

new dimensions



Understanding your costs for preventive care under Medicare

Preventive care is an unbeatable investment in your health. Staying on top of the medical services and screenings you need can lower your risk of conditions like heart disease, type 2 diabetes and cancer — or catch them early, when they're easier to treat.

Because it's so important, the Center for Medicare and Medicaid Services (CMS) has clear recommendations for preventive care and has designed Medicare coverage to keep costs from getting in the way for retirees and family members who are 65 years old or older and enrolled in Medicare. Combined, Medicare

Part B (which covers outpatient services) and Medicare Part D (which covers prescription drugs) pay for most preventive services recommended by CMS at 100% of the cost (with no deductible).

It's not always easy to know what services, screenings and immunizations are fully covered by Medicare Part B or D as preventive care and which may come with additional costs. For example, some tests that may have been covered as preventive care under your UC non-Medicare medical plan may not be fully covered by Medicare. UC-sponsored Medicare plans work in different ways

to increase your coverage over the standard 80% usually covered by Medicare for care that is not considered preventive.

To avoid an unexpected bill, here are answers to a few frequently asked questions about coverage for preventive care through Medicare Parts B and D and through UC's Medicare plans. For coverage details, check out Your Guide to Medicare Preventive Services on [Medicare.gov](https://www.medicare.gov) or call your UC Medicare plan.

Not sure if your UC Medicare plan is right for you? **Make sure to review all your options during UC's Open Enrollment for 2024**

benefits: Thursday, Oct. 26 to Friday, Nov. 17, 2023.

Will Medicare cover the full cost of my annual physical or check-up?

Your Medicare Part B coverage includes a "Welcome to Medicare" preventive visit once within the first 12 months you have Part B, and a yearly wellness visit every year after that — all at no cost to you.

These visits may not include some of the services or tests you received as part of your annual physical exam or check-up before you enrolled in Medicare, and

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Are you turning 65 years old and transitioning to Medicare?

Meetings and webinars are available with invaluable information for retirees and/or family members enrolled in a UC retiree medical plan and turning 65.

UC PPO plans members – CORE, UC Care and UC Health Savings Plan (administered by Anthem Blue Cross)

Members may watch on demand by visiting www.uchealthplans.com/commercial/transitioning-to-medicare. No meeting registration is required.

Kaiser HMO members

Presentations are available live online and recorded on-demand. Registration is required. Visit <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/medicare/kaiser-senior-advantage.html>, scroll to “Learn more” and click “register for a virtual information session.”

UC Blue & Gold HMO and UC Health Savings Plan members

Learn about UC Medicare Choice, a UnitedHealthcare® Group Medicare Advantage (PPO) plan. UC Medicare Choice is the

partner plan to UC Blue & Gold HMO and is an option for retirees who are enrolled in UC Health Savings Plan.

UnitedHealthcare has changed to a pre-recorded presentation format in 2023. Members may watch on demand by visiting <https://retiree.uhc.com/uc> and clicking on the “2023 Education presentation” button or scroll to “Get deeper into the details.” No registration is required.

For more information about transitioning to Medicare, visit ucnet.universityofcalifornia.edu/compensation-and-benefits/roadmaps/medicare.html

Planning for a lifetime

In recent years, we’ve all witnessed the impact of significant economic shocks and financial market volatility on retirement accounts.

As long-time savers, many retirees are likely concerned about how to navigate market uncertainty so that their hard-earned savings will provide the income needed for all of their retirement years.

For times like these and for those who have saved many years for retirement, UC has

introduced Deferred Lifetime Income—an offering available only to UC Retirement Savings Program participants to help address these concerns with confidence and enjoy a comfortable retirement.

Deferred Lifetime Income is a special type of annuity that you purchase now with a portion of your UC Retirement Savings Program account balance (403(b), 457(b) or DC Plan). It provides steady monthly income for life beginning at

age 78—a time when many retirees need financial security most.

This year’s purchase window is open from September 1–26, 2023. See the tutorial on www.myUCretirement.com/income to learn more about the Deferred Lifetime Income option and decide if it’s right for you. Then log in to get a personalized quote and, if desired, make a purchase.

Handling market volatility

For investors, a market pullback can be a painful thing. No one likes to see the value of their account go down.

The good news: If you are invested in a diversified asset mix that reflects your time horizon, financial situation and risk tolerance, you can ride it out. Learn how a diversified investment strategy can help address some of your main concerns about an unpredictable market, and tips for staying on track with your retirement savings plan during market volatility.

Go to at myucretirement.com/Resource/229 for more information that may help you stick with your retirement savings plan during market volatility. Strategies include: keep saving and investing; remember that time is on your side; don’t become obsessed with checking balances during times of volatility; consider rebalancing.

You may also consider meeting with a Fidelity Workplace Financial Consultant for individualized assistance with many of life’s financial issues, including market volatility concerns. Fidelity Workplace Financial

Consultants help you assess your overall retirement income and make decisions regarding your savings advantages when you retire from UC. It is a valuable service that is provided at no additional cost to UC Retirement Savings Plan (403(b), 457(b) or DC Plan). participants. Schedule a one-on-one appointment via phone at 1-800-558-9182 or online at Fidelity.com/schedule/UC.

UC Confident Retiree webinars series continues in fall

A UC webinar series, which offers timely information on a variety of retirement topics, continues this fall with a presentation, “Cybersecurity Checklist for Retirees,” on Wednesday, Oct. 4, 10 to 11 a.m.

In this second webinar in the “UC Confident Retiree” series, learn what you can do to protect your accounts and identity, secure your devices, and more. The session will cover safeguarding your data, email and online shopping; monitoring your accounts and credit; and avoiding scams that target retirees.

Spouses or family members are also encouraged to attend. To register, use the QR code to the right. Or go to: myUCretirement.com, scroll to “Most popular,” and choose “Retiree Webinar Series.”

If you missed the first webinar, “Five Steps to a More Financially Secure Retirement,” which was held in March, you can view it on demand. Visit myUCretirement.com and select “In Retirement” to view the recording of the webinar.



UC Medicare Choice, “Lunch and Learn” webinars

There are two remaining 2023 presentations for members to learn about invaluable benefits beyond Medicare and to ask questions. Members, spouses, family members and caregivers are welcome to attend. Presentations will be held the second Wednesday from 12 p.m. to 1 p.m. (PT) through September.

“Caring Connect – Resources for your Caregiver”
Wednesday, August 9
Learn about benefits and services for caregivers.

“Emotion Care – Taking Care of your Mental Health”
Wednesday, September 13
Learn how to access behavioral health benefits

and unique benefits with the UC Medicare Choice plan.

For additional information visit: uhcvirtualretiree.com/uc/meetings or retiree.uhc.com/uc and scroll to “Virtual Education Center”

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they may not include everything your doctor recommends. Make sure to consult your provider’s office or UC Medicare plan about your costs when you schedule an appointment, test or screening.

Will Medicare Part B cover the full cost of preventive services and screenings?

CMS has detailed recommendations for preventive services and screenings, which depend on your age, gender and some other factors. If a service or screening is recommended for you under CMS’ guidelines, Medicare Part B is designed to cover 100% of the cost. Covered services include:

- Screenings for diabetes, cardiovascular disease, depression and colorectal and lung cancer
- Mammograms
- Healthy weight counseling

Based on your health concerns and symptoms, your doctor may recommend services and/or screenings that are not covered in full by Medicare Part B. Make sure to consult your provider’s office or UC Medicare plan about your costs for a service or screening.

What is the difference between a preventive screening and a diagnostic test?

Preventive screenings are given when you are symptom free and have no reason to think you are sick. Diagnostic tests are given when you have symptoms or risk factors that indicate you may have an abnormality or problem. The preventive screenings that are recommended by CMS are covered at no cost to you. Diagnostic tests may have some out-of-pocket costs, depending on your UC Medicare plan.

For example, a wellness visit is a great time to discuss any symptoms that are concerning to you. A follow-up test ordered by your doctor, though, could be considered diagnostic rather than preventive, and covered at less than 100% by Medicare Part B.

If I have costs that aren’t covered by Medicare Part B or D, will they be covered by my UC plan?

Your coverage for additional costs depends on your UC Medicare plan.

Kaiser Permanente Senior Advantage and UC Medicare Choice

Kaiser Permanente Senior Advantage and UC Medicare Choice are *Medicare Advantage (Part C)* plans which combine Medicare Part A, B and D benefits. This means that the insurance



company that offers the Medicare Advantage plan receives a set amount from CMS to pay for and manage your care (instead of receiving payment for each service you receive, like under Medicare Part B). You pay a set copay for some services. You’ll work directly with your physician and the plan to make sure a certain service or medication will be approved and to confirm your costs.

Most diagnostic outpatient X-rays, pathology and laboratory tests that are approved by your plan are covered with no copay for members of Kaiser Permanente Senior Advantage and UC Medicare Choice.

UC High Option Supplement to Medicare, UC Medicare PPO and UC Medicare PPO without Prescription Drugs

UC High Option Supplement to Medicare, UC Medicare PPO and UC Medicare PPO without Prescription Drugs are *Medicare Supplement or Medigap plans*. Your provider submits claims for services to Medicare first, and then to your UC plan to cover even more of your costs.

Medicare Supplement plans follow CMS’ rules, so these UC plans typically won’t cover services that aren’t covered by Medicare. That means you’ll have to pay for them out-of-pocket; make sure you understand your coverage ahead of time. (Visit uhealthplans.com to learn more about “benefits beyond Medicare” offered by these plans.)

For Medicare-covered diagnostic outpatient X-rays, pathology and laboratory tests, UC Medicare PPO and UC Medicare PPO without Prescription Drugs cover 20% of the CMS-approved amount after Medicare Part B first pays its share. UC High Option Supplement to Medicare covers 100% of the CMS-approved amount after Medicare Part B first pays its share.

What do I need to pay for COVID-19 vaccinations, boosters and tests?

Medicare Part B covers COVID-19 **vaccinations** and **boosters** at no cost to you.

The rules for coverage of COVID testing changed with the end of the federal national emergency. UC Medicare plans no longer include coverage for over-the-counter COVID-19 tests. Coverage for diagnostic PCR testing varies by plan:

- Through Dec. 31, 2023, UC Medicare PPO and UC High Option Supplement to Medicare will continue to waive the cost-share for PCR testing if ordered by a physician.
- Through Nov. 11, 2023, Kaiser Senior Advantage will continue to waive the cost-share for PCR tests.
- Until further notice, UC Medicare Choice will continue to waive the cost-share for PCR tests that are ordered by a physician.



Suzie Sandoval travel photos. Left, Havana; right, Cape of Good Hope

UC Irvine retiree is a dedicated world traveler

UC Retirees Travel offers 12-14 group tours per year for UC retirees and their guests, and more than 250 UC affiliates have participated in the organization’s trips during the past year.

One dedicated world traveler, UC Irvine retiree Suzie Sandoval, participated in UC Retirees Travel trips to Cuba (2022) and South Africa (2023). She plans to join trips to Costa Rica and Southeast Asia (2024) and to Antarctica (2025).

Sandoval, who retired in 2011, first discovered her love for travel when she spent a year studying in Mexico City as an undergraduate. Throughout her career as a biological sciences academic counselor and coordinator, she encouraged students to study abroad to expand their global learning and build social networks.

With UC Retirees Travel, Sandoval has expanded her own social connections. “I have found that the retirees who choose to travel with the program are positive, open, interesting, and fun,” she said, “And I have made several new friends. I appreciate that family and friends can participate. My sister loved the South Africa trip and will join me for the Southeast Asia and Antarctica tours.”

Sandoval continues to travel with UC Retirees Travel because of the diversity and the quality of the tours. “The local guides have been profoundly knowledgeable of the countries’ history and culture,” she said, “And the UC retirees who escort the trips troubleshoot issues and help to ensure that the trip is a success for everyone.”

Sandoval's advice to others is to “travel now, while we can, to continue learning and engage with peers. Embrace these amazing UC Retirees Travel adventures across the globe and support CUCRA at the same time.”

CUCRA (Council of UC Retirees Associations), the sponsor of UC Retirees Travel, serves as the voice of UC retirees in continuing dialogue with UC leadership. CUCRA was instrumental in establishing the UC Healthcare Facilitator Program and continues to advocate for UC’s support and engagement of its retired staff.

Learn more about UC Retirees Travel and see all of their upcoming trips on their website, cucra.ucsd.edu/travel. Questions? Email UCRetireesTravel@gmail.com.

COVID-19 updates

While the Federal Public Health Emergency (PHE) ended on May 11, the State of California’s Senate Bill (SB) 1473 mandates non-Medicare medical plans to cover COVID-19 tests, vaccines and therapeutics for six additional months, through November 11, 2023, however some plans are not required to comply.

For the latest updates to medical

plans’ COVID-19 coverage, visit ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/index.html for your medical plan or the announcement page at ucnet.universityofcalifornia.edu/news/2023/05/updates-to-your-health-plans-coverage-for-covid-19-testing-and-treatment.html.

See also page 3, end of "Preventive care" article.

GET MORE UC NEWS FOR YOU.

Visit UCnet at:
ucnet.universityofcalifornia.edu

Transforming body, mind, spirit



Fabienne McPhail Naples, Ed.D
Associate Director
UCLA Undergraduate Admissions and Relations

I received my doctorate from UCLA and held academic and student services appointments in higher education, including at UCLA, throughout my 30 year career, before retiring in 2015 as Vice Chancellor for Student Development at City College of San Francisco. My husband, Bob Naples, UCLA Associate Vice Chancellor and Dean of Students, retired in 2014.

At the end of my career, I found myself fatigued, a bit out of shape and ready for a change. My health became a priority when I joined the Silver Sneakers program at my local gym. It is a great no-cost benefit to seniors, as gyms and some classes are free. Although Pilates classes were not free, I began taking two to three classes weekly and quickly transformed my body, mind and spirit. My strength, flexibility and balance improved tremendously.

Never could I ever have imagined this, but in 2021, at age 67, I made the decision to become a Pilates instructor. I vigorously undertook 800 hours of Pilates classical training, worked out 5 to 8 times per week, and studied anatomy.

This new career was enhanced by my education and my experience as a teacher and life-long learner. I rediscovered the love of teaching.

I highly recommend Pilates to my fellow retirees. It is a great way to make new friends, prevent injuries or tend to the body’s aches and pains. It can be particularly effective if you have had knee or hip replacements. It can transform your life. I know it did mine.

Building an encore career



Michael J. Austin, PhD
Mack Professor Emeritus
School of Social Welfare
UC Berkeley

An encore career for a retired professor includes untold benefits when the calendar opens up. I seized the time for a variety of projects: write long-planned books related to teaching and research; build an outdoor sanctuary and expanded garden for a North Berkeley congregation; join 2,000 volunteers to build tiny houses for homeless youth in Oakland; with a group of emeriti professors, build an undergraduate video library on choosing a major; enhance a 30-year career in choral singing; assist the relocation of Afghan and Syrian refugees.

A highlight has been writing my autobiography that covers my first 80 years on this planet. I titled it *Connecting the Dots: An Unauthorized Autobiography*. Building on my Berkeley childhood in the home of immigrant parents who fled Nazi Germany, as well as on summer camp jobs and undergraduate studies at UC Berkeley and UCLA, I reflected upon my choice of a social work career in research and teaching for 50 years at four universities.

My encore career gave me the opportunity to identify the various dots in my life and the connections between them. I hope that my satisfaction and insights from discovering those connections encourages others to record their own life experiences.

Share Your Stories

Doing something interesting in your retirement or at your UC Retirement Center? Tell your story in New Dimensions. Email us at NewDimensions-L@ucop.edu.

New Dimensions

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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/index.html

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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UCSD Retirement Resource Center
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UC Santa Cruz Retiree & Emeriti Center
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Make sure your address, contact information is up-to-date

If you have moved recently or plan to move, or if you have a new email account or phone number, be sure to update your contact information in your UC Retirement At Your Service (UCRAYS) account.

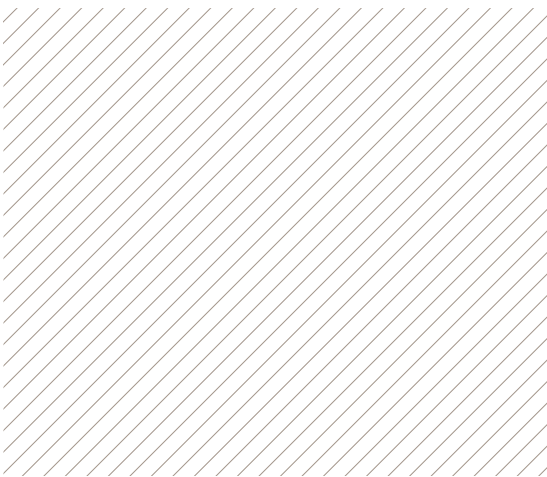
It's important that UC has your current home and email addresses so you don't miss important benefits information or your 1099-R statement (if you elect to receive it in the mail).

Updating your information is simple:

- Log into your account at retirementatyour.service.ucop.edu.

- On your dashboard, go to "Edit Profile" and select "Address."
- Then, you may check and/or update your address.
- In the "Edit Profile" menu you can also choose "Email & Phone" to update that information.

While you're at it, go to "Communications Preferences" to check or update how you want tax statements, newsletters (such as *New Dimensions*) and general communications delivered — U.S. mail or email.



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Oakland, CA 94623-1570

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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.



An update on the transformation of UC RASC

The UC Retirement Administration Service Center has achieved several big milestones this year as leadership and staff continue working to deliver on their commitment to the people they serve. The initiative to transform the center began with a new operating model and leadership team, and has led to substantial additional resources dedicated to serving the UC community.

A central goal of the new operating model is to expand the channels available for members of our community to get the help they need. Requests are now directed to dedicated teams trained to handle issues that range from resetting your UC Retirement At Your Service (UCRAYS) password to individualized retirement counseling. As of June 2023, two specialized teams were in place and hiring is underway for the remaining two teams.

Celebrating our progress: Cutting call center strain and member wait times

The menu options available through the center's

main toll-free line (800-888-8267) direct callers to the right team. Callers with routine needs such as UCRAYS password resets (option "1") or replacement tax forms (option "2") can select these options and speak to a representative in under one minute, on average.

March 2023 marked the launch of the dedicated survivor and beneficiary support team. This team, which can be reached through the main phone line (by selecting option "3") or through a dedicated phone number (888-825-6833), offers a smooth, high-touch experience.

Hiring underway for new teams

By the end of this year, retirement counselors will offer individual appointments, scheduled through a new self-service portal, to discuss, advise and educate members on the retirement process and to assist them with making informed decisions about their retirement. Counselors will also be available for sched-

uled group and campus education sessions and webinars.

The fourth team, staffed by experts in UC's insurance plans and coverage, will work directly with UC's health plan partners to resolve members' coverage issues efficiently.

Bernadette Green, Executive Director of the UC Retirement Administration Service Center, is proud of the center's progress and grateful to those who have supported it. "After some challenging years, we are seeing real progress. We're moving steadily toward our future state goal of a fully staffed team of career professionals. Survivors and beneficiaries are receiving the efficient, compassionate service they deserve. And by the end of this year, prospective retirees will once again be guided through the retirement process by dedicated counselors. I want to extend my sincere appreciation to the UC community and UC leadership for your honest and constructive feedback and for investing in our future success."