4/28/2021 Joint Benefits Committee Report
CUCRA/CUCEA Virtual Joint Meeting at UC Los Angeles
April 28, 2021 Virtual Meetings

Submitted to Rachael Nova prior to CUCEA/CUCRA Meeting: 26 March 2021

The JBC's dismay continues about the problems that Retiring employees, Retirees, and Survivors are having with RASC. We want constructive responses from UC about the issues that we raise in this report. Many of the issues raised by the JBC in its previous five reports are relevant to our major concern about the 2021 retirement experience. The relevant sections of the previous reports are found in Appendix A. There have been some written responses that are included in the JBC reports, but many of our concerns remain unanswered. Appendix B lists additional issues, which continue to concern us.

Retirement Experience: Will 2021 be like 2020?

Problems continue to plague what we expect from RASC. There are unacceptable delays in processing retirements, issuing survivor benefits, and setting up Medicare Health Insurance as well as antiquated methods of completing forms. We need reassurance that the 2020 problems will not be repeated in 2021. We believe management and staffing issues mostly cause these problems; and perhaps UCOP has lost track of RASC's necessary mission – **to help retirees**. We are also concerned about problems with technology whether it is software or appropriate telephone and Call back equipment.

Professor Emerita Judith Aissen interviewed 22 Faculty retiring from UC Santa Cruz during 2019-20 and described their issues. JBC Reports and CUCEA and CUCRA chairs have discussed many of the same issues with Rachael Nava and Cheryl Lloyd. Also CUCRA and CUCEA Officers have participated on UCOP committees to inform RASC staff. UCOP, which has been quite responsive to our concerns, we fear, is far from ready to execute this process in a way that will avoid the kind of unhappiness that our UCSC colleagues described to Professor Aissen. Although we believe that Aissen's survey should be extended to other campuses (both faculty and staff) we are certain that similar problems are endemic at all campuses.

Problems reported by faculty extended to many aspects of the process:

- Delays in receipt of pension checks
- Unacceptable levels of difficulty reaching RASC personnel
- Problems getting reliable information, once personnel had been reached
- Absence of clear step-by-step guidelines to the retirement process
- Temporary loss of health insurance or fear that health insurance would be lost
  or problems with technology (Redwood, UCRAYS, and the Call Center)

Her Report states that "a dysfunctional retirement process has degraded their sense of loyalty to the institution" and "others were angry and expressed great bitterness against the university." This wedge, which has been driven between the University and these emeriti, has also impacted retirees. Serious alienation of 2019, 2020 and 2021 retirees impacts loyalty to the institution, recall of emeriti, and monetary and physical donations to the University. This lack of willingness to support the University is spreading among retirees and emeriti and will continue or worsen, if not dealt with. The University would not be a better place if the retirement process constrains contributions to UC. The situation has not improved since the experiences reported in APPENDIX I for the October 2019 JBC report.

Our Concerns:

Staff for the planned management changes at RASC is not likely to be hired and up to speed until late summer 2021.

How can the President's Office ensure that major problems are solved in time for the 2021 round of retirements?

Readiness is likely to be more important through the 2021 retirement season than other periods of the year. If temporary staffing is of limited use without extensive training, has RASC considered recalling staff, and if there are policy limitations to this option, have ways around this been explored with policy makers?

Employees planning retirement are likely to "flood" the RASC phones when the season starts. These employees have heard about the problems in 2020 and worry that similar fates might await them.

There have been instances in 2020 where pension and/or survivor checks were delayed, sometimes as long as 180 days. **This is unacceptable,** be it 35 days or 180 days. A short term solution is required, such as a high-level person ("Fixer") outside of RASC who has check writing capability to make bureaucratic victims whole when the UCRS Plan Administrator (Cheryl Lloyd) informs that person. In many cases the checks would be advances on payments that are delayed or that do not reach new retirees and survivors.

Large organizations tend to define success by the number of phone calls answered, the number of checks processed, or the number of projects completed. Campus employees expect problems to be solved or at least given enough information to understand the problem and to anticipate a date for resolution.

Will RASC give retirees an estimated date when their problem will be successfully resolved and the name and phone number of the person with whom to speak, if it is not resolved by that date?

There are four retired emeriti acting as Campus Liaison Officers and fielding as many as 1,000 questions a year from faculty who are attempting to retire. These Liaison Officers

are providing local expertise for prospective Emeriti. We wonder if such Liaisons can be designated at the other six campuses and if additional staff can be added to the efforts of the Liaisons to provide crucial services to employees who have devoted much of their careers to UC campuses?

Communication, timeliness and data are most important to help with June 29, 2021 retiree alienation. Campus Retiree Center Directors and Health Care Facilitators are very frustrated as they already are beginning to get complaints from "6/21" retirees. They do not have basic information with which to assist these employees because much of the Redwood database is unavailable to them. All they can do is to tell them to call RASC or listen to complaints that it takes 45 minutes or more to even reach RASC. Why is needed information not shared with the campuses? If it is a policy issue or a legal issue, Vice Presidents must explain the consequences to those making such decisions and do all in their power to correct it. Inclusion of campus personnel may save RASC time and decrease frustrations for RASC staff and 6/21 retirees.

Respectfully submitted by the Joint Benefits Committee:

Adrian Harris (UCLA)	Appointed by CUCRA
Joe Lewis (UCOP)	Appointed by CUCRA
Joel Dimsdale (UCSD)	Appointed by CUCEA
Dan Mitchell (UCLA)	Appointed by CUCEA
Louise Taylor (UCB)	Selected by JBC
Lawrence Pitts (UCSF/UCOP)	Selected by JBC
Chair, Roger Anderson (UCSC)	Selected by JBC
John Meyer (UCD)	CUCRA Chair
Henry Powell (UCSD)	CUCEA Chair
Sue Abeles (UCLA)	CUCRA Chair-Elect
Jo-Anne Boorkman (UCD)	CUCEA Chair-Elect

Appendix A. Sections of previous JBC reports on RASC (most recent listed first; format differs slightly among reports. Most relevant questions to this topic are highlighted.)

October 2020 RASC

The JBC is looking forward to hearing from Acting Vice President Cheryl Lloyd at the October 2020 meeting. We hope there will be a good discussion about RASC's present challenges, and about UCRAYS and Covid-19 in dealing with its ongoing responsibilities concerning retirement applications, survivor benefits, and general interface for the many questions from Retirees and soon to be Retirees.

The JBC is particularly interested in what obstacles still exist for RASC?
Is RASC getting the IT support that it needs?
Is there enough staff support?
Does the organization of RASC allow nimble and effective response to problems?

April 2020 RASC

The JBC is looking forward to hearing the RASC report at the April 2020 meeting. Since our last joint meeting, the RASC had several major challenges: MA PPO, UCRAYs, and Covid- 19. Additionally, they must deal with their responsibilities: retirement applications, survivor benefits, many questions and requested information about RASC in many previous JBC reports, and we ask that RASC review these reports while preparing their presentation. RASC may wish to provide more detailed and quantitative information about the topics that they discussed in the March 17, 2020 meeting with the leadership of CUCRA and CUCEA.

We also would like to hear more RASC response to some updated suggestions from the JBC report at UCD in October 2019:

- RASC should report progress on problem elimination, and these reports should be published on the Benefits web site. Metrics are needed to show where there is progress, and where there is none.
- RASC should publish a timeline for problem resolution, and indicate which issues will have immediate, intermediate, and long-term solutions.
- Is RASC considering operational changes that might better respond to present and future challenges?
- What fraction of eligible people has successfully created a UCRAYS login? How many people have been able to login for a later session after they create a login?

October 2019 Access to Retiree and Retirement Information

The JBC was too optimistic in April 2019 when we wrote: "The JBC believes that RASC has a good chance of avoiding serious problems during the rollout of the UC Retirement At Your Service (UCRAYS) and ROOTS portals for Redwood." Although RASC had increased its work force before April, and continues to do so today, there are still many problems. These problems are summarized by informed people in Appendix I of this report. The problems include Responsiveness, Accuracy, Timeliness, Communication, and ongoing problems. We realize that RASC is committed to solving the problems, and we wish them well. However, we believe that RASC needs to fully report on the situation and its resolution:

- RASC should report progress on problem elimination, and these reports should be published on the Benefits web site. Metrics are needed to show where there is progress, and where there is none.
- RASC should publish a timeline for problem resolution, and indicate which issues will have immediate, intermediate, and long-term solutions.

- Is RASC considering operational changes that might better respond to present and future challenges? RASC has hired a significant number of temporary workers to work during the transition, many of whom were not hired until well into the summer. Why weren't adequate numbers hired at the beginning and how many of these workers will end up being permanent?
- We are also concerned about cyber-security and, particularly, the use of an outside vendor in connection with the roll out of UCRAYS. Why did RASC make its choice?
- What fraction of eligible people has successfully created a UCRAYS login?
- We would like to see the final report about the RASC experience with modernization, with recommendations for improvements. This report would be useful for other UC systemwide and campus software projects. Other Universities might also want to see the report.

October 2019 APPENDIX I: <mark>Some challenges</mark> with RASC reported by informed people from July 1, 2019 to September 17, 2019

<mark>Responsiveness</mark>
- Hold time 30 - 60+ min typical, leading to hanging up to roll over to voicemail message
- Called 6-7 times and unable to connect
- Contacted at multiple points in time and no response

Accuracy
- Packets including material for other retirees
- Multiple counselors handling one case - No one counselor assigned
- Reassured that case was elevated to supervisor, though no record of this being done and no response from supervisor
- 3 different answers for the same question depending on who answered the call
- The VSP program had conflicting information

Timeliness
- Stated deadlines were not met
- Check Delays/Delays of pension income to new retirees
- Communication
- No notification that there would be no counselor assigned
- Delay in Medicare packets - not made aware of the delay
- Inadequate communication between RASC and campus locations around respective challenges
- Inadequate communication between RASC and health plans around retiree health plan continuation
- <mark>Lack of clarity on how to access paystubs</mark>
- <mark>New retirees not being informed of a lapse in health coverage</mark>

Other items:
- REDWOOD system not functioning as intended

•Survivor Unit inadequacies
•UCLA Vice Chancellor Michael Levine asked me to send him a copy of all the RASC issues that the Retiree Centers are collecting -
•Where do retirees get paystubs? I've gotten different answers - UC Work number
•Has anyone else noticed that surviving spouses are not in current UCOP spreadsheet
•(October 4, 2019) A member of the JBC was not able to create a UCRAYS account and called RASC. This person hung up after waiting 25 minutes for an answer. However, after contacting RASC leadership the problem was easily solved by not using the Firefox browser. The login instructions for UCRAYs should include possible browser issues.

(October 10, 2019) Additional comments from a Center for Emeriti and Retirees director)
- Very long wait times of up to over an hour and then being disconnected and having to call back.
- Having to call back multiple times on the same issue when the issue remained unresolved.
- Retirees who submitted retirement paperwork as far back as April (whether retiring in May, June, or July) and yet not having received a pension check.

- Survivors who are unable to get through or get a definite timeline for their Survivor Benefits. - Service Credit miscalculations resulting in more funds being taken out of their pension checks than appropriate.
- Individuals finally receiving pension checks but with no deductions for ongoing medical taken out; having to call to verify they have coverage; being asked to send a personal check back to cover what is owed.
Also reported by this CER director: None of these are unknown to RASC, as we have had to escalate issues up to Ellen Lorenz to get a more direct assurance of a path of action for those in dire circumstances of not being able to pay bills or not being able to wait on hold due to their living circumstances. It has been very stressful for many.

II. Health Care Facilitator access to Retiree Information
The JBC has concerns about moving all questions about Retiree health from the campuses to RASC. One consequence is that Heath Care Facilitators no longer have access to Emeriti and Retiree health records on the individual campuses. As there are many variations in health insurance and medical providers on the different campuses, we request information about the success of this change.
•How many contacts are now received by RASC per month compared to the number of contacts in the corresponding months in 2017?
•What percent of the communications can be resolved in the first phone call? What percentage requires 2, 3, or more calls?
•What percent of issues take two or more days to resolve?
•An important part of advising health plan participants is the capability to handle calls about questions and requests for pre-authorization and problems with payments. How well is RASC able to deal with such requests, which may require detailed knowledge of local service providers?
•How is RASC augmenting staffing in order to respond to these new health care related functions?

•Apparently RASC is now using the Redwood software for health care advising although the software may not be fully verified. Is the software increasing productivity and increasing client satisfaction?
•If there are problems, when will you solve them?
•What are the relative cost savings of this centralization?

April 2019 Access to Retiree and Retirement Information

As we described in our October 2018 report, UC is replacing its legacy retirement information system. The following is part of an announcement sent out by UC Retirement Administration Service Center (RASC) Director Ellen Lorenz on February 15, 2019, to Benefits Managers and other benefits professionals.

The purpose of this note is to provide clarification on the tools and support that will be available to benefits professionals between February 22 and the Roots and UCRAYS portal implementation (summer 2019). We have no choice â€" it remains necessary to shut down the UCRS/CICS legacy system on February 21 for everyone, including the RASC. The 1983 UCRS/CICS legacy COBOL system, now at end-of-life, was not designed to operate in a static mode. To alter the functionality of the legacy system would present a significant risk to the Redwood launch as the same resources are currently dedicated to Redwood and the development of the UCRAYS and Roots portals. ...

... the RASC is prepared to provide additional location support during this interim period. Buddies are assigned to each location for urgent, real time support ... In addition, a new listserv ... will supplement responses needed within the same or next business day.

... the [Human Resources and Payroll] HRP Administrative System (HRP Admin Tool for retirement calculations and estimates) and the At Your Service Online (AYSO) application will remain open. Projections will use end of January data to estimate retirement benefits (up to the separation date).

The JBC believes that RASC has a good chance of avoiding serious problems during the rollout of the UC Retirement At Your Service (UCRAYS) and ROOTS portals for Redwood. We are happy that RASC has increased its work force to maintain the listserv and the Buddy system. However, there have been several problems that might be related to the institution of Redwood: First, a delay in the April 2019 issuance of pension checks; second, duplicative checks for part of Part B reimbursement for UCRS; and third, some problems with the distribution of 1095 forms that some tax preparers require to document that retirees have health insurance.

- We hope that the transition will be complete before most new employees start work in the Fall.
- We would like to see the final report about the RASC experience with modernization, with recommendations for improvements. This report

would be useful for other UC systemwide and campus software projects. Other Universities might also want to see the report.

We also want to remind Retirees about [new features in UCRAYS](#) .

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Appendix B: Topics still on our "workbench"

- Premium Cost Estimator
- 2016 Pension/Savings Choice
- Detail Review of Medicare Advantage Plan
- Via Benefits
- HBAC
- Contributions to Retiree Health Care
- Risk Adjustment