Retirees Annual Picnic Potluck

WEDNESDAY, SEPT. 15, 2010
11:30 a.m. - 2:30 p.m.
Oak Picnic Area Harvey West Park

Come one, come all and join us for our annual UCSC Retirees Association Silver Slugs picnic potluck. Enjoy the fellowship of old (as in 'long time') friends and new, as we enjoy a day at Harvey West Park. We won't be having any three legged sack races (slugs don't really have legs, afterall) but we can all enjoy a fun wellness activity led by Wellness Coordinator Lizzie Yasser and share ideas on programs of interest for the coming year over a picnic lunch. Health Care Facilitator Frank Trueba will be there to answer your questions about your health care benefits.

Bring your friends and family (ants will be provided), your own place setting and a dish to share. Beverages will be provided.

Update: Post-Employment Benefits Task Force

The PEB Task Force has completed its work and a series of recommendations regarding the pension program, health benefits, and financial sustainability have been made to UC President Mark G. Yudof. The President’s Office has made the 109-page report and recommendations widely available to the University community and will undertake an extensive open dialogue process with all stakeholders, including some 55,000 retirees and survivors. A minority report is also available. The full report and an executive summary are available on UC’s At Your Service website at http://www.universityofcalifornia.edu/news/ucrepfuture/emp_task.html

In a letter to the members of the University community, dated August 25, 2010, President Yudof gave a brief introduction to the report, writing in part:

"I have been briefed on the Task Force recommendations and was deeply impressed by the thorough effort that went into striking a balance between offering competitive, attractive retirement benefits and achieving long term financial sustainability.

As we go forward, I welcome vigorous debate and discussion both within and outside the University about the best ways to restructure and fund our retirement programs. As with the design of the furlough program last year, input from the University community will help shape the ultimate program.

As with all feedback on the Task Force recommendations, I will listen to what members of the UC community have to say and will make my recommendations to the Regents in light of what’s best for the University, its faculty, staff, and retirees.

The Board of Regents has the ultimate authority. They will be part of this deliberative process, with presentations at their September and November meetings before final con-sideration of my recommendations.

I want to assure you that any recommendations I make to The Regents will be informed by several guiding principles:

• All pension benefits vested by current faculty and staff are protected and will not change.

• UC must provide attractive, competitive retirement benefits for current and future faculty and staff.

• Retirement benefits, and a plan to finance UCRP’s unfunded liability, must be financially sustainable for decades to come.

• The University will continue to provide affordable, comprehensive health benefits for our retired staff and emeriti faculty.

• Retirement programs and policies must treat all faculty and staff equitably.

• Faculty and staff who spend their careers at the University can count on having sufficient and guaranteed retirement income.”

(Emphasis added to original text.) The full letter from President Yudof is posted on the At Your Service website: http://atyourservice.ucop.edu/index.html All Retiree members are strongly encouraged to read these important documents in their entirety for themselves.  (More on next page.)
Of the Task Force’s 25 recommendations, seven are of particular interest to those already retired from University service. Number 7 affects only those who retired through PERS Plus 5. (PERS as distinct from UCRP; refer to note 34, report page 43.) Numbers 14-19 are concerned with health benefits for all retirees.

14. Reduce the University Maximum Contribution to Retiree Health Premiums.
Between 2011 and 2018, reduce the percent of the maximum UC contribution to Retiree Health from about 90% of the premium to a floor of 70% of the premium; retirees would pay the rest. This would apply to all current retirees, as well as current & newly hired employees when they retire. The long phase-in period gives retirees time to plan for the added cost. Each year, during the annual health plan renewal process, in context of overall budget resources, salary adjustments for actives and COLAs for retirees, administration should reassess level of University contribution, the appropriateness of an additional 3% reduction in the contribution and whether the floor should be 70% or higher.

For a fuller understanding of this recommendation, refer to the charts on pages 56 and 57 of the full report.

Dissenting Staff & Academic Senate Workgroup Statement includes the additional recommendation (P6): “… we urge the President to agree that no further cuts to retiree health should be considered, beyond those recommended by the Steering Committee, until the combined effects of any changes in pension coverage & retiree health are analyzed.”

15. Continue Blended Premiums for Retirees not Eligible for Medicare
Rates for retirees without Medicare are blended with rates for all actives, continuing an implicit subsidy since claims costs for these retirees are higher. However, they are a relatively small group and rating them as a separate group would dramatically increase the cost and volatility of their health plan premiums. Given this, and the very limited savings from unblended rates, the Task Force recommended continuing the current rating strategy.

16. Protect Retirees Age 65 and Older Who Are Not Eligible for Medicare
As of benefit plan year 2011, provide University contributions for this group at the same level as active employees; thus, this group would not fall under the graduated eligibility schedule proposed in Recommendation #12. This is a small, diminishing cohort for whom savings from applying the proposed University contribution scale are minimal. Additionally, they will have a hardship not facing Medicare-eligible retirees because their premiums will not decrease when they reach age 65. Lastly, over many years, this cohort created savings for the University since UC did not have to match Social Security taxes for them during their working career.

17. Continue Status Quo Eligibility and Contribution Policies for Members Receiving UCRP Disability Income
Pension Team recommendation was made subject to a broader review by the administration of all disability benefits.

18. Fund Retiree Health Benefits
Steps to funding the Retiree Health program were identified: first, fund the Normal Cost; and, long-term, fully fund the program liability by financing the ARC. As an interim funding measure, increase the Retiree Health assessment fee by an amount to be determined by the UCOP Budget Office during a budget planning cycle beginning FY 2011/2012. The increased fee amount to be dedicated to funding the Retiree Health program through the Retiree Health Trust. Fund the Annual Required Contribution (ARC) for Retiree Health once full funding is achieved for UCRP’s unfunded liability.

19. Continue Monitoring National Health Care Reform’s Impact on University programs, including the Early Retiree Reinsurance Program during the annual health plan renewal cycle to determine what future changes should be made in the provision of Retiree Health Benefits.

It also is worth noting that the full report closes with this statement (page 105):

Retirees – a Vital Part of the University Community: “The relationship to UC as both a member and contributor continues into retirement, with many emeriti and retirees providing valuable service to the University, much of it voluntary.

… University retirees continue to be a vital and valuable resource to the University. This fact provides additional support to the Task Force’s view that making an ongoing commitment to sustainable Post-Employment Benefits is a major part of an effective talent management strategy for the University.”
I hope you have been having a great summer with family, friends and maybe accomplished some traveling. We love to garden and it’s been fun to see the changes taking place in the garden over the summer. Well, there is one exception – those green tomatoes!

As I begin my term I’d like to thank several board members who have served with dedication during the last year. First is Lee Duffus our President for the last three years. These were pivotal years for our Association. Under Lee’s direction we are a larger more stable organization with greater involvement with administrators and organizations within and outside the campus. We are fortunate that Lee will continue on the Council of University of California Retiree Associations (CUCRA) as Vice President at this very critical time.

Our gratitude goes to two other board members that are leaving their positions but staying on the board. Fay Levinson has been our Secretary and her prompt and succinct minutes have helped board operations. We all have appreciated the programs and activities organized by Esperanza Nee, Program Chair, for the last couple of years. We also thank board member and past Treasurer, Virginia Barr who is leaving the board after several years of service.

Now to this year. We welcome Judith Martin-Hoyt and Elise Levinson as new board members. Judith will be Secretary and Elise Program Chair. We have a new position starting this year, Event Arrangements Chair. This year’s chair is Jeffery Powell. The Program Chair and Events Arrangements Chair will be working together and if you think you might be able to help them in some way please let Elise and Jeffery know.

The key points from the PEB Task Force report and President Yudof’s letter have been included in this newsletter to make sure all Association members are informed about this key topic. This is one subject we will be hearing more on over the next few months. As we get additional information we will get it out to you. May I suggest that if you can sign up for Silver Slug email announcements, that you please do so as soon as possible.

I look forward to seeing you all at the picnic on September 15th at Harvey West Park in Santa Cruz. -Jerry Walters

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**UCSC Retirees Association Silver Slug Scholarship**

From Silver Slug Scholarship Chair Maxine Lane:

Many thanks for your generous contributions to the UCSC Retirees Scholarship Fund. To date we have received $1,472.40 for Silver Slug Scholarships and $1,399.75 for scholarships in the memory of Bruce Lane. It appears as though we will be able to award a minimum of six $500 scholarships at our March 2011 Soup Luncheon.

The scholarships are given to military veteran students who have served to keep our country safe. Education costs have steadily increased and the students need all the assistance we can provide.

If you have any questions, please call Maxine Lane, 426-8353. Thank you for your continued generosity.

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**Welcome Retirees Who Have Recently Joined the UCSC Retirees Association**

| Pamela Buecher – Police Dept. Parking |
| Police Dept. Parking          |
| Maggie and James Collins – Educational Partnership Center |
| Guillermo Delgado – LALS Merrill |
| Stephen Glissman – Environmental Studies |
| Louisa Gutierrez – Student Services Financial Aid |
| Margaret Kelly – ITS-BSG |
| David K. Kuo – Student Health Services |
| Berna and Mark Nitzberg – Health Center |
| Ellen Suckiel – Philosophy |
| Edward Titus – ITS |
| George Williams – Physical Plant |
Open Enrollment 2011 is almost here….

Mix together the passage of the Patient Protection and Affordable Care Act and the Health Care Education Reconciliation Act (the “National Health Care Law”), concerns over Medicare payment reduction and the general rise in medical care costs and you’ve got the making for a very interesting Open Enrollment season. The University has been working very hard to try and make sure employees and retirees have access to affordable health given all these challenges.

Unfortunately, because the University works right ‘down to the wire’ to get the best rates possible, exact details may not be released until September 15th—the date of the Retiree Association picnic—or even later. In that event, I will be on hand to answer questions and try to clarify any rumors you may have heard.

At this point, the latest information from the University remains the article that appeared in the July issue of New Dimensions http://atyourservice.ucop.edu/forms_pubs/newsletters/nd_2010_jul.pdf or May issue Our University, an on-line publication of UCOP http://www.universityofcalifornia.edu/ouruniversity/0510/ both of which contained information from Mark Esteban, the Director of Benefits Programs.

After the Open Enrollment information is released, you will be able to contact me to discuss how any plan changes may affect you, compare plans based on your current needs, or evaluate how any changes you might be envisioning for the future might impact your health plan choices. Even if there were to be no plan changes, if your current situation has changed or will be changing (marriage, divorce, move in or out of state, etc.) it is always a good idea to re-assess the available plans based on your new or proposed lifestyle.

Finally, as always, besides one-on-one consultation, I will be scheduling some Open Enrollment general presentations in late October and early November.

A good source of information on health care issues, as well as Open Enrollment, continues to be the Retirees section of UC’s At Your Service website http://atyourservice.ucop.edu/retirees/index.html or you can always give me a call (831-459-3573).

Hope to see you at the picnic or at one of Open Enrollment presentations.

Silver Slugs Continue to Serve the Campus: A recent partial survey found that Silver Slugs volunteer well over 100 hours a week for UCSC programs and activities. This includes everything from plant propagation at the arboretum; varied committee work, Shakespeare Santa Cruz; research activities; the Chocolate Festival, which raises money for scholarships; and of course, Silver Slug activities, which help advocate for retirees and provide student veteran scholarships. If you are volunteering at a UCSC program, please let us know at ucsesilverslug@gmail.com. We would like to track this activity and give periodic reports.

Silver Slug Board Needs Your Help Too: The Board currently has a need for individuals interested in the following open Board positions- Vice President; Telephone Tree Caller (2); Teamster Librarian to transport and manage book sales benefiting the Silver Slug Scholarship Fund. Please consider joining our merry band of men and women. Contact any board member listed at the end of this letter, or see one of us at the picnic for more details.
**Eating Well**

*Alive!* is an online diet and physical activity lifestyle program delivered to you by email. Proven to be effective in helping people create healthy lifestyle changes, the *Alive!* program is engaging and relevant because it uniquely reflects the way you live and your wellness habits. UC retirees are invited to participate in a free and confidential randomized trial. This is your opportunity to contribute to health behavior research and improve your health at the same time! You'll also have a chance to win $100 when you sign up. For more info. and to register, please visit www.nutritionquest.com/UCAlive.

**Aging Well**

There's no denying that we're all getting older, but good skin care at least can help delay the skin's aging process. Even Benjamin Button should follow these easy skin care guidelines:

- **Protect yourself from the sun.**
  Avoid peak sun hours, wear protective clothing, and use sunscreen.
- **Don't smoke.**
  Smoking narrows the blood vessels in your skin, decreasing blood flow and depleting skin of important nutrients.
- **Treat your skin gently.**
  Limit bath or shower time and use warm (not hot) water. Use mild cleansers and moisturizers.
- **Manage stress.**
  Uncontrolled stress can make your skin more sensitive; scale back your to-do list and make time to do things you enjoy. You'll feel better (and look better) in your own skin!
- **Eat a healthy diet.**
  Eat plenty of fruits, veggies, whole grains, and lean proteins to promote healthier and more vibrant skin.

To read the full article, check out [www.mayoclinic.com/health/skin-care/SN00003](http://www.mayoclinic.com/health/skin-care/SN00003)

**Moving Well**

By now, you probably know that exercise can help you feel better, maintain a healthy weight, and reduce stress. But did you know that exercise also can help reduce the risk of the flu, breast cancer, colon cancer, and Alzheimer's? As noted in an article in the *Wall Street Journal* this year, there are so many hidden benefits of exercise that many medical experts see it as the best vaccine, drug, or supplement on the market.

You can sneak exercise into your day a variety of ways, like walking to the store, taking the stairs instead of the elevator, and choosing parking spots that are farther away. You also could try a new activity with a friend. Not many things are free anymore, but the UCSC Wellness Free-for-All classes are! Try out a Zumba, Pilates, Yoga, Walking, or Workout class at a location near you and stay healthy with the magic pill... exercise!

You can check the schedule online (and sign up for the monthly wellness newsletter) by going to [http://wellness.ucsc.edu](http://wellness.ucsc.edu) and clicking on “Employee/Retiree Wellness.” If you would like to have a hard copy of the quarterly wellness calendar mailed to you, please contact Lizzie Yasser, Wellness Coordinator, at eyasser@ucsc.edu or 502-7375. Be well!

**In Memoriam**

We sadly note the passing of these friends and former colleagues:

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<tr>
<th>Name</th>
<th>Date</th>
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<tr>
<td>Fred S. Mueller</td>
<td>6/21/10</td>
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<td>Harold J. (Harry) Zenner</td>
<td>6/26/10</td>
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<td>Ken Marten</td>
<td>7/5/10</td>
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IMPORTANT NOTE: Don’t forget to renew your membership. If your mailing label is highlighted with an ORANGE STRIPE you are not currently paid up for the next year and this will be the last newsletter sent to you. Please use the enclosed envelope to renew today or bring a check to the picnic. If there have been ANY changes in your name, address, phone number or email address please note these changes in the appropriate boxes.

UCSC Retirees Association- There’s Strength- And Power- In Numbers

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UCSC Retirees Association
Carriage House 1156 High St.
Santa Cruz, CA. 95064

Your UCSC Retirees Association Board is:

President: Jerry Walters- jwalters@cruzio.com
Vice President: Under Recruitment
Treasurer: Anita Diaz- ana8lucila@yahoo.com
Secretary: Judith Martin-Hoyt- martinhoyt@cruzio.com
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CUCRA Rep: Jenny Anderson- jka@cruzio.com
Events Arrangements Chair: Jeffrey Powell- TEAMPowell@aol.com
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see you at the picnic........