

**COUNCIL OF UNIVERSITY OF CALIFORNIA EMERITI ASSOCIATIONS**  
**COUNCIL OF UNIVERSITY OF CALIFORNIA RETIREE ASSOCIATIONS**

Joint Hybrid Meeting

April 23, 2025

Hosted by UC Riverside

**ATTENDEES**

*UC Berkeley:* Paul Brooks, Patrick Cullinane, Fiona Doyle, Marian Gade, Amy Block Joy, Caroline Kane, Camille Koue, Steve Martin, Patti Owen, Kenneth Polse, Cary Sweeney, Louise Taylor

*UC Davis:* Linda Bisson, Jo Anne Boorkman, Jim Chalfant, Amanda Crisman, Juliane Crowley, ML Farrell, Emily Galindo, Dianne Gregory, Suad Joseph, John Meyer, Larry Thao

*UC Irvine:* Craig Behrens, David Brownstone, Ken Chew, Bob Daly, Mary Garcia, Jill Halvaks, George Miller, Emil Nguyen, William Parker, Pat Price, Marianne Schnaubelt, Carole Uhlener, Jessica Utts, Jill Vidas

*UC Los Angeles:* Sue Abeles, John Dahl, Ayesha Dixon, Adrian Harris, Daniel Mitchell, Seymour Levin, Judith Tuch

*UC Riverside:* Al Chavez, Darleen DeMason, Mike Donovan, Mary Gauvain, Sheryl Hayes, Cristina Otegui, Andy Plumley, Dallas Rabenstein, Raymond Russell, Patricia Smith-Hunt, Daniel Straus, Linda Tomko, Jose Wudka

*UC San Diego:* Steven Adler, Joel Dimsdale, Larissa Fauggiano, Larry Hull, Teresa Hull, Christine Hunefeldt, Phyllis Mirsky, Barbara Parker, Kim Signoret-Paar, Julianne Crowley, Nancy Wilson

*UC San Francisco:* E. Eastman, Gail Harden, Susan Janson, Eric Vermillion, William Wara

*UC Santa Barbara:* Denise Bielby, John Gilbert, George Hopwood, Robert Mann, Ellen Pasternak, Kim Summerfield, Muriel Zimmerman

*UC Santa Cruz:* Roger Anderson, Christy Dawley, Lee Dufus, Kathy Foley, Eli Silver, Bill Parro, Frank Treuba

*Office of the President and Regents Retirees:* Jon Good, Jim Dolgonas

*LANL:* David Schiferi

*LLNL:* Jeff Garberson

*UC Office of the President:* Maynard Jenkins, Kevin Kennedy, Cheryl Lloyd, Heather McHugh, David Olson, William Perez, Jewel Smally, Hyun Swanson, Ming Wong

### **Welcome and introductions:**

Joel Dimsdale, Chair, CUCEA, opened the meeting at 12:00 pm. Joel welcomed everyone and invited attendee introductions.

Andy Plumley, UCRRA Chair, and Rusty Russell, UCREA Co-Chair, welcomed everyone to the campus and reviewed the logistics for the meeting.

### **Welcome by Chancellor Kim Wilcox, UC Riverside**

UCR Chancellor Wilcox, who will retire in June 2025, spoke about the growth of the UCR campus during his 12-years as chancellor. He emphasized UCR's contribution to social mobility. For the past 5 years, UCR has ranked #1 in social mobility in US News and World Report. He reflected on the strength of UC campuses as a whole as well as the unique contributions of each campus. Joel asked the Chancellor what retirees can do for the University, and the Chancellor replied they need to be supportive and understanding of current challenges facing the University of California.

### **Approval of Minutes**

Mary Gauvain, CUCEA Secretary, presented the minutes of the Joint Meeting held October 29, 2024, in Santa Cruz. The minutes have been distributed, reviewed, and amended and reflect all comments and corrections received to date. Mary asked for a motion to adopt the minutes, which was advanced and seconded. One attendee said that during the Joint Meeting he criticized the management of the Savings Fund in the Retirement Savings Plan for not offering returns to match the Short-Term Investment Pool (STIP), but there was no additional support for changing the focus of the Savings Fund. The participant asked that the minutes be amended to include this exchange, which was agreed to by the Secretary.

There was a motion to approve the amended minutes, which was seconded, and approved.

**ACTION: The minutes of the October 29, 2024, meeting were approved as corrected.**

### **CUCRA Travel Program Update**

Frank Trueba reviewed the program and described its growth since 2019. In 2025, over 300 travelers are booked for 22 trips, though so far this year there have been more cancellations than usual. He said that 2026 trips are being booked at a good rate. He noted that both travel agencies (Colette and OAT) are supportive of the UC retiree association even if traveler is not on a UC trip.

### **Discussion of the impact of wildfires on the economics of living in California**

Joel introduced invited speaker David Jones, Director of the Climate Risk Initiative at the Berkeley Center for Law Energy and the Environment and former California Insurance Commissioner. Joel said this session was arranged in light of the recent wildfires in Southern California that were close to the University and affected many faculty, staff, and students.

Mr. Jones gave a slide presentation about climate risk in California that covered Mr. Jones' background as Insurance Commissioner and his research interests that focus on policy and public support to help people address crises due to climate change. He described the financial and social impact of these crises on the state and the fact that insurers' response has been to charge more while at the same time reduce the amount of coverage provided. Mr. Jones advocates moving away from an economy based on fossil fuels, creating a more resilient environment, and being better stewards of the environment. Regarding insurance, he said a main problem is that insurance models do not consider property, landscape, and natural land mitigation. Jones and his colleagues are working on how this could be done, and they are consulting with people in Colorado where a law recently passed that requires insurance companies to write into their policies any efforts that have been made to mitigate climate-related damage. The goal is to develop a similar model for California.

An attendee asked if the campuses engage with such efforts, especially mitigation. Jones replied that campus experts are developing many of the tools and understanding to help in this area as well as modeling types of events and where they occur. When asked about insurance, Jones said he expects that soon there will be many places in the U.S. where people will not be able to get mortgages because they cannot get home insurance. When asked if the overregulation of insurance prices contributed to this crisis, he noted that insurers have been decreasing the level of insurance available regardless of whether someone lives in states that regulate or do not regulate

insurance. Many national insurance companies have left states that are high risk and only more expensive local insurance options are available.

Other topics included the need for more spending on forest management, which is expensive but less costly than wildfires that spread across forested areas and into populated regions. When asked about the possibility of a national insurance program, Jones said that in the past they were not effective and costly. The Fair Plans approach used in various states has been more effective and is worth examining.

### **Overview of issues raised in Joint Benefits Committee Report - Roger Anderson, JBC Chair**

Roger reviewed the following items in the semi-annual report:

- Sagatec lawsuit - UC is suing Sagatec and JBC is interested in getting more information about what the company was hired to do
- Budget cuts at the University and issues related to indirect costs on research grants
- RTAD (Return to Active Duty) policy and federal regulations regarding Medicare coverage
- Any changes in RASC, especially services provided, with new director Bill Perez
- Survivor benefits and when and how concerns that have been raised will be addressed
- Retiree health benefits for people who live outside California, especially the reimbursement rate that has remained fixed for 12 years
- Delta Dental issues need more clarity

### **Systemwide Human Resources Updates and Current Issues**

Cheryl Lloyd, VP of Systemwide Human Resources, brought several members of the HR leadership team to answer questions raised by JBC and update the Associations on other issues of concern to them. She noted that the Sagatec lawsuit is still being litigated so no more details are available at this time. She said the major change at HR is the hiring of new team leaders and some restructuring. The new Executive Director of RASC, Bill Perez, reports directly to the head of HR, which is important for CUCRA and CUCEA because 50% of HR's direct contact with employees is with retirees and emeriti. Cheryl then introduced the members of the HR leadership team at the meeting:

- Bill Perez, Executive Director of RASC
- Ming Wong, Senior Director of RASC
- Kevin Kennedy, Manager of Retirement Counseling Services
- Hyun Swanson, Executive Director Retirement Program Services
- Maynard Jennings, Sr. Executive Director, Benefits Programs and Strategies

Cheryl said that ERAC, the Emeriti Retiree Advisory Committee, was formed about 2 years ago and it meets every two months with HR representatives to discuss issues of concern to CUCRA/CUCEA. JBC also sends concerns to HR, which makes her team aware of other important issues that need to be addressed.

Maynard Jenkins spoke about RTAD and other benefits issues.

- RTAD - A new policy has been developed for RTAD and a webinar was offered last month to present it. The goal is to develop a campus- and employee-centered approach for retirees in 2026. He noted that in 2024, 2809 total retirees were rehired and about 1,176 would have been affected by the new policy. Retirement counselors have been informed about these policy changes.
- RASC staffing - new resources are available to retirees, including regular webinars and one on one counseling sessions, though more communication for retirees/emeriti about these resources is needed.

Question: What resources are available for this year's retirees?

Response: There are several new webinars and 1:1 counseling appointments are available on request. Team members are visiting campuses to work with employees who will retire soon. UC PATH is developing a new training unit for department leaders and administrators to learn new policies. There are webinars and FAQ documents to help retirees determine if the policy affects them.

Question: What new retirement counselors have or will be hired and where will they be?

Response: Some campuses have them, and some campuses have people with other titles who can be helpful in retirement planning.

Question: Is there any plan to return retirement counselors to each campus?

Response: Kevin Kennedy said that this program was pulled back when RASC was reorganized and now we realize that retirement counselors are needed. The first step is to have retirement counselors systemwide, but whether they will be returned to each campus, as in the prior model, is not yet decided. The new counselors have been visiting the campuses to address campus issues. In the current fiscal situation, adding more staff is not likely. Our goal now is to expand the number of counselors systemwide rather than having them on each campus.

Comment: An attendee said that the lack of campus counselors puts a large burden on the campus retiree/emeriti directors.

Response: The HR leadership team is introducing changes that have been advocated by CUCRA/CUCEA, but it is still in process. Having retirement counselors systemwide is an improvement and HR is working to make this process more effective.

Maynard Jenkins then talked about VIA Benefits, the program offered to emeriti/retirees who move out of California. The hope is to increase funding for beneficiaries on January 1, 2026. At present, UC emeriti/retirees living in California receive \$450 a month per covered individual, and UC emeriti/retirees living outside of California receive \$250 a month per covered individual, an amount that has not changed since 2014. Finally, Jenkins noted that there is an RFP being developed to address concerns with the Delta Dental network.

Bill Perez, the new Executive Director of RASC, spoke about his plans for the unit. Prior to joining UC, he was the Chief Benefits Officer of the California State Teachers' Retirement System (CAL STRS). In his new role, he would like to have an annual overview of metrics used at RASC, such as peer group comparisons, similar to what is done at CAL STRS. He aims for an approach to retirement benefits that emphasizes high value and lower cost, rather than the current approach that provides low value at high cost. To advance RASC, he needs to investigate how work is moved through the system to provide benefits to retirees. At present, he thinks there is too much manual processing of information and documents, he wants the system to be paperless and more technologically efficient. He also wants to streamline the information resources available, including the website. His goal is to make RASC more responsive to retirees and emeriti concerns.

Heather McHugh, Director of Benefits Administration, then described RTAD changes underway and changes being planned.

Question (to Bill Perez): Why is there no view function in Redwood so that local counselors can see and use it?

Response: The design requirements when Redwood was developed do not allow for this function. This issue needs to be examined to determine appropriate view access. Right now, view access is limited to about 10% of the information in the system and it should be broader. It should be more of a client management system so that a member has easier access. His team at RASC is working with UC PATH so they can work together more smoothly, especially getting information from UC PATH to RASC at the point of retirement.

Comment: There is a need to improve the Survivor's Benefits Program and better service may even increase contributions to the University after retirement, such as in estate planning gifts to the UC.

Response: Much work needs to be done at RASC and changes are underway.

### **Hyun Swanson, Executive Director, UC Retirement Program Services**

Hyun provided an update on "Getting Your Affairs in Order", an online guide about how to organize documents and other important issues before someone dies. It includes information about updating beneficiaries and designating a contingent annuitant, financial planning, estate planning, and more UCRP details about benefits, contact lists, and other crucial steps in this process.

Comment: A survey was circulated by CUCRA/CUCEA about survivor benefits and there 163 completed surveys were received. Responses included information that retirees would like to have in this guide.

Hyun said that the title of the guide is not yet set, but the working title is *Legacy Planning- Peace of Mind for You and Your Loved Ones*. There are webinars being planned that will begin in late August. The first webinar will be directed at members and include how to organize documents and 'cyberwellness.' Two weeks later, the second webinar will focus on survivors and include how to access UC benefits and more information, such as important documents and financial accounts, key deadlines, and updating beneficiaries. There have been other topics suggested for the webinars. The team is hopeful that the webinars will be helpful. Other webinars have been well attended, for example the webinar on Medicare in March was attended by close to 1000 members. These webinars are part of a Communications Toolkit, and other resources are being planned or available on the RASC website, such as checklists available on UC Net and at myUCretirement.com.

Attendees requested more information about the RASC redesign, including requests to inform members about the site and how to use it. The team responded that they are

trying to address the many concerns raised at the February UCRS (UC Retirement System) Advisory Board meeting. At the June advisory board meeting they hope to provide more information about progress, results, and next steps.

Question: Do you cover family trusts?

Response: It will be covered in first webinar

Question: Will there be more material than a checklist?

Response: Yes, but we need to get a better idea of what materials are needed and in what form.

Question: What is in place to help annuitants who are incapacitated?

Response: UCRP has its own power of attorney that can be used as well as assistance in writing up a trust and setting up power of attorney.

Question: Will this information be made available to people when they prepare to retire?

Response: Yes, it will be made available to members who will retire soon.

Comment: RASC might want to consider setting up a small focus group of survivors who are not UC employees and asking what kinds of issues they confronted.

Question: Can you change contingent annuitants?

Response: No, because at the time of retirement the contingent annuitant is identified. It is an insurance policy based on information provided when the contingent is elected. Benefits payments are based on life conditions of the contingent annuitant, and it is locked in.

Question: UCLA has a new regional Medicare Advantage Plan. Will this new advantage plan, if successful, be offered as an option in UC Benefits?

Response: It is not clear what will happen, but possibilities are being considered if it is successful. Right now, it is separate and different from what we offer in our benefits program.

8Comment: Cybersecurity issues, especially with upgrades/updates to systems on the campuses have occurred and retirees/emeriti on some campuses (R, I) have been given little warning. These changes are complicated and difficult to implement by individuals,

and some campuses (SB, SD) do not give retirees/emeriti access to single sign-on email address.

Question: Why are there so many duplicates on month to month lists of deceased retirees/emeriti? It is burdensome for Newsletter Editors to monitor and streamline these lists.

Response: The reason may be that there are different sources for the lists (RASC, departments, campus). Ming will investigate the generation of the RASC list and report back.

### **Fall 2025 CUCRA-CUCEA Meeting at UC San Francisco, October 29-30, 2025**

E. Eastman, President of the UCSF Retirement Association, announced that UCSF will host the virtual meeting in fall, the dates are October 29-30. The agenda will feature new infrastructure, including new buildings on campus and the Mission Bay campus.

**Post-break session coordinator, Sue Abeles (LA), CUCRA Chair, adjourned the meeting at 3:50 pm.**

Respectfully submitted, Mary Gauvain, Secretary, CUCEA