit Profile," click "Communication Preferences," under "Communication Type," go to "Newsletters and other General Information" and select "Email."

#### **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.

#### Office of the President/Regents

Jim Dolgonas jdolgonas@yahoo.com

#### **UC Berkeley**

Emeriti: Amy Block Joy abjoy@berkeley.edu Retirees: Lynn Bailiff lynnbailiff@comcast.net 510-860-8133

#### **UC Davis**

Emeriti: Barry Klein bmklein@ucdavis.edu Retirees: Mike Chandler fyrchf26@sbcglobal.net

#### UC Irvine

Emeriti: George E. Miller gemiller@uci.edu Retirees: Jill Halvaks retirees@uci.edu

#### UCLA

Emeriti: Ronald Mellor mellor@history.ucla.edu Retirees: Susan Abeles skabeles@yahoo.com

#### **UC Riverside**

Emeriti: Victor Lippit victor.lippit@ucr.edu 951-684-6355 Retirees: Joan Dillon timsgrandmajoan@aol.com 951-827-3195

#### UC San Diego

Emeriti@ucsd.edu RetireeLink@ucsd.edu

#### UC San Francisco

Emeriti: John Greenspan greenspanj@ucsf.edu 415-476-4723 Retirees: Sandra Norberg UCSFRetireesAssociation@ucsf.edu 415-476-4723

#### UC Santa Barbara

Emeriti: W. Douglas Morgan wdmorgan40@yahoo.com Retirees: Sandy Camp mamascamp@msn.com

#### UC Santa Cruz

Emeriti: Barry Bowman bbowman@ucsc.edu Retirees: Ilse Lopes ilse\_lopes@yahoo.com

#### LANL

Dale Thompson president@lalrg.org

#### LBNL

Robert Cahn rncahn@lbl.gov

#### LLNL

Julio Diaz chair@livermorelabretirees.org livermorelabretirees.org

#### **Retirement Center Contacts**

#### **UC Berkeley Retirement Center**

Cary Sweeney, Director ucbrc@berkeley.edu 510-642-5461

#### **UC Davis Retiree Center**

Kyle Urban, Director kjurban@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

Ayesha Dixon, Director adixon@errc.ucla.edu 310-825-7456

#### UC Riverside Retirement Center

Cristina Otegui, Director retirees@ucr.edu 951-827-5008

#### UCSD Retirement Resource Center

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

#### UC SB Emeriti/Retiree Center

Karen Rasmussen, Coordinator karen.rasmussen@hr.ucsb.edu 805-893-2168

#### UC Santa Cruz Retiree/Emeriti Center

Christy Dawley, Coordinator rec@ucsc.edu 831-502-8202

#### How to contact RASC

The UC Retirement Administration Service Center (RASC) has adjusted operations in response to the stay at home order issued by the State of California, restricting access to RASC offices.

We want to reassure those who receive UC Retirement Plan benefits that benefit payments will continue on schedule.

During this time, however, RASC representatives have been transitioning to new ways to serve members.

Callers with certain urgent issues, including those who are not able to access their UC Retirement At Your Service (UCRAYS) account, may call 800-888-8267 and leave a voice message so a representative can return your call as soon as possible.

If possible, the best way to contact RASC with a question or service request is by sending a secure message through your UCRAYS account (retirementatyourservice.ucop.edu). You may also submit documents securely through UCRAYS or by fax to 800-792-5178.

For how-to guides and resources to help you get started on UCRAYS and take care of essential tasks related to your retirement account, go to *ucal.us/retireehelp*.

Below are a few examples of urgent issues that may be best handled by leaving a message at 800-888-8267. A representative will return your call as soon as possible.

- Locked out of UCRAYS account
- Problem with retirement check or direct deposit
- Stop payment request
- · Report a death
- Denial of medical services due to insurance coverage problems



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#### Are you moving?

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



## 2020 legislation concerning retirement saving accounts

Below are reminders about recent legislation that affects your UC Retirement Saving Program accounts (403(b), 457(b) and DC Plans) and include other tax-impacting changes.

#### **CARES Act MRDs**

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, enacted on March 27, 2020, allows Minimum Required Distributions (MRD) to be temporarily waived for 2020. No action is required if you want to waive your 2020 MRD and have not previously scheduled a distribution. To change or cancel a prescheduled MRD or take your 2020 MRD, call a UC-dedicated Retirement Planner at 800-558-9182.

#### SECURE Act MRDs

Effective January 1, 2020, the Setting Every Community Up for Retirement Enhancement (SECURE) Act raised the MRD age requirement from 70½ to 72. This applies to individuals who turn 70½ on or after January 1, 2020.

To learn more about CARES and SECURE ACT MRD provisions, visit the Minimum Required Distributions factsheet at *ucal.us/MRDfacts*.

# Additional tax-impacting changes from the SECURE Act:

 Inherited assets are now generally subject to a 10-year distribution period.  Older workers can keep contributing to an IRA regardless of their age.

Consult with a tax advisor if you have concerns about how these changes may impact you.

If you have questions about how these recent provisions may affect your UC Retirement Saving Program accounts, call a UC-dedicated Fidelity Retirement Planner at 800-558-9182.