

September, 2011

# Our University

A NEWSLETTER FROM THE UNIVERSITY OF CALIFORNIA PRESIDENT FOR THE UC COMMUNITY



## ECONOMIC IMPACT

UC IS AN ECONOMIC  
CATALYST FOR  
CALIFORNIA

Read more about UC's key role in the  
state's economy.

The University of California is a key economic catalyst for the state, generating \$46.3 billion in annual economic activity for California and contributing \$32.8 billion toward California's gross state product through direct spending and multiplier effects, according to an independent economic impact report.

Put another way, every \$1 the California taxpayer invests in UC provides the foundational support that, supplemented by revenues from other sources, results in nearly \$14 in overall economic output.

The September 2011 study by Economic & Planning Systems Inc. further shows that UC supports 1 in 46 jobs in California, uses state funding to leverage significant additional non-state revenue that benefits Californians and makes economic contributions to all regions of California through the economic ripple effects of its activities. The report did not measure the impact of UC's development of human capital -- additional benefits such as spinoff companies created from UC research, tax revenue generated by UC activities or the social and economic contributions of UC alumni.

The study, "The University of California's Economic Contribution to the State of California," is the first UC economic impact report conducted on a systemwide level since 2003. The study breaks out the economic contributions of UC spending statewide, by each of 14 regions, by general campus and by health sciences campus. The study is the first to isolate the economic contributions of the UC Health enterprise, which accounts for more than a third of UC's overall economic output.

Read more online, including:

**Fact Sheet:**

[http://www.universityofcalifornia.edu/news/documents/economic\\_impact\\_fact\\_sheet.pdf](http://www.universityofcalifornia.edu/news/documents/economic_impact_fact_sheet.pdf)

**Summary of the Report:**

[http://www.universityofcalifornia.edu/news/documents/economic\\_impact\\_summary.pdf](http://www.universityofcalifornia.edu/news/documents/economic_impact_summary.pdf)

**Full Report:** <http://www.universityofcalifornia.edu/regents/regmeet/sept11/f7attach.pdf>

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## Systemwide News

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### Why does UC health insurance cost so much?

**By Anne Wolf**

It's no secret that medical insurance keeps getting more expensive. UC's systemwide Human Resources leaders work hard each year to negotiate the lowest rates possible while ensuring that employees have a range of comprehensive healthcare plans from which to choose.

With rates and plan changes still under negotiations for 2012, we sat down with Mark Esteban, director of health and welfare program design, to talk about the rising cost of medical insurance and how UC is working to keep high-quality medical insurance affordable for UC and its employees.

#### Will UC faculty, staff and retirees see rate increases this year?

Yes, the current picture looks as if the rate increase will be relatively modest, but, given how much UC spends on medical insurance, even a modest increase has a big impact. The total cost is expected to increase about \$90 million. UC and employees will together need to absorb that amount, with UC paying the lion's share.

#### How much does UC spend on medical insurance?

The entire program costs about \$1.5 billion dollars—that's what UC and employees pay. UC pays \$1.3 billion and faculty, staff and retirees pay about \$200 million. That covers about 300,000 employees, retirees and their dependents.

#### What are the factors that keep driving costs up?

There are three cost drivers: how much our members use their medical plans, the type of care they receive—hospital based vs. out-patient, for example—and the cost of services, which is how much hospitals, medical groups and other providers charge the health plans for their services.

For this last category (cost of services), there can be wide variances in how much a medical provider or hospital charges for a

UC's annual Open Enrollment period will begin October 31 and run through November 22. This is your opportunity to change medical plans, add or de-enroll family members and generally review your UC benefits.

UC expects very few changes to its plans this year, but Human Resources has been working with insurance carriers to find opportunities to save money and add value for faculty and staff.

For example, UC has decided to move from the Vision Service Plan (VSP) Signature network to the Choice network, which saves the university about 20 percent of the plan cost while affecting just 2 percent of plan participants. UC will use some of the savings to improve the benefit for contact lenses.

Watch for more information about Open Enrollment in the coming weeks.

particular treatment or service. So, where you get care can have a significant influence on cost. This factor has been the number one driver of increased cost for the past several years, not just for UC but nationally.

As for the first two factors, UC is generally within the national norms. Our population is relatively healthy so the disease burden-things like diabetes-is a bit lower than the national average. We tend to be higher in use of behavioral health benefits. And in any population you have some people who need more expensive hospital care: cancer, accidents, premature babies. As large as our population is, we have to expect to have some of those.

### **What is UC doing to address the cost for services?**

We're trying to provide a wider range of plans and premiums, so employees can make a choice that balances costs against other factors that are important to them. For example, we added the Health Net Blue & Gold HMO last year. It provides the same level of coverage as the other Health Net plan, but has a much lower premium. That's because the medical groups and hospitals in the Blue & Gold network generally are the most reasonably priced in their particular region. In the past, a Health Net member didn't have the compass to help direct them to the most cost effective providers, the "where you get care" piece of the cost equation I mentioned earlier. The Blue & Gold plan, in a way, provides the compass by virtue of its cost-effective network.

### **If I don't want to be in an HMO, do I have a low-cost alternative?**

The Anthem Lumenos plan, which is a Preferred Provider Organization (PPO) with a UC-funded health reimbursement account (HRA), has one of the lowest premiums we offer. In a PPO you can choose any doctor, but your costs are lower if you use a doctor in the network.

The Lumenos plan lets you choose any doctor you want, and make your own choices about the kind of care you receive. You also have flexibility in how you spend the money in the HRA. It does require you to invest more time in managing your health care. But if used wisely and you have no unforeseen medical situations, the plan is a good, low cost alternative. Plus, if you don't use all the money in the UC-provided HRA, it's rolled over to the next year. So in a future year, if you do need more expensive care, you have additional money in the HRA to help cover those costs.

### **What can UC employees do to keep costs down?**

There are three or four things that can help individuals keep their out-of-pocket costs down. Over time, these actions positively affect use of the plans and the type of care people use, which helps UC keep medical premiums down.

First, prevention and wellness activities are an important part of avoiding medical costs. I know it can be hard to be disciplined, but it pays off in a healthier life and lower health care costs. With people so focused on financial issues right now, healthy living is taking a back seat, which is very troubling.

Don't defer care; it is bad for you and ends up costing you and the health program more money. Remember, there is no charge for preventive care like physical exams and immunizations, so take advantage of it.

Take advantage of the things your premiums are paying for-there is great information and many resources on the websites or our medical plans and behavioral health plan. These plan

resources are there to help you educate yourself about your health situations and what alternatives and considerations may be involved. The more you understand your condition, the more you can actively participate in developing the treatment plan with your doctors. It's the concept of "shared decision making" - you're the one that is going to have to live with the treatment plan, so you should understand the pros and cons and alternatives so that you find the path that will work best for you.

### **If there is one thing you wanted faculty and staff to understand about UC's medical plans or their costs, what would that be?**

That's easy: the actual cost of medical care and medical premiums. Most people—not just UC faculty and staff—don't know the actual cost of care. They're in an HMO and pay a \$15 co-pay for services, regardless of the cost of that care. The reality is that some providers charge the medical plans more than others charge, and that affects the cost of medical insurance.

The same is true for UC's contributions to medical premiums. What employees are paying is not a full reflection of the actual cost. If you are in pay band one paying \$20 a month for health insurance for you and your family, are you aware that UC is paying \$1300 a month for you?

***Anne Wolf is Systemwide Coordinator, Internal Communications at the Office of the President.***

### **UC Davis psychologist teaches coping skills, wellness**

***By Katherine Tam***

At the lunch hour, Beth Cohen grabs her pillows and heads for the Emergency Training Center at UC Davis, where some 90 faculty and staff eagerly await her introduction to meditation.

The eight-week course, begun four years ago, has become so popular that registration closes at 125 — fire marshal's orders. The hopeful board a waitlist.

This is a different kind of lunchtime sustenance, the kind that can focus the mind, reduce stress and calm the body so it can heal. Cohen kicks off each session with a 20-minute talk about how to cope with stress before moving onto the main course, the meditation itself.



*Beth Cohen is a clinical psychologist, certified meditation instructor and director of the Academic and Staff Assistance Program at UC Davis.*

For Cohen, the passion for living a healthy and balanced life is deeply personal. At 36, she was diagnosed with an autoimmune disease that ravaged her joints and robbed her of the ability to

perform simple tasks such as walking and eating on her own. Meditation, naturopathic and western medications pushed the disease into remission.

"My focus on wellness was less about interest and more about being alive in the beginning," said Cohen, a certified meditation instructor. "I've lost my ability to walk and relearned to walk twice."

Today, more than a decade later, Cohen is the guiding force at UC Davis's Academic and Staff Assistance Program. She and a team of six — a clinical psychologist, a family therapist, a social worker and doctoral student interns — help faculty, staff and their families deal with a range of personal and work-related problems from depression to job loss.

A licensed clinical psychologist, Cohen earned her doctorate and master's degree from Alliant University's California School of Professional Psychology in Los Angeles. There, she started a firm that designed workplace programs to help employees at other companies deal with mental health issues. She moved to Davis and became the ASAP director in 2006.

Inside the one-story Guillbert House bordering the east side of campus, she and her crew counsel worried employees who come via scheduled appointments, telephone or simply walk in. It is not unusual for a supervisor to bring a despondent staff member to their door. Managers often ask Cohen to consult on a troubling case or issue, or to come to their departments to speak with staff on different topics such as how to navigate these uncertain times.

One of the most disturbing trends in the past few years coincides with the economic slump and UC's budget reductions. Faculty and staff are ignoring minor symptoms and waiting longer to seek help, Cohen said. By the time they reach her, symptoms are much more severe — and that much harder to treat.

"People are afraid," she said. "We deal a lot with fear of layoffs and financial stability, more than we did five or six years ago."

Last fiscal year, ASAP met with employees 4,444 times through client visits and consultations. Mental or physical health issues and work-related woes made up nearly 60 percent of the cases, with the more serious ones involving suicidal thoughts and threats of violence. The other cases the team handled dealt with personal relationships, parent-child or family concerns and legal problems.

As program director, one of Cohen's biggest aims is to increase ASAP's exposure so employees understand Guillbert House is a safe place for confidential counseling, delivered free of judgment and politics.

Even so, she knows not everyone is comfortable coming to her office so she finds other ways to get people help. The eight-week meditation course grew out of this need and is among a number of programs she and her staff has developed. Other courses have included eating right, managing pain and stress resilience. There have also been support groups for new faculty and for employees pulling double duty as caregivers to their aging parents. Every year, new programs are rolled out based on what the campus and its employees need.

"Only a certain type of person is going to come in for an appointment," Cohen said. "If you're only looking at those, you're missing the whole campus. These programs will catch people who would never come into the office."

To be sure, helping faculty and staff tackle their troubles daily is intense and somber business. It can take its toll, even on seasoned professionals. Cohen and her group say they seek support in each other.

"Our work can become very dark," she said. "We resort to humor and food."

With Cohen at the helm, ASAP was nominated by campus employees for this year's Chancellor's citation and received the award in August.

"I like affecting change, healthy change," Cohen said.



UC is embarking on a yearlong series to raise awareness about workplace stress and depression, and the many resources UC offers to help. Read the July 19 article at: <http://www.universityofcalifornia.edu/news/article/25931>.

#### **NEED HELP?**

There are folks like Beth Cohen at every UC campus. Faculty and staff who are experiencing symptoms of stress or depression can get help at their campus Employee

Assistance Programs. Services are free and confidential.

**Berkeley:** University Health Services, Tang Center, 2222 Bancroft Way, Suite 3100. Phone: (510) 643-7754. Email: [careserv@uhs.berkeley.edu](mailto:careserv@uhs.berkeley.edu) Website: <http://uhs.berkeley.edu/facstaff/care/>

**Davis:** Guilbert House, 112 A Street. Phone: (530) 752-2727 Website: <http://www.hr.ucdavis.edu/worklife-wellness/ASAP>

**Davis Medical Center:** 2730 Stockton Blvd, Ticon III, Room 3117. Phone: (916) 734-2727. Website: <http://www.ucdmc.ucdavis.edu/hr/hrdepts/asap/>

**Irvine:** Cascade Centers at (800) 433-2320. Website: <http://snap.uci.edu/viewXmlFile.jsp?resourceID=224>

**Irvine Medical Center:** 200 Manchester Ave, Suite 800, Orange, CA 92868. Phone: (714) 456-7605 Website: <http://www.healthaffairs.uci.edu/HR/>

**Los Angeles and Los Angeles Medical Center:** 10920 Wilshire Blvd., Suite 380. Phone: (310) 794-0245. Website: <http://map.ais.ucla.edu/portal/site/UCLA/menuitem.3f8e7342ad4ca217b66d4ab4f848344a/?vgnextoid=00a340012db6ff00VgnVCM1000008f8443a4RCRD>

**Merced:** 1348 W. Herndon Ave., Suite 101, Fresno, CA 93811 . Phone: (800) 422-5322 or (559) 226-7437. Website: <http://hr.ucmerced.edu/benefits/insight-eap>

**Riverside:** Phone: (951) 781-0510 or (800) 266-0510. Website:

<http://humanresources.ucr.edu/employee/fsap.html>

**San Diego:** 10280 North Torrey Pines Rd., Suite 406 (Hillside) LaJolla, CA 92037 Phone: (858) 534-5523. Website: <http://blink.ucsd.edu/HR/services/support/counseling/index.html>

**San Diego Medical Center:** (888) 426-0023. Website: <https://members.mhn.com/external/public/default/login>

**San Francisco and Office of the President:** 3333 California St., Ste. 293. Phone: (415) 476-8279 Website: <http://ucsfhr.ucsf.edu/index.php/assist/>

**Santa Barbara:** Student Affairs and Administration Services Building (SAASB 3101) Third floor, North Wing. Phone: (805) 893-3318. Website: <http://hr.ucsb.edu/asap/>

**Santa Cruz:** Phone: (866) 808-6205. Website: <http://shr.ucsc.edu/topics/benefits/eap/index.htm>

United Behavioral Health Services will refer you for counseling services to a local provider. The first three appointments with a network provider are free of charge. Contact UBH at 888-440-8225 or visit the website: [www.liveandworkwell.com/public/](http://www.liveandworkwell.com/public/)

***Katherine Tam is a communications coordinator in Internal Communications at UC's Office of the President.***

## **UC ramps up efforts to reduce violence against women**

***By Katherine Tam***

UC has launched new programs and training aimed at reducing sexual violence at all campuses, the result of a three-year systemwide effort backed by a \$1 million federal grant.

The collaboration among the 10 campuses led to new campus response teams, student education programs, and training for both police and the Office of Judicial Affairs and Student Conduct.

The work is part of UC's continued commitment to improve education, prevention and response to sexual assault, domestic and dating violence, and stalking. Such crimes historically go unreported or under-reported, in part because the stigma silences survivors.

"We looked at what we have in place, how do we make it better, how do we make it more known and how are we educating folks in our community," said Carol Mosely, director of the systemwide project.

Among the initiatives, members of different departments and organizations have come together to form a Coordinated Community Response Team on each campus. The teams will develop programs and policies to educate students and staff about these crimes and prevent them from happening. They also will look at improving services for victims and holding perpetrators accountable.

### **Resources at your fingertips**

UC's new website "UCempowerU" is dedicated to preventing and responding to sexual assault, domestic and dating violence, and stalking. Each campus has its own URL with the "UCempowerU" name. For example, UC Merced's website is

<http://UCempowerU.ucmerced.edu> and

UC Santa Barbara's is

<http://UCempowerU.ucsb.edu>.

"We have for too long depended on one person or one department or one program to try to address a very large issue," Mosely said. "By forming teams, we're trying to share that responsibility across diverse members of the campus and get their input."

UC police officers at each campus received eight hours of in-depth training on investigating these crimes and working with victims. Officers normally undergo routine training as required by state law, but this particular session was specific to policing in a college setting, where the clustering of young adults on a campus creates a unique social dynamic that distinguishes it from the average city.

"We've trained more than 300 police officers and we're committed to making our campuses safer," said UC Irvine police Chief Paul Henisey, co-chair of the law enforcement subcommittee formed under the grant.

Officers at each campus have been trained as instructors and, in turn, will train new recruits, Henisey said. These officers will work closely with sexual assault detectives to look at new issues that need to be incorporated into the training.

Members of the Office of Judicial Affairs and Student Conduct — which upholds guidelines for student behavior, administers disciplinary action and responds to student grievances — also completed a day of training.

Mandatory education for incoming students is being developed for use at campuses.

In addition, UC launched a new "UCempowerU" website to serve as a one-stop resource for key information, such as what to do if you're a victim of sexual assault, where to go for help at each campus, UC's laws for these crimes and the training model for police officers.

Sexual violence at UC mirrors nationwide trends. Surveys show that only a small percentage of these crimes are reported each year, making it difficult to know the number of actual incidents that occur.

Nearly 25 percent of college women across the country have been victims of rape or attempted rape, according to the federal Department of Justice. Females ages 16 to 24 experience sexual assault at four times the rate of other age groups.

The \$1 million grant that financed UC's effort came from the Department of Justice's Office of Violence against Women. More than 100 people, representing all the campuses, were part of the collaboration.

The grant ended this summer, but the University will continue its work. For example, police officers will continue to receive training on how to handle these cases. The steering committee plans to meet two to four times a year to coordinate programs, as well as look for additional funding.

***Katherine Tam is a communications coordinator in Internal Communications at UC's Office of the President.***

## **UC to launch occupational wellness program**

***By Carolyn McMillan***

University of California employees who are at high risk for workplace injuries will be offered free, personalized wellness coaching as part of an innovative effort to reduce UC's workers' compensation costs and improve employee health.

UC already has cut employee injuries by nearly 40 percent since 2004. The dramatic reduction is the result of a program that carefully analyzes the cause of workplace injuries and then provides training and equipment to reduce the chance of a second occurrence.

Grace Crickette, UC's chief risk officer, hopes to eventually reduce employee injuries to zero — there were 5,057 last year — and she is launching UC's Occupational Wellness program as part of that strategy.

"We've seen amazing results from pilot programs at some of our campuses," Crickette said. "The program takes a holistic view of what an employee needs — whether it's strength training or help with their diet — and helps that employee make changes that can really improve their chances of not being injured again."

For example, UC San Francisco offered wellness coaching to a group of 73 employees, all of whom who had suffered more than one workplace injury. Four years after completing the coaching program, only a single one of those workers had been injured again.

With such compelling evidence that wellness coaching can further reduce on-the-job injuries, the program will be offered at all UC locations beginning in October.

Employees who are being treated for an on-the-job injury will be evaluated by their workers' comp physician for whether wellness coaching could help reduce the risk of another workplace injury.

Those who are deemed a good fit for the program will be offered 12 weeks of free personalized coaching plus access to the full range of fitness classes offered by their local sports recreation departments. At the end of the coaching session, employees will receive an additional six months of free access to UC sports and rec centers.

The program was developed with the expertise and collaborative support of staff at UC's wellness programs, as well as those in occupational health and sports recreation, Crickette said.

Dr. John Stobo, UC senior vice president for health sciences and services, said the program reflects the priority UC places on the wellbeing of its employees.

"Nothing is more important to the health of the University of California than the health of its employees," Stobo said. "This wellness initiative shows UC's commitment to the health of one of its most valuable assets — its employees."

Crickette expects that the program will help UC reduce its cost for treating workplace injuries — and will have the data to demonstrate that effectiveness within a year. But the program is about more than just saving money.

"Our goal is to create a sustained, lifetime change for the employees who need it most," Crickette said. "This kind of workplace program can really change lives."

**Carolyn McMillan** is the managing editor for Internal Communications in UC's Office of the President.

## More Systemwide News

### Innovation center seeks health fellows

<http://health.universityofcalifornia.edu/2011/09/19/innovation-center-seeks-health-fellows>

### Regents endorse initiative to raise cigarette tax

<http://www.universityofcalifornia.edu/news/article/26290>

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## People Who Make A Difference

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### Berkeley staffer keeps koto tradition alive

**By Katherine Tam**

The Japanese koto isn't normally the kind of musical instrument you would associate with jazz or bluegrass or gospel, but Shirley Kazuyo Muramoto blends them seamlessly.



*Shirley Kazuyo Muramoto plays the koto at a concert at UC Berkeley.*

Hers is an ever-expanding world of koto music, one not married solely to its centuries-old past but that forges new roads and bridges multiple genres of music.

An administrative assistant at UC Berkeley's Public Affairs Office and the University Relations Office, Muramoto — known professionally at the office as Shirley M. Wong — is an avid koto performer in her spare time who helps keep the cultural tradition alive by teaching students and embarking on groundbreaking research on how Japanese arts survived in America's World War II internment camps.

"At first, all I wanted to do was perform and not teach," she said. "Then I decided that in order to ensure that koto music continues on, I wanted to put more energy into teaching. Teaching is a way to continue the art."

For the unfamiliar, the koto is a 6-foot-long stringed wooden instrument that originated in China and reached Japan in the 8th century. It was primarily played by male aristocrat, until the 17th century, when the blind musician Yatsushashi Kengyo is attributed with creating a new style of music that

made the instrument more accessible. In 1854 when Japan was opened to the west, western music began to influence the traditional koto sound.

As the national instrument of Japan, koto is taught in public schools as well as privately.

For Muramoto, the koto is intertwined with the past.

Like many Japanese Americans, Muramoto's grandparents and mother were imprisoned in camps at Topaz and Tule Lake during World War II. Her grandparents wanted her mother to learn the koto. Her mother's koto teacher lent her a koto with no strings or tuning bridges. Muramoto's grandfather used scraps of wood and toothbrush handles to make tuning bridges and fashioned strings from raffia. After the war, her mother continued to play the koto and became a koto teacher herself.

As a girl, Muramoto took up the violin at age 8 because she wanted to play an instrument that would distinguish her from her mother. But she grew to love and excel in the koto.

After graduating from UC Berkeley in 1977, she journeyed to the Chikushi School in Japan where she passed her teaching exams with high honors and earned her master's degree in 2000.

Since then, she has taught koto to children at local elementary schools and adults at UC Berkeley and through private lessons. Her son, Brian, also plays koto and teaches classes at UC Berkeley.

Throughout those years, the memory of her mother's experience in the camps never faded and sparked a curiosity that would lead her to launch a groundbreaking research project.

"I grew up with the story my mom told me of how she learned to play koto in the camps," she said. "I started to question whether this experience of learning Japanese cultural arts in the camps was unique to my mother."

She began researching how the koto and other traditional Japanese arts survived during the war. In searching library and museum archives, she found little documentation existed. Instead, she found photos upon photos of Japanese Americans playing baseball and participating in other American mainstream activities, the result of the camp authority's insistence that internees be more "American."

Over the past two decades, Muramoto tracked down survivors or their families. Some were not comfortable being interviewed; after all, resurrecting the memory of camp life is a delicate subject.

Read more about Shirley Kazuyo Muramoto on her website (<http://skmkoto.com>), and watch her lead a group performance in the video above. For more information or to assist Muramoto in her research of Japanese arts during World War II, contact her at [skmkoto@comcast.net](mailto:skmkoto@comcast.net).

But she found about 15 people, mostly women, whose experience was similar to her mother's. They opened up about the passion for practicing Japanese music, classical dance and other arts such as flower arrangement and poetry in the camps, despite the danger. They talked about the determination to teach the younger generation so the traditions would not be lost.

Her research led to "Hidden Legacy," a show presented last year in Los Angeles and San Francisco that featured artists who taught or learned Japanese music, dance and theater in the camps.

Muramoto plans to continue her research and interview more internment camp survivors, so their experiences can be documented, shared and learned from.

"Because these people kept up with tradition in the camps, we were able to continue to enjoy and learn from them after the camps," Muramoto said.

Muramoto has performed in dozens of concerts and founded the Murasaki Ensemble, which performs world jazz fusion with the koto, guitar, bass, flute and percussion. She arranges her own music and has produced six music CDs with contemporary koto and world jazz music.

Muramoto will travel to Osaka, Japan, in November to perform in a concert and conduct a lecture-demonstration at Doshisha University in Kyoto.

"As a koto teacher, she has shared her love of the instrument and of Japanese culture with the next generation, having by now instructed literally hundreds," said Cathy Cockrell, UC Berkeley Public Affairs writer who works with Muramoto. "She frequently contributes her time and expertise by performing at Bay Area community events."

***Katherine Tam is a communications coordinator in Internal Communications in UC's Office of the President.***

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## HR Briefs

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### **Fall is a good time to check your Flexible Spending Account balance**

We're two-thirds of the way through 2011, have you been using your Flexible Spending Account (FSA)?

If you are currently enrolled in UC's Flexible Spending Accounts (Health and/or DepCare), this is a good time to review your account information to make sure you are using all the funds in your account.

While you will have until March 15, 2012 to use the funds in your account, remember that you lose any balance you don't use and claim.

Sign in to your CONEXIS account on their website (<https://mybenefits.conexis.com/>) to view your balance and other account information.

Your review of your FSAs can help you plan for re-enrolling for 2012. You can re-enroll during Open Enrollment, which begins October 31.

### **Do you have enough life insurance?**

Adequate life insurance can help you provide for your family's financial security, and UC has recently made purchasing additional life insurance easier. In partnership with Prudential, its life insurance carrier, UC now has a simplified statement-of-health process and new tools to help you determine your life insurance needs.

UC provides at no cost to eligible employees up to \$50,000 in basic life insurance or \$5,000 of

core life insurance, depending on your appointment type. Career employees eligible for full or mid-level benefits can purchase additional insurance through monthly payroll deduction.

Generally, faculty and staff and their eligible spouse/domestic partner can enroll in life insurance without a statement of health during a period of eligibility, such as when first hired or when they add a family member. Outside of periods of eligibility, a statement of health is required to enroll in or increase life insurance coverage.

UC has now simplified the application process by implementing a *Short Form Health Statement Questionnaire*. By submitting your height, weight, and answers to four simple questions to Prudential you may be able to enroll in or add to your insurance. You do not need to go through your benefits or payroll office to apply. The short forms, which are unique to your UC location, are available on At Your Service

([http://atyourservice.ucop.edu/forms\\_pubs/subject/life\\_ins.html](http://atyourservice.ucop.edu/forms_pubs/subject/life_ins.html)). Once you submit the form, you may be approved to enroll or you may be asked to complete a long form health questionnaire.

If you're not sure how much life insurance to purchase or want more information about life insurance, you can use the new tools UC and Prudential have developed, including:

**Prudential Microsite**, which provides information about Prudential's life insurance products for UC employees as well as a new interactive needs calculator. You can visit the new microsite at [http://www.prudential.com/media/managed/UC\\_Index.html](http://www.prudential.com/media/managed/UC_Index.html) or by visiting At Your Service ([http://atyourservice.ucop.edu/employees/health\\_welfare/life/index.html](http://atyourservice.ucop.edu/employees/health_welfare/life/index.html)) and selecting "Prudential Website for UC Employees" under the Quick Links.

**Life Insurance Needs Calculator**, a tool to help you determine how much life insurance is right for you. The calculator is available on Prudential's microsite at [http://www.prudential.com/media/managed/UC\\_Index.html](http://www.prudential.com/media/managed/UC_Index.html).

### **UC financial education classes teach basics of investing**

If the recent volatility in the financial markets has you wondering what makes the investment markets tick, you're not alone. From the mainstream media to the blogosphere, everyone's working to demystify the markets.

You can learn more about how financial markets work by attending one of UC's financial education classes, at no cost to you. Fidelity Retirement Services provides the classes as part of UC's financial education program for faculty and staff.

Here are some basic points from UC classes on building a portfolio and developing a financial plan

**1. Don't try to time the market.** If you're hoping to sell all your investments at the high point of the market and buy back in at the low point, you're counting on a crystal ball that nobody has. It's just too risky a strategy. Choosing investments that have no investment risk (such as all cash) carries the risk that your savings won't keep up with inflation.

**2. Consider dollar cost averaging.** This means investing the same dollar amount at regular intervals. When prices are low, this fixed dollar amount buys you more of the security; when they're high, that fixed dollar amount buys less.

**3. Practice diversification and asset allocation.** One of the most important things you can do to help shield your investment portfolio from market volatility is to diversify, both within asset classes and across them. Asset allocation is spreading your money among different types of investments, or asset classes, such as U.S. and international stocks, bonds, and short-term investments. Once you've done that, you can diversify investments within each of these classes.

While it cannot ensure a profit or guarantee against a loss, diversification allows an investor to seek some downside protection and participate in the upside potential of asset class movements.

**4. Save and invest for the long term.** To help calm the jitters caused by short-term fluctuations, it's best to focus on long-term trends and your long-term goals. Market volatility decreases over time. Holding a stock for 20 years reduces its volatility by two-thirds, compared with keeping it in your portfolio for just a year.

Having a secure retirement should be one of your biggest financial goals, but that means saving and investing over the long haul. While it's natural to be nervous about your retirement savings in times of volatility, one of UC's financial classes can help you develop a long-term financial strategy to stay on track. To learn more attend:

Building a Portfolio for Any Weather  
Designing a Financial Roadmap

You can register online at <http://getguidance.fidelity.com/universityofcalifornia> . For details on all the classes UC offers, visit [www.ucfocusonyourfuture.com](http://www.ucfocusonyourfuture.com) and click on *View Class Guide*.

## **UC eats real on Food Day**

Mark your calendar for Monday, October 24 to participate in the first Food Day, a nationwide campaign for healthy, delicious and affordable food prepared in a sustainable and humane way.

Food Day activities are being planned at all UC locations by Wellness programs, Sustainability offices, student organizations and other groups at your campus, lab or medical center. Events will include: healthy non-perishable food drives for low-income students or community partners; and presentations about mindful eating practices, healthy food preparation, and how to build a healthy and sustainable food plate.

Visit the UC Food Day webpage (<http://www.hr.uci.edu/uceatsreal.html>) to:

- Take the pledge to eat real food that supports any of the six Food Day principles
- Find links to your UC location Food Day calendar of activities
- Learn more about Food Day and the six Food Day principles
- Check out the UC Food blog