

Council of University of California Retiree Associations (CUCRA)

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September 30, 2021

An Update to Our Membership

From John Meyer, Chair, CUCRA

On behalf of the CUCRA Executive Committee, I'm pleased to provide this summary of issues and activities being addressed by the association and of interest for the future.

Themes from survey of retirees

As you'll recall, one of the highlights of our spring conference was discussion of the member survey. This effort was led by Jon Good and his able team of volunteers. It provided a compelling picture of an engaged population of UC retirees who remain active in serving their communities and campuses. [CUCRA-2020-Survey-Report.pdf](#) Subsequent to publication of the report, the team provided an analysis of themes raised from the open-ended question within the survey questionnaire. There were 2,388 responses to a question asking "How, or in which area, can UC retiree associations best advocate for you?" The richness of these responses provided a look into the issues of most concern to our constituents.

Keeping in mind the list of survey themes below, you will see in this report that many of these themes are under consideration with many actively being dealt with by CUCRA.

SUMMARY OF THEMES FROM RETIREE SURVEY

1. The top theme was the preservation and improvement of benefits.
2. Another top theme was the desire to be informed of any pending changes to benefits or to policies that affect benefits or engagement with UC.
3. Many retirees feel a connection to UC and many would willingly volunteer and mentor if such opportunities were communicated. Since many associations and centers provide this service, this response suggests that an outreach program may be useful.
4. Learning, in a very wide range of subjects, is also a high priority for many.
5. Many retirees want cultural/intellectual engagement with other retirees.
6. Many retirees want continuing access to campus services and privileges.
7. Parking was also a common theme, for mobility, cost, and convenience reasons.
8. A significant number of recent retirees complained about the service provided by RASC
9. Many retirees who live out-of-state feel forgotten and want more support and engagement.

10. A common theme, which, unfortunately, was undercounted, was the desire to have presentations online. Broadcasting online the various presentations, lectures, and forums addresses a request made by in-state retirees who live a distance from the campuses, out-of-state retirees, and those with mobility issues.
11. Given the number of complaints, there appears to be serious flaws with Via Benefits, which, currently, is the only Medicare supplemental medical insurance offered to out-of-state retirees.
12. Many respondents seemed unfamiliar with CUCRA and retiree associations, which suggests that an outreach program to inform and educate may be useful.

With these themes in mind, I hope you will find the following activities over the past several months responsive to many of the issues raised.

BENEFITS

Rebuilding the Retirement Service Center (RASC)

This has been an “all hands on deck” project involving many from CUCRA and CUCEA. We’ve engaged with UCOP officials to address steps necessary to improve the performance of the RASC. From the processing of new retirees to the need for timely processing of pension payments to survivors who have lost a spouse, the volume and severity of complaints reached a peak in recent years. As we reported last meeting, a new interim director was appointed to the RASC and a wide-ranging “rebuilding” project is underway. Many of us participated in interview panels for a new team of senior managers who will be introduced at our conference. In addition, we will hear a report from Interim Director Bernadette Green who will share a management dashboard describing the many key performance indicators they monitor to assess whether the RASC is meeting objectives and service standards.

Frankly, there is much work to be done to move the RASC to an organization that reflects satisfaction and pride. However, I am quite hopeful in the steps that have been taken to date. I believe you will find the new team equipped to address the many challenges. Importantly, they have an understanding of the problems to be addressed—always a helpful first step in developing a plan to resolve them—and they are committed to working with CUCRA and CUCEA to address these problems and any other issues that emerge.

Alternatives to VIA Benefits

For retirees who live outside of California, UC contracts with a broker (VIA Benefits) to assist in identifying health insurance plans that can best meet the needs of these individuals. While this approach may serve many well, the volume of complaints aired in the survey and through other means has illustrated the need for additional approaches to serve these retirees. The Joint Benefits Committee has recently sent correspondence to UCOP raising two specific issues. The first asks if the United Healthcare plan may be extended to out-of-state retirees in future years. This type of plan has such flexibility. The second issue is that this plan has been frozen at a \$3,000 annual contribution since its inception. Without prolonged analysis, it seems obvious that this approach has reduced the purchasing power of out-of-state retirees as there has been no reflection of insurance cost increases. We will continue to advocate for additional insurance choices for those out-of-state and for an annual allowance that reflects insurance cost increases.

Stability for Health Insurance: Development of Principles with UCOP

Led by President's and Regents' Retiree Association (PAARA) President Jim Dolgonas (OK, that's a mouthful), an ad hoc group of emeriti and staff retirees from across the system have developed a draft set of concerns and principles on this topic for consideration by the Office of the President. Many appropriate questions are raised by this document that addresses the essence of issues of most concern to retirees. A copy of this draft has been sent to associations. We seek your comments on this draft which will be considered at our meeting on October 28. The Emeriti Association will review this document through the Academic Senate process. Our expectation is that we will jointly have a final document to discuss with the UC Office of the President early next year.

CalPERS Long-Term Care Insurance Settlement

An issue that emerged in recent months was a proposed settlement agreement to address issues for those who hold CalPERS Long-Term Care Insurance. At one time, such plans were available to UC employees and retirees. The complexity of the documents and information sent to plan holders as well as the significance of the choices those with the plans were asked to make caused great concern. Our partners in the Council of UC Emeriti Associations (CUCEA) worked to develop a two-page summary of issues to assist plan holders to make a decision that was in their best interests. This document and other sources of information was shared with campus Retiree Centers and retiree associations, many of whom passed this information on to members. Based on the interaction with CUCEA and CUCRA, UCOP also added information to their website to share these resources.

Annual Health Plan Open Enrollment Booklet

In another effort to improve health insurance plan choice and understanding, the Office of the President invited representatives of CUCRA and CUCEA to review the format and content of the annual open enrollment booklets. Our team which includes Bob Daly and Frank Trueba have made many helpful suggestions to be incorporated in this year's publications and those in future years.

ENGAGEMENT

Travel program

While much of our efforts focus on the administration and maintenance of pension and health benefits, another pillar of our association is engaging our members in activities. It seems that many are hopeful that 2022 will be a year where a desire to travel can be satisfied. Sue Barnes and her team will report on trips planned and the high level of interest as reflected through registrations to date. We are all aware of the ups and downs of the COVID-19 cycle and here's hoping that 2022 brings positive trends that we all have longed for.

Part of the travel program outreach is to also have our emeriti partners join travel opportunities. As you may recall, the travel program brings revenue to CUCRA. With increased participation from emeriti, I would like to initiate a discussion about sharing some of this revenue in a manner that may benefit both associations, perhaps through increased financial support of conferences.

Online programming

An issue highlighted by the survey responses was how pleased many were that they could engage in association programming online which allows engagement regardless of where a retiree may live. I

know our participation in programs at Davis has soared as people can join a Zoom program. From the survey results there does appear to be a desire for increased programming. Given that online programming like Zoom changes the rules for how easy it is to engage, should we consider reciprocal programming. For example, when an association is hosting a speaker of interest on a topic, could that be made available (either live or recorded) to members from other associations? It seems like a way to increase offerings to members with modest additional effort. For an online session of the CalPERS long-term care insurance issues mentioned earlier, UCSD hosted the session and allowed other campuses to join.

Relations with the UC Office of the President

I was given the opportunity to serve on the Recruitment Advisory Community for UC's new Vice President of Systemwide Human Relations. This is the executive who oversees both the RASC and much of health insurance administration among other tasks. I was quite pleased that Cheryl Lloyd was appointed to the position. She had been serving in this role in an interim capacity. From my observations and interactions with Cheryl over many years, I believe she is a problem solver. She is not shy in stating when programs do not meet her expectations and also has a management tool kit to address problem areas.

Partnership with Emeriti

CUCRA leadership meeting frequently with our partners from the Emeriti Association. Many of the projects described above are joint efforts. Such a partnership serves us well as we can better approach UCOP with a coordinated and often unified voice on issues of importance. I am grateful for the support of CUCRA leadership including Henry Powell, Jo Anne Boorkman, Louise Taylor and JBC Chair Roger Anderson.

Meeting with Vice Chancellors of University Relations

I recently joined an online meeting of campus Vice Chancellors of University Relations (or similar titles...). These are the campus executives that, among other things, have responsibility for fundraising. During our last survey there was great difficulty in collecting standardized data on retiree contributions. One of our missions is to promote retirees continued engagement with a campus so, if they are so inclined, they can share their time, treasure and/or talent. The inability to readily assess the trends in philanthropy from retirees' hampers our ability to understand our impact. Importantly, it makes it more difficult to share our positive impact with UC officials. The Vice Chancellors group was very understanding that this was a problem and have pledged to work toward its resolution.

Internal Financial Audit and Investments

As we reported at our spring meeting, an internal audit was recently conducted of association finances as required by the bylaws. In follow-up on audit recommendations, we have been advised we may invest funds within the UC TRIP fund. This is the Total Return Investment Fund managed by the UC Treasurer and Chief Investment Officer (who will be speaking at this year's conference). The fund typically generates a 7% return—far more than what we could earn today with CDs or other conservative investment instruments. This year the TRIP fund earned (deep breath...) 21%. CUCRA will assess whether this investment alternative is viable as it does introduce some market risk. This fund is also available to campus associations should that be of interest.

AND NOW FOR THE FUTURE

CUCRA and Campus Association Relations

Much time has been reserved on our October 28 agenda for a continued conversation with associations about how we best serve one another. Please give thought to how we can complement and support one another. What refinements do you believe would serve us as we plan for the upcoming year? What would be signs of success that we could report at our conferences in **2023**?