

REPORT FROM THE JOINT BENEFITS COMMITTEE (JBC) TO THE COUNCIL OF UC EMERITI ASSOCIATIONS (CUCEA) & THE COUNCIL OF UC RETIREES ASSOCIATIONS (CUCRA), AT THEIR MEETINGS - AT UCSC - 10/31 & 11/1/2012

CUCEA and CUCRA function, among other things, as partners and advisors to the Office of the President on matters relating to retirees, annuitants, and retirement benefits. JBC, as an agent of both Associations, advises CUCEA and CUCRA by providing insights and information to aid in their partnership with the Office of the President.

(1) With respect to various issues related to **Health Care**, we have a number of concerns and questions based on an advanced copy of the draft Open Enrollment materials that were recently shared with us, recognizing that some portions were incomplete:

(a) We are concerned that **co-payments** are significantly increasing, some by as much as 50 percent. This has a great impact on annuitants, because they typically have many more doctor's visits and prescription drugs than those who are younger. Further, annuitants do not have available to them the benefits of using before tax dollars to cover such costs, as is the case for active employees, with Flexible Spending Arrangements.

(b) A **UC/PERS comparison** of Kaiser coverage, the only University plan which is fully comparable to Kaiser offered to CSU and State annuitants by PERS, shows that the new University co-payment for a doctor's visit will be double the amount paid by PERS covered members. While PERS co-payments have remained the same for several years, the University has increased the co-payment two times, first by 50% and now by 33%. This difference is hard to justify. The State budget has always provided for comparable line-item allocations to UC and PERS for annuitants health care costs. We believe the President's Office should undertake a systematic study of annuitant health care program costs and benefits that compares UC with CSU and other State employees through PERS, and report the findings periodically to CUCEA and CUCRA.

(c) For many years, the University has provided **a variety of levels of support** for the various health plans. For example, during 2012 the University provided for those in Group 2, \$503.94 for all plans except Anthem Lumenos PPO for which they provided \$476.97, Kaiser with a payment of \$460.27 and Western Health that received \$469.27. In our October 26, 2006 report, we inquired about the rationale for such differences. There has never been a response, and such differences continue to exist. We ask again for the rationale for these differences.

(2) Concerns remain about the University and Fidelity processes by which annuitants are informed about and can arrange for **Minimum Required Distributions** (MRDs) from their UC deferred compensation program accounts. It is important that individuals be fully informed, so they can determine from which funds they want the withdrawal, and the desired payment timing.

The two most important unresolved issues are: (a) the statement of the **timing deadline** for an individual to notify Fidelity what they would like done; and (b) the ability to name the exact amount of California **withholding** desired---the automatic application of 10 percent of the Federal withholding is unacceptable. If Fidelity is unwilling to modify their withholding policy, they should confirm that exceptions to this policy would be allowed at the request of affected individuals. If Fidelity is unwilling to alter its corporate policy to meet the needs of its account holders, the University should consider changing vendors.

(3) It has been reported by Fidelity representatives who present informative sessions on the various campuses that the **visuals Fidelity uses** are approved by OP representatives and cannot be changed. Unfortunately, these visuals are all cluttered with many specific data and information items, which render them impossible to understand. Good visuals should contain no more than 6 or 7 data elements, unless they are produced in hard copy form for use in these sessions. OP should assure that approved visuals are useful for their intended purposes. Ideally, material should be posted for participants to review in advance of the sessions.

(4) We look forward to receiving soon an interim report on the membership, the charge and the status of the deliberations of the **Health Care Benefits Work Group** appointed by Vice President Duckett.

We continue to look forward to cordial and cooperative relations with OP staff with whom we deal, for the mutual benefit of the University and its family of annuitants.

Adrian Harris, Chair, UCLA,

Julian Feldman, UCI; Jack Fisher, UCSD; Charles Hess, UCD; Richard Jensen, UCSC & UCSB; Larry Pitts, UCSF; Louise Taylor, UCB; *Ex-Officio*: Marian Gade, UCB; Lee Duffus, UCSC; Doug Morgan, UCSB; John Marcum, UCSC

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Retiree Organization Best Practices

(some ideas gleaned from AROHE conference 10/21-24/2012)

Please join AROHE to get more ideas on a regular basis! Try it for one year for only \$100. Join today at <http://arohe.org>.

Emeritus Colleges (discussed by Deanna Falge Pritchard)

An Emeritus College provides the means by which retired faculty can continue an active involvement in academia at the university. The Emeritus College makes available the organizational structure and facilities for retired faculty to participate in such endeavors as presenting lectures throughout the community, mentoring undergraduates and faculty, continuing important research and obtaining research grants, teaching courses, giving colloquia and publishing in journals. The first established Emeritus College was at Emory University in 2001. In the western US, Arizona State University and University of Southern California have established such colleges.

For information on those colleges contact:

Emory University Emeritus College -John Brugge, Chair of the Executive Committee

(404) 417-0754 <http://www.emory.edu/emergitus>

Arizona State University - Len Gordon, Dean

(480) 451-7899 <http://emerituscollege.asu.edu>

University of Southern California - Jerry Walker, Director of the USC Emeriti Center College

(213) 740-1289 <http://emeriticollege.usc.edu>

Bridging the Gap: a New Generation of Retirees (discussed by John Dahl)

Organizations are challenged with meeting the needs of retirees ranging in age from their 60s to their 90s. Engaging younger retirees is a challenge that can be overcome by understanding their needs. This session was presented by the UCLA Retirees Association and UCLA Retiree Center.

Volunteer Collaboration (discussed by Patrick Cullinane)

The UC Berkeley Retirement Center recently announced a collaborative volunteer initiative with Coming of Age Bay Area. UCBRC is happy to join CoA:BA in celebrating the ability of all people age 50+ to continue to grow, transform their communities, and become a force for public good. UC retirees have energy, passion and talent to share with the community. This new partnership offers an instant connection between UC retirees and volunteer opportunities at some of the most innovative nonprofit organizations in the Bay Area.

English as a second language program (discussed by Patrick Cullinane)

The Clemson Emeritus College, in partnership with the Clemson English Department, recently began a program to help international students improve their English. Students are paired with an Emeritus College member and together they craft a schedule, decide on outcomes and deliverables, and work together on English over the course of a semester on a flexible schedule. The English Department will offer support for the teachers, including references on working with speakers of other languages, sample projects and conversation topics. For more information, contact Diane Smathers at dsmthrs@clemson.edu or visit <http://www.clemson.edu/emergituscollege/>.

Housing forum (discussed by Sue Barnes)

The University of Washington's retirees association sponsored a forum featuring retirees who chose different housing options after retirement (staying in their home and making modifications, moving to an "active community," moving to a CCRC, relocating to a different community). Contact Pat Dougherty at retiremt@u.washington.edu.

Jumpstart Your Volunteer Program (discussed by Sue Barnes)

Whether you are utilizing volunteers for your board, for assistance at an event or for special projects, you can take several steps to ensure greater success. Planning includes defining your mission, identifying volunteer tasks, determining the number of volunteers needed and creating volunteer descriptions. Recruiting involves assessing your image, developing your message, deciding how/where/when to recruit, following up with interested persons and developing a “pipeline.” Orienting and training includes providing information about your organization, training for specific tasks, assigning a mentor and asking for feedback. Engaging includes being organized, providing adequate resources and avoiding burnout. Retaining and recognizing includes making volunteers feel important, giving thanks publically and privately, asking for (and using) feedback, and providing recognition. This session was presented by the UC Davis Retiree Center.

My Confidential Documents—published by University of Southern California Emeriti Center
Retirees who experience the death or serious illness of a loved one are faced with a number of decisions that can be overwhelming. Having all of the necessary information and documents in one place before a crisis can be extremely helpful. USC’s Emeriti Center prints and distributes a very comprehensive booklet to facilitate gathering all of the necessary information. The guide may be viewed at the following address:
https://emeriti.usc.edu/files/2011/06/Emeriti.MyRecordOfDocuments_rev3-FINAL-AS-OF-9-4-121.pdf.

Social Mentoring Program (discussed by Sue Barnes)

Wesleyan University’s Wasch Center for Retired Faculty sponsors a mentoring program that pairs emeriti faculty with new junior faculty. The program is conceived as an opportunity for social mentoring rather than for professional or academic advising. The intention is to provide lively and informative points of contact between older and newer members of the community. The Office of Academic Affairs provides vouchers for lunches at the dining commons. See the Wasch Center website at: <http://www.wesleyan.edu/waschcenter>.

Retiree Centers (discussed by Sue Barnes)

An increasing number of institutions, including five UCs, have campus-funded retiree centers that support their retirees’ and emeriti associations, and plan programs to encourage retired faculty and staff to continue their connections to the university. These centers provide a valuable service not only to retired faculty and staff, but to their universities as well. Collaborative projects with other campus departments in the areas of philanthropy, mentoring programs, scholarships, retirement preparation classes, and other worthy endeavors create a win-win situation for the retirees who wish to give back to their institutions and for the campuses that benefit from their expertise and experience. AROHE provides information and resources for campuses who wish to establish campus-funded retiree centers. Many times, as was the case at UC Davis and other UC campuses, Centers are established through the efforts of the retirees’ and/or emeriti associations from that institution. Download the history of the UC Davis Retiree Center at:
<http://retireecenter.ucdavis.edu/reports/UCD%20Center%20History%20%20050107.pdf>.

Two useful phrases: “If there's no collective reaction - there's no prevention or protection.” and “We achieve visibility through representation.”