

# Annual random audit of UC health and welfare plan enrollees

Early in 2005, UC HR/Benefits will conduct its annual random audit of UC employees, retirees and their family members enrolled in UC-sponsored health and welfare plans. The audit is required by UC insurance plan regulations. The audit helps contain costs for both UC and employees/retirees by verifying that only those who are eligible for coverage are enrolled in UC-sponsored plans.

# Review eligibility of enrolled family members

Before the verification process starts, we ask that you review your health and welfare plan enrollments and make sure that your enrolled family members are eligible for UC-sponsored coverage.

 Eligibility rules: You can review eligibility rules for family members by going online to UC's website (http://atyourservice. ucop.edu) and clicking on the "Annual Random Audit to Begin

- in 2005" article under "Current News."
- Your personal enrollments: A summary of your enrollments was sent to you with your Open Enrollment packet. Should you have questions about your enrolled family members, contact the UC Customer Service Center. In general, the random audit process will include four (4) steps:
- 1. Random selection
- 2. Verification

continued on page 2

# Bencom.fone services ending in 2004

by the end of the year, UC's automated telephone service, bencom.fone, will no longer be available for use; however, all of the bencom.fone services and information previously offered are available on our website At Your Service (http://atyourservice.ucop.edu). The UC Customer Service Center (1-800-888-8267) will continue to be available, as it has in the past.

For the past 10 years, bencom. fone has provided UC faculty, staff

and retirees current retirement account balances and investment performance, health and insurance enrollments, general information, phone numbers and various transactions—a total of 26 options—24 hours a day, seven days a week.

During peak usage in a typical month, bencom.fone processed over 2,000 transactions and over 5,000 inquiries and over its lifetime handled two UCRS Board Elections and nine Open Enrollments.

In the past few years, as our website has grown in popularity, bencom.fone usage has been in steady decline. Our most recent statistics confirm that for services offered on both bencom.fone and At Your Service, 96%–99% of the transactions are now completed on our website.



With these factors in mind, we have decided that although the phone system has been a useful tool, available resources can be used more effectively by supporting your needs online. We will continue to enhance and expand the At Your Service website. In future issues of this newsletter, we will update you on the new services that become available on the At Your Service website.

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- 3. De-enrollment (cancellation) of UC-sponsored coverage
- 4. COBRA (If applicable)

### De-enrollment period

If UC determines through the audit process, that an ineligible person is enrolled in a UC-sponsored plan, the employee/retiree and all family members will be de-enrolled (cancelled) for 12 consecutive months from the plan or plans in which the ineligible family member was enrolled. The 12-month de-enrollment period, effective January 1, 2005, is a policy change from the current 18 month period.

### **COBRA** coverage

During the de-enrollment period, retirees and certain family members (such as adult dependent relatives)

must continue under the Consolidated Omnibus Budget
Reconciliation Act (COBRA) in order to remain eligible for UC-sponsored coverage after the de-enrollment period ends. The COBRA premiums are 102 percent of the combined employer and employee premium. Ineligible family members, however, will not be able to enroll in COBRA. For additional information about COBRA, go to the At Your Service website or check with the UC Customer Service Center.

After the 12 month de-enrollment period, the retiree and all eligible family members may re-enroll in UC-sponsored plans.

Should you have any questions about the random annual audit, please contact the UC Customer Service Center at 1-800-888-8267.

If you need to de-enroll a family member, you may do so by submitting a *Retiree Continuation, Enrollment, or Change Medical, Dental and/or Legal Plan* form (UBEN 100).

This form is available from the At Your Service website under "Forms & Publications" and is listed under "U" for UBEN 100. You may also request a copy of the form from the UC Customer Service Center at 1-800-888-8267.

## UCRP amended to include domestic partner benefits

Effective January 1, 2005, eligible same-sex and opposite-sex domestic partners of University of California Retirement Plan (UCRP) members who retired prior to July 1, 2002 may be eligible for the postretirement survivor benefit, which is paid to an eligible survivor in the event of a retired member's death.

UCRP was recently amended in response to a new California law, the California Domestic Partner Rights and Responsibilities Act of 2003 (Assembly Bill 205). The amendments permit an eligible domestic partner of a member who retired prior to July 1, 2002, to receive the postretirement survivor continuance benefit. Eligible domestic partners of members who retired after July 1, 2002, were already permitted to receive this benefit.

UC HR/Benefits recently mailed information about this change to affected members and Contingent Annuitants of deceased members. If you believe this change applies to you and your domestic partner and you did not receive a letter, please call the UC Customer Service Center.

## **Open Enrollment** for 2005 California Retiree booklet

We have discovered an error in the Open Enrollment booklet for retirees on page 18. Under the column, "Medical Services when Traveling Outside the U.S." for Medicare enrollees, the Blue Cross PPO and High Option information is incorrect.

The PPO benefit should read: After \$100 deductible, you pay 20% and plan pays 80%.

The High Option benefit should read: After \$50 deductible, you pay 20% and plan pays 80%.

These errors are also in the *Medicare Factsheet for California Employees and Retirees*, which will soon be updated online.

## Mental health benefit change Blue Cross (PPO & PLUS) and Definity Health Plan

United Behavioral Health (UBH) provides mental health benefits for the Blue Cross PPO, Blue Cross PLUS, and Definity Health Plans. Beginning January 1, 2005, all outpatient mental health services with an out-of-network provider will be limited to 20 visits per calendar year.

In addition, beginning January 1, 2005, you must notify UBH before using an out-of-network provider for mental health outpatient treatment services to avoid a higher coinsurance rate. All members with UBH currently receiving mental health outpatient services from an out-of-network provider must remember to call UBH in January before continuing their treatment.

Additional information is available on the At Your Service website, or from UBH (phone 1-888-440-8225).

# Australian adventure

As told by Rosemary Norling, Chair, UC Travel Interest Group



On October 21, a group of 30 UC Retirees' Travel Interest members embarked on a 12 day adventure exploring the vast Australian continent. Some of the Australian highlights included touring Melbourne, visiting with Aborigines in the Outback, watching the sunset on Ayers Rock, trekking through the

desert on camel, enjoying breakfast with some Kangaroos, snorkeling at the Great Barrier Reef, and watching a performance in the magnificent Sydney Opera House. After Australia, the group spent six days in New Zealand. Highlights included: a train ride through Arthur's Pass, an awe-inspiring safari, fjording the Arrow River, a boat ride on Milford Sound, watching the sunrise on Cook's Mountain, and visiting a working sheep farm.

The evening dinners, the walks in open areas, and the bus rides with fellow travelers from all over the state made for interesting and engaging conversations about common and different experiences in working for the University. A warm, caring bond was formed by the group and the laughter and joy experienced was priceless.

## 2005 retiree benefit payment schedule

The following chart shows the mailing dates of direct deposit and checks, the direct deposit posting date, and the date of checks for UCRP monthly retirement, survivor and disability benefit payments during 2005.

Benefit Payment for this Month	Mailing Date of Direct Deposit Statements/ Checks	Date of Direct Deposit/ Date of Check
JANUARY	January 28	February 1
FEBRUARY	February 25	March 1
MARCH	March 30	April 1
APRIL	April 27	April 29
MAY	May 27	June 1
JUNE	June 29	July 1
JULY	July 28	August 1
AUGUST	August 30	September 1
SEPTEMBER	September 28	September 30
OCTOBER	October 28	November 1
NOVEMBER	November 29	December 1
DECEMBER	December 29	Direct deposit: 1/3/06 Check date: 1/1/06

# The Women's Health and Cancer Rights Act

# Annual notification of rights

The Women's Health and Cancer Rights Act of 1998 (Women's Health Act) requires group medical plans such as those offered by UC that provide coverage for mastectomies to also provide certain related benefits or services.

Under a UC-sponsored medical plan, a plan member (employee, retiree, or eligible family member) who receives a mastectomy and elects breast reconstruction in connection with the mastectomy must receive coverage for the following:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of the mastectomy, including lymphedema.

Coverage will be provided in a manner determined in consultation with the patient's physician and is subject to the same deductibles, coinsurance, and copayments that apply to other medical or surgical benefits covered under the plan.

If you have questions, please contact your medical plan carrier or refer to your carrier's plan booklet for specific coverage.



#### **New Dimensions**

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In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

## Comments or questions?

Write New Dimensions at:

University of California, Human Resources and Benefits P.O. Box 24570, Oakland, CA 94623-1570 Email: steven.ong@ucop.edu

### For Benefits questions:

(email: steven.ong@ucop.edu).

UC Customer Service Center: 1-800-888-8267 Website address: http://atyourservice.ucop.edu

### **Retiree Association Contacts**

Use this listing if you're interested in joining an association, or to inform your association of an address change. If you have questions about your retirement benefits, call the UC Customer Service Center at 1-800-888-8267.

	Emeriti	Retirees	
Berkeley	UCB Retirement Center 510-642-5461	UCB Retirement Center 510-642-5461	
Davis	Charles E. Hess 530-758-0671 cehess@ucdavis.edu	Charles Lacy 530-756-4372, calacy@ucdavis.edu	
Irvine	Lyman Porter 949-824-6204, emeriti@uci.edu	Emeriti/Retiree Office 949-824-6204	
LANL	N/A	Mary Mariner 505-672-1950 Chuck Mansfield 505-662-2115	
LBNL	N/A	Bud Larsh 510-724-1202, almonlarsh2@juno.com	
LLNL	N/A	Lawrence Livermore Employee Services Association 925-422-9402	
Los Angeles	Emeriti/Retiree Relations Center 310-825-7456 emeriti@humnet.ucla.edu	Emeriti/Retiree Relations Center 310-825-7456	
OP & Regents	N/A	Karl Droese 925-376-0468, kdroese@comcast.com	
Riverside	Dericksen Brinkerhoff 951-682-3293 dericksen.brinkerhoff@ucr.edu	Betty Morton 951-689-4381, TheMortons@aol.com	
San Diego	Sandi Pierz 858-534-0101	Suzan Cioffi 858-534-4724, RetireeLink@ucsd.edu http://retirement.ucsd.edu	
San Francisco	William F. Ganong 510-526-5680	Frances Larragueta 415-731-3109	
Santa Barbara	Maggie Popp Emeriti/Retiree Relations Center 805-893-2168 maggie.popp@hr.ucsb.edu	Maggie Popp Emeriti/Retiree Relations Center 805-893-2168 maggie.popp@hr.ucsb.edu	
Santa Cruz	Stanley D. Stevens 831-475-9172	Nancy Pascal 831-423-2422, njpascal@cruzio.com	
Note to associations: To update a listing, write to Steven Ong at New Dimensions			



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# Winter holiday hours Closure from 12/24–12/31

This year, the Office of the President, including the UC Customer Service Center will be officially closed during the Winter and New Year Holiday period, beginning Friday, Dec. 24 through Friday, Dec. 31, 2004. Should you wish to contact the UC Customer Service Center, please take note of our holiday schedule and plan accordingly.

### **Retiree Newsletter on Audio Cassette**

This newsletter is available on audio cassette tape for visually impaired and disabled retirees. If you are interested, call *New Dimensions* at 1-800-239-4002, extension 79836, and leave your name, address, and phone number. Please indicate that you want to receive *New Dimensions* on tape and future *New Dimensions* recordings will be sent to you. Please note that audio cassette tapes are generally mailed four weeks after each *New Dimensions* mailing.