



OFFICE OF THE VICE PRESIDENT
Cheryl A. Lloyd
Vice President, Systemwide Human Resources
(510) 987-9289; Cheryl.Lloyd@ucop.edu

OFFICE OF THE PRESIDENT
1111 Franklin Street
Oakland, California 94607-5200

December 22, 2025

CUCRA Chair Abeles
JBC Chair Anderson
CUCEA Chair Dimsdale

RE: CUCRA/CUCEA Joint Benefits Committee Report Fall 2025

Dear Chair Abeles, Chair Anderson & Chair Dimsdale:

Thank you for providing the Fall 2025 CUCEA and CUCRA Joint Benefits Committee (JBC) Report. We appreciate the Committee's continued commitment to representing the interests of UC retirees and emeriti and its thoughtful evaluation of topics that impact these important communities. The collaboration and insight offered by the JBC are vital to our shared efforts to strengthen communication, enhance services, and support the well-being of UC's retired population.

The Fall 2025 JBC report highlights six areas of focus—with related recommendations—as well as a seventh additional item. We appreciate the Committee's engagement in identifying issues and opportunities for improvement and welcome the opportunity to respond to the key points and recommendations surfaced below.

1. *Via Benefit Issues*

JBC Recommendations:

1.1 The University should provide guidance about the subtleties concerning changing Medicare Plans for Via Benefits members.

Given the rules surrounding medical underwriting when moving from a Medicare Advantage plan to a Medigap plan are complex and depend on individual circumstances, we strongly encourage Medicare Coordinator Program participants to consult with a Via Benefits Licensed Benefits Advisor for personalized guidance. To further support participants, we will add language to UCnet highlighting the importance of understanding underwriting implications for both current and future plan choices, and we will ask Via Benefits to include similar information on their member portal.

1.2 UC should explore in its next health benefits RFP opening some of its Medicare plans to out-of-state members.

Systemwide HR is open to exploring the feasibility of extending the group UC Medicare Advantage plan to retirees living outside California. We will consider including this expansion as an additional scenario in the Medicare Advantage RFP process planned for 2026.

1.3 The University should include CUCRA and CUCEA representatives during the development of future RFPs that affect the health benefits of retirees.

The insight and feedback contributed by CUCRA and CUCEA members has been invaluable, both during UC's initial Medicare Advantage PPO RFP and the subsequent dental plan RFP. We welcome continued participation in future retiree health benefit RFPs and will invite the Association Chairs to designate a representative as opportunities arise.

2. Return to Active Duty

JBC Recommendations:

2.1 JBC asks that a work group be formed to conduct a postmortem of these efforts. That workgroup should include members appointed by CUCEA and CUCRA, as well as representatives from systemwide Human Resources (HR), UCOP Shared Services, UCPath, and RASC. The workgroup should also include members from campus Human Resources and Academic Personnel since they are charged with documenting the required actions.

In response to this request, a meeting was held on November 17, 2025, with the CUCRA and CUCEA Chairs and retiree representatives from the implementation workgroup. During the meeting, participants reviewed data on rehired retirees affected by the policy change, debriefed on the implementation process, and discussed the "phase 2" work ahead. The discussion also highlighted challenges in communicating changes to campus and UCMC departments and the inconsistencies that can arise within a decentralized hiring model. A suggestion was raised to centralize the hiring of rehired retirees at each location. Although this recommendation falls outside the scope of the policy change implementation, the Systemwide Academic Personnel representative will bring it to the AP Directors group for further discussion.

2.2 JBC also asks that retirees receive 60-day deadlines, rather than 30-day deadlines regarding the necessary insurance enrollments.

Upon receipt of the JBC report, this request was reviewed with UCPath. Unfortunately, the length of the Period of Initial Enrollment (PIE) cannot be isolated for a specific employee group, such as rehired retirees. Notably, an examination of PIE-related metrics from this year's retirement season did not indicate any concerns: UCPath received no complaints from rehired retirees, and no appeals were filed on this issue. We will continue to monitor this matter and consider potential solutions as needed.

3. Retirement Administration Service Center (RASC)

JBC Recommendations:

3.1 RASC should finish work on a dashboard that provides service guarantees and quantitative and qualitative metrics for each of the business areas within the RASC incorporating the suggestions forwarded to RASC management by the chairs of CUCEA and CUCRA.

RASC uses the 50th, 70th, and 90th percentiles (p50, p70, p90) to assess both central tendency and performance variability. These percentile benchmarks can be included in future presentations of processing times, along with explanations of the factors contributing to outlier performance.

RASC has been conducting Member Satisfaction (MSAT) surveys for calls since September 2024 and for member correspondence since April 2025. These surveys evaluate inbound calls, written correspondence, and retirement counseling appointments. Surveys are distributed following each interaction, asking members to rate the service on a five-point scale and offering the option to provide open-text feedback. RASC will include MSAT results in the next performance update.

Regarding retirement counselors, RASC analyzes counseling appointment wait times as the primary measurement for workforce planning. RASC's goal is to minimize wait time and have available appointments within 2 to 3 weeks of the date of request. RASC will include counselor wait time reporting in the next performance update.

RASC will include the suggested metrics and data cuts if the data is available for reporting. RASC already includes several of the suggestions in the existing board presentations and will include the remaining metrics and data cuts if the data is available for reporting.

3.2 RASC should publish and share performance data with CUCEA and CUCRA on a regular basis, at least quarterly, for all business units within RASC to ensure transparency and accountability.

RASC will publish and share performance data with the JBC on a quarterly basis. For quarters in which the committee meets, RASC will present the data during the meeting; for quarters without a meeting, the data will be provided to the committee via email. Each report will also include an analysis of the operational changes contributing to performance improvements.

3.3 UCOP Shared Services must continue to monitor RASC performance and ensure the adequacy of staffing to meet the needs of its constituents.

UCOP Systemwide Shared Services will continue to monitor RASC performance metrics to ensure service levels remain aligned with strategic objectives and member needs. With respect to staffing, UCOP Systemwide Shared Services remains committed to navigating the current UCOP hiring freeze by identifying critical resource gaps and submitting requests for executive approval through the established hiring-exception process. Maintaining the ability to recruit and retain sufficient staff is essential to sustaining RASC's operational service levels and ensuring UC pension members continue to receive consistent, high-quality support.

3.4 UCOP Shared Services should clarify how the new organizational structure affects the continuing staff shortages at RASC and what it means in terms of the communication flow between RASC and UCPath.

The realignment of RASC and UCPath under the new Systemwide Shared Services business unit is essentially a "lift and shift" activity. However, because of the nature of the RASC and UCPath operating models and funding constraints, the two organizations (RASC and UCPath) are not merging and will continue to operate as two separate and distinct entities; it is not anticipated this change will significantly impact RASC's current hiring challenges. The main effect of this strategic realignment is these two shared services organizations will now be situated under a shared services business unit instead of under two different unrelated business structures. The expectation is that this re-alignment will provide for:

- Greater efficiency and collaboration of a single shared services organization
- Leadership expertise and alignment by bringing together combined expertise under one leadership structure

- Seamless customer experience by aligning active employee and retiree shared services
- Better tools, technologies, and shared systems

UCOP Systemwide Shared Services will leverage the new organizational structure to foster tighter process coordination and communication between RASC and UCPath. To address resourcing and operational efficiency, RASC is conducting a review of cross-team process flows to identify opportunities to streamline workflow processes and reduce non-value-added work. Additionally, to improve communication flow between the respective teams, RASC is assessing whether to join UCPath and utilize Salesforce to modernize its case management functions to ensure more seamless information exchange.

4. Status of Survivor Processing

JBC Recommendation:

As stated above, RASC should publish and share performance data with CUCEA and CUCRA regarding the performance of each of its business units, including the Survivor Processing unit, on a regular basis, at least quarterly. We recommend that the statistical reports also include specific analysis of the operational changes that are responsible for improvements in performance.

Please refer to section 3.2 above, where this recommendation is addressed.

5. Delta Dental

JBC Recommendations:

5.1 The JBC agrees that regular evaluation is essential and recommends that UCOP form a work group that includes JBC members to work with UCOP in reviewing future evaluation reports.

Plan performance and utilization are regularly monitored for all benefit programs, including the dental plans. During the recent dental RFP—which included representatives from both CUCEA and CUCRA—the dental plans were reviewed and found to be current and aligned with benchmarks across UC’s peer institutions. Although no plan design changes were recommended based on this evaluation, enhancements were implemented to support members whose dentists had ended their contracts with Delta Dental.

5.2. The JBC, on behalf of the CUCEA and CUCRA leadership, requests a more detailed briefing of the process so that a full picture can be understood given assurances made. This is the sort of communication that’s a great example of the benefit provided by the longstanding JBC recommendation for having CUCEA/CUCRA representation involved both during the RFP development process as well as the bidding process. It serves to promote better and more collegial understanding of the entire process and its outcomes.

The 2025 dental RFP committee included representatives of both CUCEA and CUCRA. The representatives participated from the beginning of the RFP planning process. The representatives engaged in the RFP supplier questionnaire development and the scoring of questionnaire responses, which led to the selection of three finalists. For the finalists’ presentations, the representatives helped develop the presentation agenda, attended the presentations, and scored the presentations. All scores that led to the awardee were shared with the committee along with supporting documentation. At the request of the committee, talking points were provided to assist the representatives in their report back to their respective constituents. The feedback and insight provided by Amy Block Joy and Dianne Gregory were valuable and we are grateful for their participation.

6. UC Computers and Policies

Thank you for sharing the JBC’s detailed summary of concerns and recommendations related to UC information technology policies and their impacts on emeriti and retirees. We appreciate the thoughtfulness of the analysis and recognize the importance of ensuring that cybersecurity requirements, access to university resources, and IT support structures are communicated clearly and implemented in ways that account for the unique circumstances of emeriti and retirees across campuses.

We want to acknowledge that these issues were discussed during the October 29 meeting, where Van Williams, Vice President of Information Technology Services and Chief Information Officer, and Monte Ratzlaff, Chief Information Security Officer, joined the conversation to provide systemwide context and respond to questions. Their participation reflects UC’s ongoing commitment to understanding and addressing concerns in this space.

Given the complexity of the topics raised—including campus-level implementation differences, EDR requirements, email access, and support for emeriti and retirees—SWHR believes it will be most effective for the JBC to continue engaging directly with VP Williams and CISO Ratzlaff as conversations progress. Their offices are best positioned to address the evolving cybersecurity landscape, clarify systemwide expectations, and coordinate with campuses on policy interpretation and communication.

Appreciation is extended to the JBC’s continued advocacy on behalf of emeriti and retirees and will ensure that your recommendations and concerns remain visible as broader IT and cybersecurity discussions continue.

7a. Budget cuts to UC

We recognize that federal actions, state-level budget constraints, and uncertainties in enrollment—particularly regarding international students—are creating a complex and evolving financial landscape for the University.

UC leadership is closely engaged in monitoring these developments and assessing a wide range of potential impacts. Many of the factors you describe, including the outcome of federal contract disputes and the state’s fiscal condition, remain uncertain. As those external conditions continue to shift, leadership is actively evaluating options to ensure the University can navigate the situation responsibly while maintaining its core missions.

With respect to retirees, it is true that the implications are not yet fully known. Pension benefits for current retirees remain secure under state law and plan governance. Retiree health benefits are reviewed regularly, and while they can be influenced by overall budget conditions, UC has prioritized access to comprehensive retiree health programs. Decisions related to recall appointments are made at the campus level and may vary depending on local operational and budgetary needs. At the same time, departments may evaluate a range of staffing approaches, including the potential use of recall appointments, as part of their broader workforce planning under constrained budgets.

We understand the concerns raised and appreciate the JBC’s attentiveness to how these broader financial pressures may affect emeriti and retirees. UC leadership continues to analyze the situation as more information becomes available and Systemwide HR will share updates as appropriate. We also encourage ongoing dialogue with campus leaders, who are best positioned to provide detail on local budget planning and potential operational implications.

7b. Total Remuneration

Thank you for outlining the concerns related to the current total remuneration study and the methodological considerations raised by TFIR and the Academic Senate. We recognize the importance of this work and the interest in ensuring that the study accurately reflects the value of UC's salary and benefit programs across employee groups and retirement tiers.

Discussions regarding the study's methodology—including the parallel analytical approach now underway—have been active and are expected to continue among UCOP, UCHR, the Academic Senate, and other stakeholders as the work progresses. We appreciate the thoughtful analysis and perspectives shared, and these contributions will remain part of the broader dialogue as the study moves forward.

7C. Medicare Trust Fund Depletion Projections

While projections indicate that the Medicare Trust Fund may face depletion around 2033–2034, it is too early to determine the specific implications for UC medical plans. When the Trust Fund came within 10 years of depletion in the past decades, legislation and policy changes such as the Affordable Care Act of 2010 were enacted to improve the Trust Fund's solvency. Any impact on plan costs or contributions would depend on future federal actions, legislative changes, and program adjustments that may occur well before the projected dates. UC will continue to monitor federal developments closely and evaluate potential scenarios, but no assumptions can be made at this time regarding changes to member premiums or plan funding. As more information becomes available, UC will communicate updates to ensure retirees and employees remain informed.

Again, the perspectives and recommendations offered through the JBC remain valuable to our ongoing efforts to support UC's retired community and to strengthen the systems and services that affect emeriti and retirees across the University. As these topics continue to evolve, Systemwide HR remains committed to open communication, thoughtful collaboration, and ongoing dialogue with the JBC and its constituent groups. We look forward to our continued work together.

Best Regards,



Cheryl A. Lloyd
Vice President, Systemwide Human Resources

Cc: VP and Chief of Staff Kao
EVP and Chief Operating Officer Nava
Interim VP Turner
Interim Chief of Staff Strauss