

new dimensions



Keeping an eye on Washington D.C.

UC continues to monitor the Trump administration's actions on key issues that are important to UC and the many people it serves.

UC President Janet Napolitano has offered statements outlining UC's position on health care legislation, immigration, the federal budget, climate change and other important topics.

You can stay up to date on what UC is doing regarding these issues, and their potential effect on UC, by going online or having news delivered to your email using the following:

- President's newsletter: A monthly newsletter sharing President Napolitano's views on a variety of important UC issues and initiatives. To sign up for the newsletter visit: www.ucop.edu/president/subscribe.html
- UCnet: ucnet.universityofcalifornia.edu In addition to benefits news and information, UCnet posts breaking UC news.
- Fiat Lux: A weekly digest of UC news and stories of discoveries in health and technology. To have Fiat Lux delivered by email directly to your inbox, go to: www.universityofcalifornia.edu

Social Security tips for working retirees

If you are working during your retirement or plan to do so, you may be part of a growing trend.

Recent surveys indicate that over one-third of people plan to work either full-time or part-time during retirement. Working provides extra income and allows many to preserve more of their retirement savings.

But there are also restrictions in place that can directly impact your finances. If you are working in retirement—or plan to—and you've already begun taking Social Security benefits, you

need to be aware of how your Social Security income may be taxed and of the earned income thresholds that determine any reductions in benefits.

Earned vs. unearned income

Here are some tips that can help you preserve the retirement savings you worked hard for:

Post-retirement, you will hear the terms "earned" income and "unearned" income a lot. Earned income represents any wages, bonuses, vacation pay and commissions, while

unearned income represents all income such as investment income, pension payments, and government retirement income—including Social Security.

With 86 percent of retirees receiving income from Social Security, chances are you will too, which can subject you to the following restrictions:

- If you claim your Social Security benefits at age 62 (the earliest age you can claim) and choose to continue to work, you will be given an earnings restriction until you

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UC reverifying family members' benefits eligibility

As part of the health and welfare Family Member Eligibility Recertification project, Secova, Inc. may contact you if you are enrolled in UC-sponsored health plans and you cover a spouse, domestic partner, grandchild or legal ward under your benefits. The continuing eligibility of these family members will be verified because their eligibility can change over time due to divorce, separation or changes in tax status. This triennial recertification project will begin for retirees in June, and it is only recertifying dependents who were originally verified between Jan. 1, 2012, and Dec. 31, 2014.

The university strives to balance the demands of escalating health care costs while maintaining high quality benefits for its members and their families. The Family Member Eligibility Recertification project is necessary to ensure that the university covers only those family members who continue to remain eligible for UC-sponsored health insurance.

UC is asking faculty, staff and retirees to verify current eligibility for the following family members enrolled in UC-sponsored coverage: spouses, domestic partners, grandchildren, legal wards.

UC started the process for faculty and staff in early April, and will reach out to retirees in early June. UC is partnering with Secova Inc., its current administrator of Family Member Eligibility Verifications to assist with this process. Secova has more than 24 years of experience administering family member eligibility verifications and is staffed with knowledgeable professionals who will offer you confidential support and resources throughout the recertification process.

Recently, Secova also administered an audit of UC Retirement Plan (UCRP) eligibility, which is a separate project from this certification of health and welfare benefits eligibility. Even if you were selected for the UCRP audit, you will also need to participate, if asked, in the current family member eligibility recertification project.

Secova will send verification packets to retirees with instructions on how to submit your documentation. If you are contacted by Secova, the required form and documentation must be returned to Secova by July 28, 2017.

2017 cost-of-living adjustments announced

University of California Retirement Plan (UCRP) and UC-PERS Plus 5 Plan benefit recipients will receive a cost-of-living adjustment (COLA) effective July 1, 2017. The increase will appear in checks paid on July 31.

The 2017 COLA is based on the 3.09 percent average increase in the Consumer Price Index (CPI) measured February 2016 to February 2017 for the Los Angeles and San Francisco metropolitan areas.

The July 1, 2017 COLA rates for UCRP and UC-PERS Plus 5 Plan benefit recipients, including those receiving survivor and UCRP disability income are included in the table at the right.

UCRP benefit recipients are eligible to receive a COLA after receiving benefits for at least one year. Therefore, those members whose retirement or disability date is after July 1, 2016, are not yet eligible to receive a COLA.

How the COLA is calculated

The UCRP COLA formula generally matches the cumulative increase in the CPI up to 2 percent annually. This year, some groups of benefit

RETIREMENT DATE	COLA
On or before July 1, 2006	2.00%
July 2, 2006 to July 1, 2007	2.46%
July 2, 2007 to July 1, 2008	3.09%
July 2, 2008 to July 1, 2011	2.00%
July 2, 2011 to July 1, 2012	2.11%
July 2, 2012 to July 1, 2013	2.45%
July 2, 2013 to July 1, 2016	2.00%

recipients will receive a larger COLA than the 2 percent CPI increase. The larger COLA helps those UCRP benefit recipients retain more of their purchasing power by partially making up for earlier years where the CPI increase (and COLA) was less than 2 percent. The COLA for UC-PERS Plus 5 benefit recipients is the same as that for UCRP benefit recipients with a Retirement Date of Oct. 1, 1991.

Medical plan satisfaction surveys

UC has sought the opinions of retirees about their university-sponsored medical plans.

In mid-March, randomly selected members of UC Medicare plans received a survey to be completed by mail or over the phone. Beginning May 1, DSS Research, which administers the survey on behalf of UC, will follow up by phone with survey participants in Medicare who have not replied by mail. The survey takes roughly 20 minutes to complete, and all responses are anonymous and confidential.

Also in mid-March, randomly selected faculty, staff and retirees (as well as their spouses or domestic partners) were surveyed about non-Medicare UC plans.

Both surveys focused on member experiences in 2016 (last year), and the results will help UC Human Resources plan and shape offerings for future years. Surveys included questions about plans, customer service, doctor, specialist and prescription experiences.

Because UC made changes to the administrators of the PPO plans in 2017, only the following plans were included in this year's surveys: Health Net Seniority Plus, Kaiser Permanente Senior Advantage, Health Net Blue and Gold, Kaiser Permanente — North & South, Western Health Advantage.

Survey results will be shared in the fall, prior to Open Enrollment.

The results of the previous annual survey, based on 2015 experiences, found retirees in UC-sponsored Medicare plans with the following overall rates of satisfaction: 95 percent for those in Kaiser Senior Advantage and 91 percent for those in Health Net Seniority Plus.

A separate survey of employees and retirees in UC-sponsored non-Medicare plans found the following percentages of enrollees satisfied with their overall health plan: 84 percent for Health Net Blue & Gold; 94 percent, Kaiser Permanente; 93 percent, Western Health Advantage.

OneExchange tips: traveling with Medicare Part D

The following information is for retirees who live outside California and who receive their Medicare-coordinated plan through OneExchange.

Before traveling, there are a few things you should know about Medicare Part D Prescription Drug coverage and how it works while you are away from home.

If you are traveling in the United States, you can use your Medicare Part D prescription drug plan at any of the 50,000 or more network pharma-

cies across the country. OneExchange recommends having enough of your prescriptions to cover the dates you are away from home, but if you need to refill a prescription you can do so by locating the nearest network pharmacy. You can find pharmacies by contacting your plan's Member Services for help (see the toll-free number on the back of your member ID card.)

If you are traveling outside of the United States, then you most likely will not have coverage

since Medicare Part D coverage is only available within the United States and its territories. Therefore, if you purchase drugs while outside of the United States, your Medicare Part D plan may not reimburse you for those costs. OneExchange also recommends refilling your prescriptions before traveling outside the country to ensure you have enough medication while you are away.



Poor odor identification may be early warning for dementia

Poor performance on a simple odor identification test was associated with a significantly increased risk of developing dementia years later, in a UCSF study of more than 2,400 older black and white adults.

Researchers said the results support olfactory testing—which is simple, noninvasive and inexpensive—to identify those at risk for developing dementia. Previous studies have not included diverse populations, so it was not clear whether the testing might be useful.

“These findings have critical implications for the widespread

prevention and treatment of dementia,” said Kristine Yaffe, professor of psychiatry, neurology and epidemiology and biostatistics.

The study analyzed the medical records of 2,428 community-dwelling adults. The participants were between 70 and 79 years old when they enrolled in the study, and none had developed dementia.

Study participants took the Cross Cultural Smell Identification Test, in which they were asked to identify a series of a dozen smells. Those who performed poorly on the test were two to three times more likely to

have developed dementia nine years later than those with good olfactory performance. Moderate performers were 1.4 to 1.8 times more likely to have developed dementia than good performers.

The link between poor olfaction and risk of neurodegenerative disease has been known for some time, Yaffe explained, but the current study is the first to look at that association in both black and white older adults over such a long follow up of nearly 12 years.

Yaffe said the reasons for the relationship between sense of smell and dementia are not clear.

However, she noted, “one of the earliest events in the Alzheimer's degenerative process may involve the olfactory bulb and tract.”

Read more: www.ucsf.edu/news/2017/02/405706/poor-odor-identification-may-be-early-warning-dementia

Oral delivery system could make vaccinations needle-free

Patients could one day self-administer vaccines using a needleless, pill-sized technology that jet-releases a stream of vaccine inside the mouth, according to a UC Berkeley study.

The proof-of-concept study did not test vaccine delivery in people, but demonstrated that the technology, called MucoJet, is capable of delivering vaccine-sized molecules to immune cells in the mouths of animals. The technology is a step toward improved oral vaccine delivery, which holds the promise of building immunity in the mouth's buccal region of cells, where many infections enter the body.

When patients hold the MucoJet against the inside of their cheek, the device releases a jet stream

that directly targets the buccal region. This region is rich in immune cells but underutilized in immunology because of the challenge of efficiently penetrating the thick mucosal layer in this part of the oral cavity with existing technologies, such as the oral spray often used for influenza vaccination.

The research team showed that the MucoJet can deliver a high-pressure stream of liquid and immune system-triggering molecules that penetrate the mucosal layer to stimulate an immune response in the buccal region. The jet is pressurized, but not uncomfortably so, and would remove the sting of needles.

“The jet is similar in pressure to a water pick that dentists use,” said

Kiana Aran, who developed the technology while a postdoctoral scholar at Berkeley. Aran is now an assistant professor at the Keck Graduate Institute of Claremont University.

The portable technology, designed to be self-administered, stores vaccines in powder form and could one day enable vaccine delivery to remote locations, but years of further study are needed before the device would be commercially available.

Read more: <http://news.berkeley.edu/2017/03/08/oral-delivery-system-could-make-vaccination-needle-free/>

Get more UC news for you.

Visit UCnet at: ucnet.universityofcalifornia.edu



Left to right: Great Barrier Reef, Australia; One Pillar Pagoda, Vietnam

Journey to Barrier Reef, Explore Vietnam

The Council of UC Retiree Associations (CUCRA) offers travel opportunities in partnership with Collette Vacations. The CUCRA travel program benefits the work of the council.

Here are some adventures for spring of next year, so prospective travelers can plan early.

Spring on the Barrier Reef

Feb. 27-Mar. 13, 2018
Booking No. 808863
Cost: \$5,899 (Save \$500 if booked early)

The Barrier Reef has been much in the news of late because of the damage that warm ocean waters have inflicted on the coral. Here is an opportunity to visit this still vibrant wonder along with salient features of Australia and New Zealand, with an optional trip to Fiji.

The tour begins in Cairns, Australia, with a catamaran trip the following day to view the Great Barrier Reef in a glass-bottomed boat. Later, meet the indigenous people of Australia and explore the rainforests and see koalas. In Sydney, learn of about the original English settlers who arrived in 1788 while you explore the city.

March 7, arrive in Christchurch, New Zealand, where you will dine with a local family. Visit a sheep farm before reaching Queenstown and take a gondola to dinner. The following day's exploration includes a visit to a winery. During the next two days, explore the fjords and mountains of the area where The Lord of the Rings movies were made.

The real Vietnam

March 1-15, 2018
Booking No. 808870
Cost: \$4,399 (Save \$400 if booked early)

The beauty of this country and the joy of its people contrast the documentaries and movies about U.S. involvement in Vietnam. Arrive in Ho Chi Minh City, formerly known as Saigon, and delve into its history, culture and cuisine.

March 5, fly to Hanoi, where the stamp of colonial France remains clearly alongside the traditional architecture of the city. The tour takes in Ho Chi Minh's mausoleum and his simple home, the One Pillar Pagoda, surrounded by water and the traditional architecture of the Temple of Literature, the site of Vietnam's first university, built in the 11th century.

See traditional water puppets and learn about cuisine from a local chef. Venture into the countryside and visit 8th and 10th century temples. Journey to Halong Bay, where thousands of green and limestone islands rise out of the South China Sea.

Spend a night on a junk and eat fresh seafood caught in the warm crystal waters beside your boat. Visit Hue, formerly the Imperial capital city, which sits alongside the Perfume River in the center of the country. Hue contains some of the oldest religious buildings in the country, but its mausoleums more closely resemble many-roomed summer palaces, retaining an air of mystery and seclusion. On your coastal journey back to the south of the country, see that Vietnam is a country that redefines the meaning of green, both in the rainforests and the rice paddies.

In Da Hang, visit a museum featuring artwork of the Cham. In Hoi An, take a cooking class, learn about traditional ingredients in the local market, make a lantern in a local workshop, and visit a local herb farm.

To book your tour

For more information and reservations, contact Collette Vacations at 800-581-8942 and mention the booking number. All tour costs are per person, double occupancy and include round trip airfare from LAX. You do not have to be a UC retiree to enjoy these tours; feel free to invite your family and friends. If the start date for a tour is not convenient for you, Collette has other dates for you to consider. Visit the website: www.gocollette.com.

A good father, daughter deal

Larry Roszkowiak

Business Analyst
UCSF Enterprise Network Services



Like any retiree, and any parent, I wanted a way to turn my greatest asset into an asset for my child.

UCRS and Social Security notwithstanding, I realized that my greatest asset was my life itself and all the stories it held. Over decades, I had committed many of these tales to writing and had been consistently successful in placing them in literary journals and magazines.

A year ago a print publisher approached me about publishing my entire set of stories as a collection. After the first round of edits, they rescinded their offer and I was left with a newly edited manuscript and no publisher. After a brief round of negotiations, my daughter, Betsy, agreed to follow through with the publishing. I signed over publishing rights to her with the same terms I'd had with the professional publishing house.

Complicating this is the fact that Betsy lives in Paris. It was several months of transoceanic emailing, formatting, scanning, illustrating, proofreading, Skyping and negotiating before our book was complete and available for readers.

The book *A Boy from the Chesapeake* is now available on Amazon. Were I to eventually “pass on,” the book could continue to be a self-contained and indefinite source of revenue for my daughter and her family. However, if my writing somehow fails to achieve that posthumous, cult-hero status I've always known it truly deserves, then we're left with having completed a really neat daddy-daughter project.

I'll settle for that.

Mentoring works for her

Wendy Mitchell

Director of Development, Graduate School of Education
UC Berkeley



My “joy of retirement” is getting to work! When I was 50, I took the early retirement package from UC Berkeley and my husband and I moved to the Big Island of Hawaii for a work adventure with our teenage daughter.

Today, at almost 72, I am in my fifth “retirement” job! Plus, at this stage of life with 45 years of development experience behind me, I also have the joy of mentoring younger professionals.

I'm working three days a week as the Director of Development for the World Forestry Center in Portland, Ore. where I mentor two women. Both have young children. Being around younger women is invigorating, and I feel honored to be able to support them.

In addition, for the last nine years I have been holding a development roundtable for 85 young professionals and, along with other senior professionals, providing mentoring and support. The younger professionals need our engagement and this is just the kind of role we as “elder” professionals can play for as long as we can. And it gives our lives value in this rapidly changing society.

On my two days off work, I'm a tutu (“grandma” in Hawaiian). Retirement? For me, that just means continuing to do the things I love.

Share Your Stories

Whether you have a challenging issue related to retirement or a story about the joys of your life, we want to share your story in *New Dimensions*. Reach us by email (NewDimensions-L@ucop.edu) or regular mail (Editor, 1111 Franklin Street, #7305, Oakland, CA 94607).

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UCnet:
ucnet.universityofcalifornia.edu/retirees

Want to go green?

Consider signing up for the electronic version of *New Dimensions*. Simply sign in to your personal account on At Your Service Online. Under the “Stay Connected” tab, choose “Newsletter.”

Emeriti/Retiree Association Contacts

UC's retiree and emeriti associations and retiree centers primarily use online communications to interact with retirees and emeriti about services and programs. Use the listings below to establish an email communication relationship with an association and/or center. If you have moved away from your home campus, you are welcome to affiliate with the association or center near where you live.

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Social Security tips continued from page 1

reach the full retirement age of 66. If you earn income in excess of your earnings limit (\$16,920 in 2017), your benefits will be reduced by \$1 for every \$2 of earned income.

- If you reach age 66 during 2017, your earned income limit rises to \$44,880 and the benefits reduction becomes \$1 for every \$3 earned over the limit until the month you reach your full retirement age.
- After you turn 67, there will be no earned income limit or benefit reduction in place.

If your benefit is reduced as a result of earning too much earned

income prior to turning 66, you will get these benefits back at full retirement age (your monthly Social Security check will be increased to account for benefits withheld).

Income tax implications

Working retirees can have their Social Security benefit taxed if it is above certain levels of “combined income.” Combined income represents your adjusted gross income, nontaxable interest, and one-half of your Social Security benefits.

California is not one of the 13 states that currently taxes Social Security benefits.

Social Security and Medicare taxes

If you earn any wages in retirement, they will be subject to Social Security and Medicare taxes because there is no age limit on these types of withholdings. However, these same earnings can also count toward the calculation of your benefits.

Returning to UC work

Retirees who return to UC employment part-time are reminded that they may again contribute to the UC Retirement Savings Program's 403(b) Plan and 457(b) Plans. The maximum

annual contribution for each plan is \$24,000, which is the limit for employees over age 50.

This article is adapted from a feature in the “Focus on Your Future” spring newsletter. For the full article visit myUCretirement.com. To learn more about maintaining financial wellness in retirement, go to the “Retirement Planning” section and select “Living in Retirement”.

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Changes to socially responsible fund offerings in the UC Retirement Savings Program

UC periodically reviews the UC Retirement Savings Program (UCRSP 403b, 457b, and DC Plans) to make sure it continues to help you meet your retirement and financial goals. The factors considered include the range of investment options available through the plans, investment option performance and value, and whether the plans give you access to services that enhance your retirement readiness.

As a result of UC's review, a decision was made to consolidate the socially responsible fund offerings

by removing the Calvert Capital Accumulation Fund from the UCRSP Fund Menu and transferring the UC participant assets into the Vanguard FTSE Social Index Fund. Fees and changes to the portfolio management team of the Calvert Capital Accumulation Fund were two factors considered in this decision.

If you were invested in the Calvert Capital Accumulation Fund, you should have received a notice explaining the change. Any existing balance in and any future contributions to the Calvert

Capital Accumulation Fund as of Feb. 28, 2017, were transferred to the Vanguard FTSE Social Index Fund.

The transfer took place after the market closed on Feb. 28, 2017. You can view the transfer of balances as an exchange on your account history and quarterly statement on myUCretirement.com. You may also receive a prospectus from the new plan as a result of this transaction.

If you want to transfer your balance and contributions to a

different fund, you must request an exchange into another available investment option.

Go to myUCretirement.com and select “Change Investments” under “UC Retirement Savings Plan Transactions.” Or if you want more details about the investment options available you, call Fidelity Retirement Services at 866-682-7787 to speak with a representative or make any changes to your account.