

new dimensions



UC's positive economic impact on California hits new high

A new report highlights UC's role as an essential economic engine for the state, contributing roughly \$82 billion annually to California's economic output. Over a half-million jobs in California — or one in every 45 — are supported by the University, and UC-related spending generates nearly \$12 billion annually in federal, state and local tax revenues.

The study by Beacon Economics revealed that every dollar invested in UC by the state of California generates over \$21 in economic output, including nearly \$10 in labor income. The University's total economic impact on labor income in the state is over \$37 billion annually (including UC spending as well as its direct and indirect economic impacts).

"UC's economic ripple effect is so large that it touches every region in the state, including those without a campus or medical center," said UC President Michael V. Drake, M.D. "Beyond economic impact, the University's contributions in health, innovation and social equity are even more important to the lives of Californians."

University of California Health (UCH) is an integral part of the state's health care delivery system, a driver of medical breakthroughs, the leading source of California health care professionals and an economic engine in its own right.

UC is a world leader in innovation, averaging five inventions every

Turn hard-earned savings into lifelong income

Here's some good news for retirees: We're living longer and spending more years in retirement. About one in three 65-year-olds today will live past age 90, and about one in seven will live past age 95, according to the Social Security Administration.

This means our money needs to last longer, too. Financing those extra years is a challenge that UC can help you meet with two unique options that can help ensure income for all the years of your life.

Create regular paychecks in retirement with automatic withdrawals

Schedule regular payments from your UC Retirement Savings Program (UC RSP) account straight to your bank account. Automatic withdrawals offer a variety of payment options, including ongoing payments for the rest of your life. You choose when to begin withdrawals — and you can start, stop or change your election at any time.

A new online tool helps you decide on a withdrawal option that is best for you. It gives you flexibility over

how much to you can take from your UC RSP accounts (403(b), 457 (b) and/or DC Plan), and how often.

Deferred Lifetime Income — money when you need it most

Deferred Lifetime Income is an enhancement to the UC Pathway Funds (UC's target date series) that gives **employees and retirees between ages 62 and 69** the option to convert a portion of their retirement savings into fixed monthly payments beginning at age 78.

In the next several months, eligible participants between the

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If you are Medicare-eligible, living outside of California and turning 65 soon

This article is for UC retirees with a current non-California home address (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.

UC sponsors a Medicare Coordinator Program, administered by Via Benefits, for Medicare-eligible retirees and their eligible family members who live outside California. The following is important information if you will turn 65 soon.

New members. Eligibility for the Medicare Coordinator Program is determined on a monthly basis for those residing outside of California, whether you become eligible because you retire, move out of California or turn 65. If you cover yourself only, Via Benefits will reach out to you as soon as you are identified as potentially eligible for the program. If you currently live outside California, communications may begin the year you turn 64, to ensure you have plenty of time to prepare. If you are covering one or more family members, you will start to receive communication from Via Benefits as soon as your entire family is identified to be potentially eligible for the program. Your family's eligibility is based on the youngest family member's Medicare-eligibility date, or the date your child becomes ineligible for UC group coverage.

Moving back to California?

- If you return to California during the year and still **reside within your plan's service area**, you will remain in your current plan through Via Benefits until the end of the current calendar year. Your next opportunity to make a plan change will be during UC's fall Open Enrollment for different coverage effective Jan. 1.
Example: If you decide to move back to California and you have a Medicare Supplement (Medigap) and Prescription Drug plan through Via Benefits, you may remain in that plan indefinitely and continue to receive an HRA contribution from UC since these plans operate nationwide.
- If you move back to California and **reside outside your current plan's service area**, you will need to change your plan through Via Benefits and remain in that plan until the end of the current calendar year. Your next opportunity to make a plan change will be during UC's Open Enrollment in the fall for different coverage, effective Jan. 1.
Example: If you decide to move back to California and are currently enrolled in a Medicare Advantage plan, you will not have coverage under your current Medicare Advantage plan. Therefore, you will need

to enroll through Via Benefits in another medical plan that offers coverage in California until the end of year; this allows depletion of your HRA funds. Then, during UC's next fall Open Enrollment, you may elect to change to another plan with an effective date of Jan. 1 of the following year.

In all cases, remember to change your home address with UC and your medical carrier through Via Benefits as soon as you move. Per Medicare, your home address needs to be a physical street address. A PO Box may be used as a mailing address. Please note: To return to UC group medical coverage, you must submit a UBEN 100 form and the appropriate Medicare Assignment forms during UC's Open Enrollment.

For more information on the Medicare Coordinator Program, visit UCnet: ucal.us/medicarecoordinator

Visit: my.viabenefits.com/uc to learn about Via Benefits, Medicare, see the FAQs about this program and plans offered through Via Benefits (under *Shop & Compare*).

2021 retirement benefit payment schedule

PAYMENT MONTH	DIRECT DEPOSIT CHECK DATE
January	2/1/2021
February	3/1/2021
March	4/1/2021
April	4/30/2021
May	6/1/2021
June	7/1/2021
July	7/30/2021
August	9/1/2021
September	10/1/2021
October	11/1/2021
November	12/01/2021
December	1/3/2022

UCRP eligibility verification

UC conducts periodic audits to ensure that UC Retirement Plan (UCRP) benefit payments are only issued to eligible recipients. In the coming months, Secova Inc., a third-party vendor engaged by UC, will contact randomly selected individuals to verify their benefits eligibility.

Currently, UCRP pays \$3.9 billion annually to 80,000 benefit recipients throughout the world.

If you are selected, Secova, which specializes in ensuring compliance with plan eligibility rules, will send a packet with instructions for verifying your benefits eligibility and contact information in case you have questions or need assistance.

If you receive a packet, it is important to provide the requested information (including a notarized affidavit) to ensure your benefit payment is not interrupted. If you do not receive a packet, no action is required. We appreciate your participation in this process.

Your 2020 tax statement is available now

Now that it is tax season, here’s information for retirees about safely accessing 2020 1099-R forms from UC:

- Your 1099-R statements are available for viewing and downloading from your UC Retirement At Your Service (UCRAYS) account at *retirementatyourservice.ucop.edu*. Go to “Benefit Payments & Taxes” and click “Tax Statements.” For security reasons, you will be sent an email when you view your statement(s).
- Printed 1099-R forms were mailed by Jan. 31 to the address you have on file. UC sends you a printed form unless you request an electronic version.
- Though the deadline to request electronic delivery of your 2020 forms has passed, sign in to your UCRAYS account to request electronic delivery of next year’s tax statements. Go to “Edit Profile” then to “Communications Preferences.” Under “Tax Statements,” choose “UCRAYS.”
- Learn more about Getting Help with UCRAYS at *ucal.us/retireehelp*.

Please note that UC does not send actual tax statements to employees or retirees by email or text. If you have requested an electronic statement, you must log in to UCRAYS to view it. If you receive an email or text that has an attachment for viewing your tax statement, it is a phishing scam designed to gain your private information. Do not open any attachments or click on any email links.

Protect yourself

Here are additional steps you can take to protect your private information:

- To access your 1099-R statement, go directly to your UCRAYS account instead of clicking on a link in any email from any sender.
- Use known contact information (such as a phone number or email listed on a UC directory) to verify any request for tax information before providing the information — even if the message looks like it’s from someone you know.
- Do not reply to emails asking for your password or SSN.
- Familiarize yourself with the IRS’ current list of tax scams so you recognize them.

Review your personal information, make sure it’s up to date

The beginning of the year is a good time to check your personal information so that your UC retirement benefits go to whom and where they are intended and you receive important communications on time.

For your UC Retirement Plan (pension) benefits:

- Ensure that your current physical address, email address and phone number are on file with UC.
- Make sure your direct deposit information is also up to date.
- Report promptly any deaths of covered family members, divorce or dissolution of domestic partnership and other changes that could affect your benefits and or pension. Remember also to provide documents such as a death certificate, divorce paper, etc.
- You can change your address with UC using your UC Retirement At Your Service (UCRAYS) online account. Visit *ucal.us/retireehelp* for instructions. You will be able to enter a home, mailing or temporary address.

Contact the Retirement Administration Service Center (RASC) for further assistance in one of the following ways:

- Secure message: Sign in to your UCRAYS account and select “Messages”
- Phone: 1-800-888-8267, Monday–Friday, 8:30 a.m. to 4:30 p.m. (PT)
- Fax: 1-800-792-5178
- Mail: UC Retirement Administration Service Center
P.O. Box 24570
Oakland, CA 94623-1570

For your Retirement Savings Program accounts (403(b),457(b), DC Plans):

- Log in at *netbenefits.com* and click on “Profile.”
- You can review and edit personal and contact information, choose how you would like to receive important information, and make sure your designated beneficiary(ies) information is current and accurate. Please note that a telephone number is required for multi-factor authentication, an added level of account security enabled on *netbenefits.com*

President Drake’s message for the New Year

I hope everyone had a healthy and restful holiday season. Last year required so much from us, but in the face of a global pandemic, national reckoning on systemic racism, political turmoil and catastrophic wildfires, we remained steadfast in our values, our commitment to our mission and our compassion towards one another.

Although 2021 started with a shocking and tragic attack on American democracy and affront to our national dignity, I remain hopeful that this year represents a new era in our fight to end the pandemic and in our movement towards more just and equitable institutions and society.

As we welcome this new year, the University of California motto, “Let There Be Light,” could not be more relevant. Our work, together, could not be more important. Please keep caring for yourselves and each other as we illuminate the coming days of this promising new year.

Michael V. Drake, M.D.,
President,
University of California

Lifelong income continued from page 1

ages of 62 and 69 will get more information about this exciting enhancement and how to take advantage of it beginning in May 2021.

To learn more about making your money last, visit *myUCretirement.com*

Find everything you need to know about UC’s retirement benefits, including automatic withdrawals and Deferred Lifetime Income. No matter where you are in your retirement journey, UC offers helpful resources, from retirement planning and budgeting checklists, to educational webinars and important news.

Learn more at *myUCretirement.com* > retirement income > strategies

UC-dedicated Fidelity retirement planners

Get one-on-one no-cost help to create a personalized retirement income plan, and decide if automatic withdrawals or Deferred Lifetime Income is right for you. Call (800) 558-9182, Monday–Friday, 5 a.m.–9 p.m. PT to talk by phone or set up a video chat at *Fidelity.com/schedule* (enter “University of California” in the “Employer” field).



Can eating mangoes reduce women’s facial wrinkles?

Mangoes, like other orange fruits and vegetables, are rich in beta-carotene and provide antioxidants that may delay cell damage. A UC Davis study finds eating Ataulfo mangoes, also known as honey or Champagne mangoes, may have another benefit — reducing facial wrinkles in older women with fairer skin.

In the study, postmenopausal women who ate a half cup of Ataulfo mangoes four times a week saw a 23 percent decrease in deep wrinkles after two months and a 20 percent decrease after four months.

But the findings are very specific and come with a caveat. “Women who ate a cup and a

half of mangoes for the same periods of time saw an increase in wrinkles,” said lead author Vivien Fam, a doctoral student in the UC Davis Department of Nutrition “This shows that while some mango may be good for skin health, too much of it may not be.”

Researchers said it’s unclear why consuming more mango would increase the severity of wrinkles but speculate that it may be related to a robust amount of sugar in the larger portion of mangoes.

The randomized clinical pilot study involved 28 postmenopausal women with Fitzpatrick skin types II or III (skin that burns more easily than tans). Women were divided into two groups:

one group consumed a half cup of mangoes four times a week for four months, and another consumed a cup and a half for the same period of time. Facial wrinkles were evaluated using a high-resolution camera system.

The study looked at the severity, length and width of fine, deep and emerging wrinkles. Fam said the group that consumed a half cup of mangoes saw improvements in all categories.

Read more: www.ucdavis.edu/news/can-eating-mangoes-reduce-womens-facial-wrinkles

Facial expression can reduce the pain of needle injection

Here’s something to remember the next time you get a vaccination: A UC Irvine study has found that either a sincere smile or a grimace can reduce the pain of a needle injection by as much as 40 percent.

A genuine, or Duchenne, smile – one that elevates the corners of the mouth and creates crow’s feet around the eyes – can also significantly blunt the stressful, needle-related physiological response by lowering the heart rate.

“When facing distress or pleasure, humans make remarkably similar facial expressions that involve activation of the eye muscles, lifting of the cheeks and baring of the teeth,” said principal investigator Sarah Pressman, UC Irvine professor of psychological science. “We found that these movements, as opposed to a neutral expression, are beneficial in reducing discomfort and stress.”

The study involved 231 people who self-reported levels of pain, emotion and distress in response to a 25-gauge-needle – the same as used in a typical flu shot – injection of saline solution. Participants were randomized to express either a Duchenne or non-Duchenne smile, a grimace or a neutral expression – each facilitated by chopsticks held in the teeth. Those in the Duchenne smile and grimace groups reported that the injection hurt only about half as much as those in the neutral group, indicating that these actions can make a positive difference in the needle stab experience. The more sincere Duchene smile was also associated with significantly lower heart rates.

Read more: news.uci.edu/2020/12/01/smiling-sincerely-or-grimacing-can-significantly-reduce-the-pain-of-needle-injection

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Zen and art of writing



Eric Flamholtz, Ph.D.
Professor Emeritus, Anderson School of Management, UCLA

For me, writing is a therapeutic activity. As many will agree, it requires intense focus and concentration (just like fishing, tournament poker, and motorcycle maintenance). There is an almost spiritual (Zen-like) dimension in the act of writing. Also, at the end of the process, something has been created out of virtually nothing; and, hopefully, it makes a difference. During the pandemic, it has been a welcome companion.

I joined the UCLA faculty in 1969 after receiving my Ph.D. from the University of Michigan. I left UCLA reluctantly for family reasons and joined the faculty at Columbia University in 1971; and then happily rejoined what is now the Anderson School of Management in 1973 until my retirement in 2006. During my years at UCLA, I began to formulate a paradigm of managerial action leading from start-ups to sustainably successful business organizations.

My retirement allowed me to pursue other interests including travel, fishing and tournament poker. However, I continued to work with organizations as a consultant, primarily those dealing with “growing pains” and scale-up. I also continued my research and writing.

During the pandemic, I completed my latest book, *The Crisis Leadership Playbook* (co-authored with my wife, Yvonne Randle, Ph.D.). We are now working on our next book, an updated version of *The Inner Game of Management*, which deals with the psychology of leadership and management. After the denouement of the pandemic, I plan to celebrate life by resuming travel, fishing in Alaska for silver salmon, playing tournament poker, attending the Geffen theatre and Bruin athletic events.

‘Born and raised in sawdust’



Lewis Thigpen, Ph.D.
Earth Sciences Department,
Lawrence Livermore National Laboratory

I worked at the Lawrence Livermore National Laboratory from 1975 to 1988 in the Earth Sciences Department. I specialized in developing material models and computer codes to analyze the damage resulting from nuclear explosions on missile silos.

In 1988, I accepted a position as Professor and Chairman of Mechanical Engineering at Howard University in Washington, DC. I also spent a sabbatical (1998-1999) as a visiting staff member at the Los Alamos National Laboratory. I retired from UC in 2000 and from Howard University in 2008. I continued to volunteer at Howard until the 2020 outbreak of COVID-19.

For nearly six years following my retirement, I had the chance to reflect on many significant details of my life, including my humble upbringing, opportunities, accomplishments, and the obstacles I have had to contend with, including racism. In 2018, I began to construct my memoir *Born and Raised in Sawdust: My Journey around the World in Eighty Years*, which was published by AuthorHouse in 2019.

This book offers an insider’s perspective into what a childhood, education, and career in science and engineering was like for a Black person over the last eight decades. I have also completed a draft of the history of mechanical engineering at Howard University (1911-2018). I hope to publish this manuscript in the near future.

Share Your Stories

We want to share your story in *New Dimensions*. Reach us by email (NewDimensions-L@ucop.edu) or regular mail (Internal Communications, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607).

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1111 Franklin Street, Oakland, CA 94607

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.

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UC Davis Retiree Center

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UC Irvine Center for Emeriti and Retirees

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UC Riverside Retirement Center

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UCSD Retirement Resource Center

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Economic impact continued from page 1

day. Groundbreaking work conducted at UC institutions has been recognized around the world, recently in November 2020, when three UC faculty and one UC alumnus won Nobel Prizes. There are now 68 UC-affiliated Nobel laureates.

For the first time, the report includes an analysis of UC’s social impact on the state. For example, roughly 40 percent of undergraduates are the first in their family to attend college, and 37 percent are from low-income families. Remarkably, within six years of graduation, most first-generation UC graduates earn

more than their parents, and most low-income graduates earn more than their parents in just five years.

“The report underscores UC’s remarkable power to fuel California’s leadership in numerous economic sectors while stimulating equity and opportunity across social and ethnic groups,” said John A. Pérez, chair of the UC Board of Regents. “The University’s impact is truly transformative and far-reaching.”

You can read the full report, “The University of California Economic, Fiscal and Social Impact Analysis,” at universityofcalifornia.edu/sites/default/files/economic-impact-report-2021.pdf.

Get more UC news for you.

Visit UCnet at:
ucnet.universityofcalifornia.edu



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Are you moving?

To continue receiving *New Dimensions*, be sure to notify UC of your new address online: retirementatyour.service.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.



RASC service improvements underway

Like all of us, the UC Retirement Administration Service Center (RASC) team has been forced to adjust to a constantly shifting “new normal,” from California’s initial “stay at home” order through the move to a new office for some and remote work for others. The adjustment presented many challenges for RASC staff — and for retirees, who faced an unfamiliar new website along with unacceptably long delays in getting the help they need.

The leadership of the RASC has been working closely with staff and others to find solutions and restore the level of service retirees and their family

members expect and deserve, beginning with the hiring of additional representatives. One new solution now in place is the RASC’s call-back feature, which gives you the option to go about your day while an automated system holds your place in the phone queue. As soon as a RASC representative is available, you’ll receive a call at the number you indicate — even if you’re calling from outside the United States.

RASC leadership has also conducted a thorough review of RASC operations, in order to ensure excellent service. Among other things, the review has helped identify work that

can be done more efficiently through improved processes and additional training, and areas that need more support to meet the needs of members and their families.

Making these changes will take time and hard work, but that work is well underway. We will continue to provide updates of the RASC’s progress in *New Dimensions* and UCnet.

Getting help

Retirees can take care of all sorts of important tasks — including accessing the documents you need for your 2020 taxes —

and send secure messages to the RASC by signing in to your UCRAYS account at retirementatyour.service.ucop.edu. For how-to guides and resources, check out Getting help with UC Retirement At Your Service (UCRAYS) at ucal.us/retireehelp.

You can reach RASC representatives by phone at (800) 888-8267, Monday–Friday, 8:30 a.m. to 4:30 p.m. (PT), with the option to request a call back if the wait time is long. Please note that the call-back option may not be available later in the day if it’s not possible for representatives to return all calls on the same business day.