



Investing in the Future—A Different Twist

When Dr. Glenn Langer retired from UCLA in 1997, he tapped into his retirement savings for a sizable, yet unusual, venture that is paying off today.

His investment was in a group of seventh-graders from one of Los Angeles' poorest areas. Langer met the seven youngsters from Lennox Middle School while volunteering for a community outreach program and was impressed by them and their teachers. He was also struck by the fact that many of the students from the school had never visited a bookstore or museum or even ventured outside of their mostly Latino neighborhood.

Langer decided then that over the next six years he would donate

nearly \$9,000 to each of the seven students. The stipend, administered by a mentor, would provide educational materials and cultural experiences—including some travel—from their seventh grade until they graduated from high school.

That was the birth of "The Partnership Scholars," Langer's nonprofit, all-volunteer program aimed at preparing financially disadvantaged students for a four-year college education. Since then, the program has blossomed in 13 years with 452 middle school students selected as scholars.

As of June 2008, the program has graduated 139 high school seniors, and of that group, 128 (92 percent) are attending or have graduated from a four-year university, including 42 at the UC campuses and 33 in the California State University system. Others are attending universities such as Harvard, Stanford, Brown, Georgetown and Wellesley.

For Langer, establishing and funding the program were part of his payback to society. He recalls that during the Great Depression Era, strangers offered a young man from a poor small town in New York a scholarship. That assistance

paved the way to a medical career, which eventually landed Langer at UCLA for 31 years, including as professor of medicine and physiology and director of the internationally known UCLA Cardiovascular Research Laboratory.

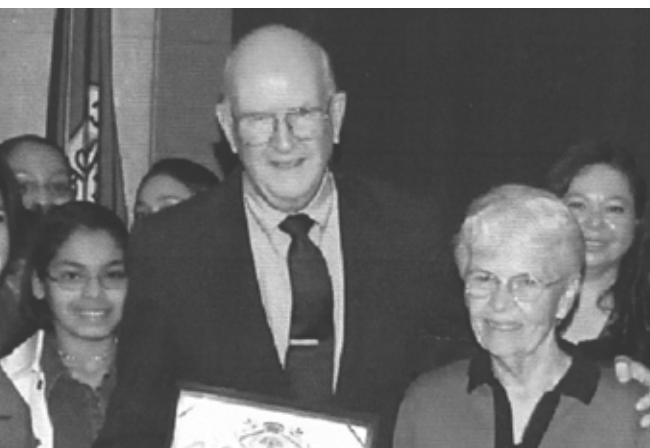
During the first few years of the Partnership Scholars program, Langer and his wife, Marianne, footed the entire bill. Langer, who is 80, now spends much of his time fundraising, searching for potential donors so that the program will

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Addressing the Future of UCRP

While current employees and retirees are guaranteed the UC Retirement Plan benefits they have earned, the University must concern itself with the long-term sustainability of the plan and the market competitiveness of the benefit. To address these issues, the UC Board of Regents recently decided to restart employer and employee contributions to UCRP beginning April, 2010, and to establish a Task Force on Post-Employment Retirement Benefits to develop a comprehensive, long-term approach to UC obligations for

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Dr. Glenn and Marianne Langer with students from the Partnership Scholars program.

UC Research of Interest

Study Finds Brain Hub that Links Music, Memory and Emotion

We all know the feeling: a golden oldie comes blaring over the radio and suddenly we're transported back—to a memorable high school dance or to that perfect afternoon on the beach with friends. But what is it about music that can evoke such vivid memories?

By mapping the brain activity of a group of subjects while they listened to music, a researcher at UC Davis, now thinks he has the answer: The region of the brain where memories are supported and retrieved also serves as a hub that links familiar music, memories and emotion.

The discovery may help to explain why music can elicit strong responses from people with Alzheimer's disease, said the study's author, Petr Janata, associate professor of psychology at UC Davis' Center for Mind and Brain. The hub is located in the medial prefrontal cortex region—right behind the forehead—and one of the last areas of the brain to atrophy over the course of the disease.

"What seems to happen is that a piece of familiar music serves as a

soundtrack for a mental movie that starts playing in our head. It calls back memories of a particular person or place, and you might all of a sudden see that person's face in your mind's eye," Janata said.

Because memory for autobiographically important music seems to be spared in people with Alzheimer's disease, Janata said, one of his long-term goals is to use this research to help develop music-based therapy for people with the disease.

"Providing patients with MP3 players and customized playlists," he speculated, "could prove to be a quality-of-life improvement strategy that would be both effective and economical."

See: http://www.news.uc-davis.edu/search/news_detail.lasso?id=9008

California Single Seniors Can't Make Ends Meet

Nearly half a million elders living alone in California cannot make ends meet, lacking sufficient income to pay for a minimum level of housing, food, health care, transportation and other basic expenses, according to a policy brief by the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development.

The policy brief research is based on 2007 data, the last time comprehensive, statewide data was collected. But the numbers of affected seniors are likely to be even higher today as the current recession deepens, according to the brief's authors.

"As the economy wipes out retirement savings and destroys home equity, our parents and grandparents will find paying for a roof over their heads and affording basic necessities even more of a struggle," said Steven P. Wallace, Ph.D., associate director of the Center for Health



Policy Research and lead author of the policy brief.

The brief includes county estimates of the percentage of economically vulnerable seniors. The two counties with the highest elder economic insecurity are Imperial and San Francisco.

The findings in the policy brief are based on the Elder Economic Security Standard Index (Elder Index) for California, a tool that measures the actual cost of basic necessities for older adults in each of California's 58 counties.

In 2007, the nationwide federal poverty level, used to determine eligibility for public assistance, was \$10,210 for a single adult living alone. According to Elder Index calculations, however, the average minimum income needed by a single older Californian who rented was \$21,011.

See: <http://newsroom.ucla.edu/portal/ucla/california-s-single-seniors-can-81264.aspx>

Vigorous Exercise May Prevent Vision Loss

There's another reason to dust off those running shoes. Vigorous exercise may help prevent vision loss, according to a pair of studies from the Lawrence Berkeley National Laboratory. The studies tracked approximately 41,000 runners for more than seven years, and found that running reduced the risk of both cataracts and age-related macular degeneration.

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The research, which is among the first to suggest that vigorous exercise may help prevent vision loss, offers hope for people seeking to fend off the onset of eye disease.

“In addition to obtaining regular eye exams, people can take a more active role in preserving their vision,” says Paul Williams, an epidemiologist in Berkeley Lab’s Life Sciences Division who conducted the research. “The studies suggest that people can perhaps lessen their risk for these diseases by taking part in a fitness regimen that includes vigorous exercise.”



A cataract, which is a cloudy opacity of the eye lens, is the leading cause of blindness. More than one-half of people in the U.S. over the age of 65 suffer from some form of cataracts. Age-related macular degeneration, which is damage to the retina, is the leading cause of irreversible vision loss in older white Americans, affecting 28 percent of people aged 75 and older.

In one study, Williams found that men who ran more than 5.7 miles per day had a 35 percent lower risk of developing cataracts than men who ran less than 1.4 miles per day.

See: <http://newscenter.lbl.gov/press-releases/2009/02/09/vision-loss> 🐟

Federal, State Programs Affect Benefit Check Tax Withholding

In April retirement benefit checks were slightly larger; in May they will be smaller. These fluctuations are a result of the federal American Recovery and Reinvestment Act of 2009 (“Recovery Act”) and changes in the state of California’s withholding rates.

The federal legislation authorizes a tax credit of up to \$400 for eligible single individuals and \$800 for those filing a joint tax return. This tax credit phases out completely at adjusted gross income levels of \$190,000 for couples filing jointly and \$95,000 for single filers. Non-resident aliens and individuals who can be claimed as tax dependents are not eligible for the tax credit.

The Treasury Department issued new withholding tax tables to reflect

the tax credit. These new withholding tables, which are being used to compute federal income taxes for retirement benefit checks dated April 1, 2009 and later, may reduce the amount of income tax withheld from your benefit. However, your tax liability will not change.

The new, higher California withholding rates will be reflected in benefits checks dated May 1, 2009 and later.

You do not have to submit a new *Tax Withholding for UCRP Income* form (UBEN 106) unless you want to change your withholding. For additional help, get IRS Publication 919, “How Do I Adjust My Tax Withholding?” or visit the IRS website (irs.gov) and use the “Withholding Calculator.” 🐟

Annual UCRP COLA Announced

Benefit recipients of the University of California Retirement Plan (UCRP) will receive a cost-of-living adjustment (COLA) beginning July 1, 2009.

The 2009 annual UCRP COLA is based on the 0.58 percent average movement in the Consumer Price Index (CPI) measured February 2008 to February 2009 for the Los Angeles and San Francisco metropolitan areas. The UCRP COLA generally matches the CPI increase up to 2 percent and then adds 75 percent of the CPI increase over 4 percent, if any. The maximum COLA is 6 percent.

Therefore, the July 1, 2009 COLA rates for UCRP Members or benefit recipients will be as follows:

Retirement Date*	COLA
On or before July 1, 2006 (inclusive)	2.00%
From July 2, 2006 through July 1, 2007 (inclusive)	1.51%
From July 2, 2007 through July 1, 2008 (inclusive)	0.58%

The COLA applies to UCRP members who began receiving monthly benefits on or before July 1, 2008. The increase will appear in checks paid at the end of July. 🐟

* UCRP provides a COLA for recipients of UCRP Disability, Death While Eligible (DWE), Pre-Retirement Survivor and Survivor Income.

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outlast him and his money. The program has expanded from Lennox Middle School to 18 other schools in Los Angeles and Mendocino counties. And thanks to several foundations and individual donors, the program this year funded 56 new seventh grade scholars.

The program each year seeks poor but motivated sixth-graders, who must write an essay on why they hope to go to college. For the selected scholars, the program essentially offers what a middle class family would provide for a college-bound child. It also provides each scholar a mentor, usually a teacher at the student's school who volunteers to spend extra time with the student, but is reimbursed for expenses.

The cost per student for the six-year program is \$11,000. Mentors offer counseling, encouragement and evaluation of the students as they progress through the program. The stipend does not only go to extra books, calculators, computers and SAT preparation. It also is used for museum and educational field trips, summer enrichment programs at college campuses and to show the students a world that is different from the neighborhoods in which they are often confined.

Each student must maintain a 3.0 GPA and good citizenship, or, after a probationary period, he or she is dropped from the program. Of the 452 inducted over the years, 90 (20%) did not finish the program because of failure to maintain the required GPA, unacceptable behavior or moving out the area. Langer notes that it is still an extraordinary success rate in neighborhoods where the dropout rate often exceeds the graduation rate.

But the proof of the program's success comes from more than

numbers. It often is from the words of the students themselves. "This scholarship took me from a shy and quiet seventh grader to a poised and confident senior," Maryell Hernandez wrote to Langer before her graduation from high school. "I did things and applied for things I didn't think I could accomplish.

"I daringly applied to Harvard early action and through what I had done for my community and myself along with my personal experiences, I was accepted. I owe this to those who helped me before I became one of the leaders of my school, when I was a sixth grader taking a chance to apply for a program that didn't seem possible for me."

Langer says the Partnership Scholars has been one of the most rewarding experiences in a life already filled with academic and professional accomplishments. "It has been thrilling to witness the marked positive changes in the personal lives of our scholars wrought by the devotion and skill of our mentors, staff, other volunteers and by the generosity of our donors."

And Glenn and Marianne Langer certainly have been the most generous. They were the only contributors to the program in its early years, and they still pay a portion of its overhead costs each year to make sure that the large majority of donated funds are spent on the students. Some \$600,000 from Langer's "retirement nest egg" has already gone to the Partnership Scholars. "My wife isn't interested in diamond necklaces or Lamborghinis—we'd rather spend our money this way," Langer said in a 2006 article in *UCLA Magazine*. "And the return is amazing in terms of humanity."

For more information, visit the program's website at www.partnershipscholars.org. 🐟

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post-retirement benefits. Neither of these actions affect the pension benefits of current UC retirees.

Related to the restart of contributions to UCRP, the effect of the State of California legislature's decision to eliminate funding for the restart of contributions from the 2009–10 state budget is not yet clear. President Mark Yudof said the University is gravely concerned. "The state has a responsibility to support employer contributions to UC's Retirement Plan, as it does for other defined benefit plans on behalf of California State University and community college employees," Yudof said.

The Task Force on Post-Employment Benefits, which includes retiree and other stakeholder group representatives, will make recommendations on the long-term funding, benefits policy and benefits design alternatives for retirement benefits for UC faculty and staff, taking into consideration the issues of market competitiveness, workforce development, affordability and sustainability. The Task Force is expected to make recommendations to the President for subsequent submission to the Regents. 🐟

DOE Sponsors Screenings for Former Lab Workers

Since 2000, the Department of Energy has sponsored a free medical screening program specifically targeted to former lab employees that focuses on adverse health effects related to asbestos, beryllium, lead, noise, radiation or solvents.

Boston University School of Public Health and UC San Francisco Medical Center have developed a free and confidential medical screening program for **Lawrence Livermore National Lab** and **Lawrence Berkeley National Lab** retirees. Former employees are eligible for the program if they worked at the Lab(s) for one year or more of cumulative time prior to 2006 or if they worked in construction or maintenance at the Lab(s) for any period of time. For more information, see the Medical Screening Program website (<http://www.bu.edu/formerworker/noca.html>).

The program for **Los Alamos National Lab** retirees was developed by the Johns Hopkins Bloomberg School of Public Health. Any UC retiree who worked at the lab from 1943 to the present and had significant exposure to one of the substances listed above is eligible. See the program's website (<http://www.jhsph.edu/LANLFW/index.html>) for more information. 🐟

Annual Health & Welfare Audit Begins This Month

In May, UC/HR Benefits will conduct its annual random audit of family members enrolled in UC-sponsored health and welfare plans.

Randomly selected employees and retirees will receive a letter asking them to submit documentation to verify that their family members are eligible for health and welfare benefits under UC's rules.

This audit, which UC HR/Benefits has conducted annually for the past five years, helps ensure that those enrolled in UC health and welfare plans are fully eligible for coverage. The audit also ensures premium and claim costs are only incurred for eligible family members.

The consequence for a retiree enrolling an ineligible individual is the permanent de-enrollment (cancellation of coverage) of the ineligible individual. In addition, the retiree and all family members are de-enrolled for 12 months. Failure to respond to the University's eligibility verification letter or failure to provide the required documentation when requested will also result in de-enrollment of you and your family members. For example, if it is determined through the audit process that an ineligible individual is enrolled in a UC-sponsored medical plan, such as Health Net, the retiree and all other family members will be de-enrolled for 12 months. The ineligible family member(s) will be permanently de-enrolled.

Review eligibility of enrolled family members

Each year, the audit results in de-enrollment of a number of UC employees, retirees, and their family members. Retirees are being asked to review their health and welfare plan enrollments immediately to ensure all enrolled family members are eligible under UC's rules. If you have ineligible family members enrolled, such as a child who recently married or an ex-spouse you forgot to de-enroll, complete a *Retiree Continuation, Enrollment, or Change-Medical, Dental and/or Legal Plan* form (UBEN 100) as soon as possible. This form is available from the UC Customer Service Center or on At Your Service. **Changes made once an audit begins are subject to the penalties of the audit.**

In the event of de-enrollment, continuation of coverage may be offered to the retiree and eligible family members, but the retiree must pay the full cost of health coverage at his or her own expense. UC will not make any contributions for the insurance coverage during the continuation period.

For additional information on eligibility, refer to UC's *Group Insurance Eligibility Factsheet for Retirees and Eligible Family Members*, available on At Your Service. 🐟



Share Your Stories



Once a week for the past five years, Carol Floyd has gone back to elementary school. Like Dr. Glenn Langer (see page 1), she still lives the UC mission of education and public service.

Floyd, a retired clinical microbiologist from UC Irvine Medical Center, presents a science lesson to 5th graders at Twain Harte Elementary School as part of a program called Teaching Opportunities for Partners in Science (TOPS), which pairs retired scientists and elementary schools to improve the quality of science education.

Floyd presents science lessons, conducts experiments with the students, and even uses dramatization to teach the fifth graders. Recently, she had the students make

themselves into a giant to learn about circulation. “Some kids were arms or legs; others were the heart and lungs. We used yarn for the circulatory system,” she explained with a laugh.

She has led her classes through lessons on everything from simple chemical formulas and geology to weather and plants. “Kids today are very smart and very involved in their learning,” she says. “They learn from the computer and TV. Once I asked if anyone knew the formula for hydrogen peroxide, and one boy said ‘It’s H_2O_2 ; I read it on the bottle when my mom was using it on my cut.’ How observant!”

Floyd clearly enjoys this part of her retirement, and says it makes her feel good. “A couple of weeks

ago, I ran into some kids I had worked with a couple of years ago. As they walked away, I heard one girl say, ‘Oh, she’s really cool.’ I got a good boost out of that!” 🐾

Share Your Stories

We’d like to hear from you. Whether you have a challenging issue related to retirement or a story about the joys of your life as a retiree, write to us and we may share your story in *New Dimensions*. Please respond by email (NewDimensions-L@ucop.edu) or regular mail (UC HR, New Dimensions editor, 300 Lakeside Drive, 12th Floor, Oakland, CA 94612).

New Rehire Policy Now in Effect

To ensure the effectiveness of the University of California’s practices regarding the reemployment of retirees, the University has enacted a new policy for retired UC employees who return to UC in staff or Senior Management Group (SMG) positions. The University’s policy, which does not apply to academic appointments, aims to ensure compliance with Internal Revenue Service rules regarding defined benefit pension plans such as the UC Retirement Plan (UCRP), while continuing to give managers the flexibility to call on a valued resource—retired employees—when needed.

Most rehired UC retirees work on a part-time basis and for limited duration, which supports the orderly administration of the retirement system and the need to refresh the UC workforce.

The Regents approved the policy in September, 2008, and after final review, it became effective January 1, 2009.

The policy, which replaces the *Guidelines for Rehire of UC Retirees*, applies to former employees who elect either a lump sum cashout or a UCRP monthly retirement benefit. A retired employee who is receiving UCRP monthly retirement income may be hired into a career position after the required break in service provided there has been an appropriate recruitment process and that the employee agrees to suspend retirement income payments. An

employee who took a lump sum cashout with a retirement date of January 1, 2009 or later may not be reemployed into a career or long-term appointment. Those who took a lump sum cashout prior to January 1, 2009, and are not reemployed as of December 31, 2009, may not be reemployed into a career or long-term appointment after December 31, 2009.

Current rehired retirees are subject to the *Guidelines* in place prior to implementation of the new policy. In general, when the current appointment ends or there is a change to that appointment, the retired employee will become subject to the new policy.

For more information about the policy, see the At Your Service website (atyourservice.ucop.edu). 🐾

New Dimensions

Volume 26 Number 2, May 2009

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

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Retiree Association Contacts

Use this listing if you are interested in joining an association or to inform your association of an address change. If you have moved away from your home campus emeriti/retiree association, you are welcome to join the association where you live.

If you have questions about your UCRS retirement benefits, call the UC Customer Service Center at 1-800-888-8267 (8:30 a.m. to 4:30 p.m. PT)

UC Berkeley Retirement Center
510-642-5461, ucbrc@berkeley.edu
Fax: 510-643-1460

UC Davis Retiree Center
530-752-5182
retireecenter@ucdavis.edu

UCI Center for Emeriti and Retiree Relations
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emeriti@uci.edu or retirees@uci.edu

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LBL Retiree Association
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LLNL Employee Services Association
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UCLA Emeriti/Retirees Relations Center
310-825-7456, emeriti@errc.ucla.edu

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UCSD Retirement Resource Center
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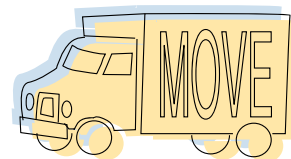
UC San Francisco
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415-776-7220

UC Santa Barbara Emeriti/Retiree Relations Center
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831-426-6960, duffus@cruzio.com

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Comments or questions?

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