

Joint Benefits Committee

CUCRA/CUCEA

Meeting on Zoom and at UC Los Angeles
April 29 and 30, 2026

Overview:

The Joint Benefits Committee (JBC) was formed in 1994, responding to the need for the interests of both emeriti and retirees to be articulated more effectively to UCOP. Its ongoing purpose is to consider and make recommendations to CUCEA and CUCRA regarding the University's pension and benefit programs, policy issues related to health insurance and delivery systems, and other benefits programs. We present our report for the primary use of UC Human Resources, the UCOP Shared Services, Digital Innovation and Technology, UC Operations, and the Emeriti Retiree Advisory Committee (ERAC).

Members of the Emeriti and Retiree Associations also constitute an important readership of this report and it will be available to the members of CUCRA and CUCEA.

The JBC is focusing its Spring 2026 report on seven issues.

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Topics

1. RASC Security

CUCEA and CUCRA were informed in January 2026 of a number of incidents of direct deposit fraud that exploited security failures at the Retirement Administration Service Center (RASC, now a unit of Shared Services). At an open meeting of the UC Retirement Services Advisory Board (UCRSAB) on March 6, 2026, the RASC Director disclosed that RASC had found 47 instances of similar fraud that occurred in late 2025, of which 10 led to loss of a victim's funds. JBC compliments Shared Services for convening a confidential advisory council, with members nominated by CUCEA and CUCRA, to review RASC's response. UC has not yet communicated directly to all UCRAYS account holders about the RASC security failures.

In June 2018, UCRSAB [discussed](#) the security of UC's online retirement system and concluded that "current security measures for AYSO¹ were insufficient." Appendix I lists several recommendations from the 2018 meeting that were not followed up, including the use of multifactor authentication (MFA). The expectation was that UCRAYS would use MFA in 2019. In fact, MFA was not implemented until 2021, and was not required until 3Q 2025.

Appendix II gives details (as of February 6, 2026) of one of the current incidents. Briefly, a Berkeley emerita discovered on January 2 that her bank had not received her December pension payment. RASC told her that a fraudster had convinced the RASC call center to change her email address, after which the fraudster used the fake email to reset her password and change her direct deposit information. At no time did the victim receive any notification that changes had been made to her profile information, or that logins had occurred to her account. After a great deal of trouble, the victim was reimbursed for her stolen funds on February 6. It appears that this was a "social engineering" (human-factors) attack, not a technical software hack.

It is imperative that policies and processes be adopted to prevent such fraud, and to promptly make all current or future victims whole. The individuals we advocate for have the reasonable expectation that their pensions will arrive each and every month. Transparency is also of the utmost importance, both in reporting what actually happened and in convincing RASC's customers to trust that it will not happen again.

Recommendations on RASC security:

1.1. Secure RASC and UCRAYS.

JBC asks that RASC use best-in-class methods in both implementing and validating its security. For example, human-factors penetration testing examines policies and procedures, looks for flaws in the policy, ways to convince phone-center staff to not follow the policy, etc., and then tries

¹ At Your Service Online, the predecessor to UCRAYS, UC Retirement At Your Service

(without warning) to cause breaches by social engineering. The confidential council (at least) should see the details of the penetration testing.

1.2. Reimburse victims promptly.

Besides making current victims whole, JBC asks that the process be streamlined so that any future victims will be reimbursed within 3-7 days of the discovery of fraud. RASC had apparently not put such a process in place before the current fraud; it should do so before the (inevitable) next incident.

1.3. Support emeriti and retirees.

JBC asks UC to deliver appropriate safety messages and training to retirees and emeriti, who may have varying degrees of computer competence and may not even reside in the USA. JBC also asks UC to require that local campuses/centers provide robust technical support to emeriti and retirees for security measures including MFA.

1.4. Transparency.

JBC asks that UC communicate directly (not via UCnet) with all UCRAYS account holders, telling them in as much detail as possible what happened in the current incidents and what UC is doing to secure its systems. JBC also asks that Shared Services make public the results of testing and auditing RASC's new policies, and of benchmarking them against the security policies of large financial institutions.

1.5. ID verification and AI. JBC asks that UC analyze and defend against possible use of AI to defeat ID verification; for example, it is within current AI capabilities to create a convincing image of a person holding a fake driver's license.

1.6. Monitoring services. JBC asks that UC examine the adequacy of the existing Experian monitoring service and consider alternatives or additions. (As far as we know, none of the victims received any kind of alert from Experian.)

1.7. Fraud hotline. JBC asks that RASC establish a 24-hour/7-day hotline for reporting suspected fraud.

2. ERAC (Emeriti Retiree Advisory Committee):

In late 2022, the leadership of the Council of UC Retiree Associations (CUCRA) and the Council of UC Emeriti Associations (CUCEA) began discussions with the Office of the President about forming an Emeriti/Retiree Advisory Committee (ERAC) to address concerns related to benefits, privileges, and emerging issues. This request was prompted by multiple instances in which UC management appeared unaware of the scope and impact of issues affecting emeriti and retirees. Examples included delays in survivor processing, the transition to Navitus, and loss of eligibility for family members linked to the Experian identity service extension. Establishing more frequent dialogue was seen as a way to provide timely feedback and supplement the semiannual work of the Joint Benefits Committee.

The proposal was discussed with then–Vice President of Systemwide Human Resources Cheryl Lloyd, who agreed to establish and chair the advisory group. Members were appointed in August 2023, and a charter (Appendix III) defined its purpose, responsibilities, membership, and procedures. The committee includes leadership from Human Resources, CUCRA, CUCEA, the Joint Benefits Committee, campus administration, and the Academic Senate. Relevant management staff participate as needed. The first meeting was held August 31, 2023, with bimonthly meetings planned to ensure timely discussion.

Since then, ERAC has met regularly via Zoom or in person, often alongside Joint CUCRA/CUCEA meetings, with agendas set in advance. In October 2025, a reorganization moved the Retirement Administration Service Center (RASC) into Shared Services under Interim Vice President Calvin W. Turner, Jr., who now participates in meetings. Following Cheryl Lloyd’s departure, Dianna Henderson assumed leadership in February 2026, and the first meeting under her direction was held March 9. Meetings are now held quarterly, though it is unclear whether this change is temporary; a return to bimonthly meetings is hoped.

ERAC continues to have strong support from the Office of the President, with candid and productive discussions. These have reinforced Joint Benefits Committee findings and led to positive changes, including increased healthcare contributions for out-of-state retirees. The committee has also enabled quicker responses to issues and demonstrated the value of involving CUCRA and CUCEA earlier in decision-making.

Recommendations on ERAC:

2.1 Continue to hold regular meetings of ERAC, preferably returning to the bimonthly format.

2.2 Initiate meeting minutes, as originally proposed in the Charter to enable wider communication about committee discussions and the outcome of those discussions with

retiree and emeriti constituents.

3. *Survivor Issues*

Survivor issues should be considered upon retirement and upon the death of the retiree. Previous JBC reports have focused on the latter, survivor counselling, but there are also important opportunities for improving the process of getting one's affairs in order in advance of death (i.e. legacy planning).

Legacy planning

The university should enhance resources on survivorship as part of retirement planning and materials. The newly developed series of 3 webinars ([Confident retiree: Legacy planning- Peace of Mind for you and your Loved Ones](#)) is a right step in this direction, particularly the second program ("Getting your affairs in Order: Essential Planning for Peace of Mind") and part 3 (in development, "Essential Steps to Access UC Benefits and More for Survivors and Beneficiaries"). Currently, two of these presentations are available², but accessing the webinars is not so straightforward because they are accessed through UCNet. Retirees and emeriti are not accustomed to seeking information on these sites so the university should promote these educational venues more extensively. The third webinar will cover crucial topics such as:

- What UCRP (pension) payments are made after a retiree's passing
- How to apply for UCRP benefits
- Important documents to access UCRP benefits
- Health and welfare benefits for survivors
- Other sources of income
- Important contacts and resources

RASC should provide a checklist for steps the survivor/beneficiary should take to enable survivor benefits.

The University's practice of terminating deceased's email accounts upon notice of death is aggravating. Employees should be advised to set up a private email account when they separate from the university, particularly if they are still retaining their university email account. That personal account should be used for any financial transactions or other correspondence that might be shared with the family. Furthermore, the university should clarify under what circumstances the survivor might have access to the deceased's UC email accounts. For instance, can an agreement be reached in advance with the spouse's department to access an account after he/she has died?

² via <https://myucretirement.com/webinars/overview>

There are many instances of simple “fiscal hygiene” that the University might promote. For instance, retirees should be encouraged to gather important information regarding accounts, usernames, and passwords as well as insurance information and to share this information with a trusted family member. Many of these accounts contain information that affects the survivor. Unless this information is shared, joint account records, bills, automatic renewals etc. will not be available to the survivor. Couples should update this record quarterly and keep the records in a secure location.

The university should encourage retirees to discuss their end-of-life decisions with their family in terms of desired medical care, funeral plans, and memorial services.

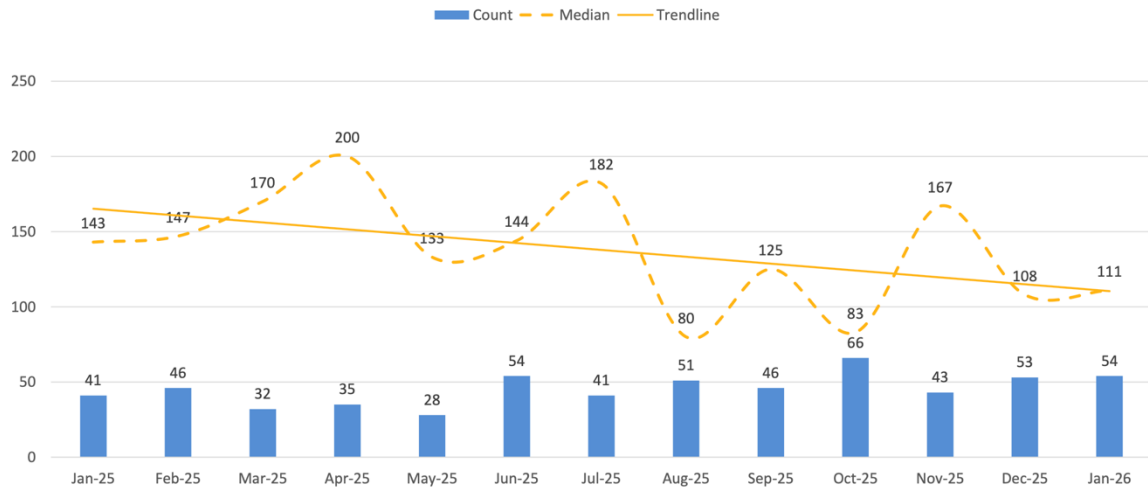
Survivor counseling

RASC continues to make slow progress in terms of survivor counseling. Survivors experience few difficulties in accessing the Survivor office at RASC, and the telephone wait time is generally acceptable. At the time of the March 6, 2026 UCRS Advisory Board meeting, no information was presented concerning the survivors’ satisfaction with the RASC experience. Instead, qualitative ratings were presented for all callers to RASC. This information about satisfaction should be broken out separately for the survivor related calls. The JBC has called repeatedly for discussion concerning benchmarks for RASC performance in terms of survivors. This has not been forthcoming.

RASC is tracking processing time for pension payment after the university receives notice of a death. While there has been slow improvement in recent years, the wait time is far from acceptable. The data below (see next page) continue to demonstrate an unacceptable wait time in processing survivor benefits.

Arguably, that time has decreased from a median time of 143 days to 111 days, but these delays are unacceptable, reflect poorly on the University of California, and are profoundly distressing to the survivors of retired staff and faculty of the university. RASC has repeatedly asked for details of the workflow, but this has not been forthcoming.

Survivor processing times are trending lower and continues to be an improvement focus for RASC



[Legend: the blue bar represents the number of new survivor contacts in a given month. The dashed yellow line represents the median number of days to process survivor claims that were completed in a given month. The yellow solid line represents the linear trend. Data presented UCRSAB March 6, 2026]

It is unclear if RASC has turned the “survivor packet” into an online process. While a paper option might be necessary for some people, an online option would be faster. RASC should provide survivors with detailed information about how long the process should take, what information is still required and routine updates as the application is processed.

Recommendations on Survivor Issues:

- 3.1 Expand and promote legacy planning materials
- 3.2 Develop a checklist for legacy planning activities
- 3.3 Clarify how survivors may access deceased’s emails
- 3.4 Develop guidance materials about not using university email accounts for personal matters
- 3.5 Encourage discussion of end-of-life planning
- 3.6 Provide qualitative satisfaction ratings of survivor counseling
- 3.7 Get input from retirees about performance indicators for survivor counseling
- 3.8 Develop online submission portal for submitting survivorship documents
- 3.9 Develop process for informing survivors of the progress of their paperwork
- 3.10 Provide JBC a detailed listing of the steps that are delaying survivor claim processing

4. *Benchmark Data and Results*

Background:

For multiple years, RASC has provided a series of operational-type data charts such as number of calls received, number of retirements processed, number of processed survivor applications, the level of members' satisfaction, etc. Combined, these operational-data sets imply a high level of activity for RASC. What has been missing in the reporting is measures of performance relative to performance standards. (Performance standards are often referred to as Key Performance Indicators or KPIs.) A few of these measures do appear in RASC's presentations but are hidden in overly busy charts.

In its October 2025 report, the JBC recommended that "RASC should finish work on a dashboard that provides service guarantees and quantitative and qualitative metrics" and that "RASC should publish and share performance data with CUCEA and CUCRA on a regular basis, at least quarterly". RASC does have plans to develop a set of Key Performance Indicators (KPIs³) to add to its performance reporting with the assistance of CEM benchmarking <<https://www.cembenchmarking.com>>. Implementation of these KPIs, however, has been delayed.

Status:

RASC presented a series of charts at the March 6, 2026 UCRS Advisory Board meeting. These appear to be similar to the operational-data charts previously seen by the members of the JBC. Again, the charts show the extensive level of activity by RASC, but do not clearly show performance standards (KPIs) versus actual performance. One chart does contain a mention of a KPI, but it is not clear if this is a performance standard or the reporting of an operational achievement.

Recommendations on benchmark data and results:

- 4.1 In the October 2025 RASC presentation, it was stated that "CEM believes the best measure for value for money is through member services, and that member service is defined from a member's perspective." The JBC strongly encourages RASC to develop its KPIs that reflect members' perspective.

³ A key performance indicator (KPI) is a measurement used to define whether an organization, team or employee is meeting a predefined goal. By evaluating progress against KPIs, [project managers](#), [scrum masters](#), stakeholders and clients can determine if the current course of action is working or if changes need to be made.

Source <<https://www.forbes.com/advisor/business/what-is-a-kpi-definition-examples/>>.

4.2 From JBC's perspective, KPI's that reflect the members' perspective include, for example:

- a defined minimum time to answer phone inquiries for each of the contact methods – e.g., calls to survivor unit, calls to general number etc. It seems that CEM can help develop these standards and show the RASC's time to answer the phone, plus comparisons with other organizations such as STRS and PERS.
- a defined minimum time to process survivor benefits relative to actual time, and comparisons for STRS and PERS.
- a defined minimum time to process new retirement requests relative to actual time, and the same comparison for STRS and PERS.

4.3 Present KPI's (performance standards) versus RASC's actual performance clearly without being imbedded in charts containing operational-data.

4.4 The JBC requests that its members be more actively involved in reviewing RASC's KPIs, and requests an opportunity to provide feedback on any current or proposed KPIs.

5 *RTAD (Return to active duty)*

JBC has tracked closely the development and activation of new practices regulating health insurance coverage for recalled faculty and staff. Everyone would agree that these practices are very complex, and there has been considerable confusion since these procedures have been enacted. Recalled faculty and staff provide invaluable support to the university, and these new practices are causing potential recalled individuals to reconsider whether they wish to embark on such activities.

Currently, the paperwork for these complex cases is the responsibility of each departmental HR coordinator. Because the procedures are so complex and the coordinators encounter them so infrequently, counseling has been inadequate. The individual HR coordinators are simply not up to this task, even if new training webinars were provided. There is little evidence that these webinars will successfully "push" the accurate training into the hands of departmental hiring managers. We are after all in the business of education. The RTAD education component is inadequate to the task. It is akin to expecting a student to master irregular German verb conjugations after watching a one-hour webinar. Knowledge in complex areas, if it is acquired at all, comes only through repeated drills. The status quo is not working.

There are two workable alternatives:

- Each campus should designate one individual to be the recall coordinator;
- UCOP should designate one central individual to counsel all recalls throughout the university.

The total anticipated flow of new RTADs processed/year systemwide is ~250, so the workflow demands necessitated by activating either of the above recommendations would not be excessive. There is resistance to adopting either solution because people are loath to take on additional responsibilities. Instead, there is magical thinking that the webinars will be adequate.

Recommendation on RTAD:

5.1 Designate an informed individual to handle RTAD cases as opposed to relying on departmental HR coordinators.

6 *WOS (without salary)*

There appears to be significant variation between campuses and indeed within campuses as to whether recalled faculty who have a Without Salary (WOS) appointment are covered in terms of workers compensation, legal, and disability insurance. Furthermore, some campuses require a WOS appointment in order for emeriti to have email service.

Recommendation on WOS:

6.1 UCOP should clarify how such matters are regulated.

7 *Report about Open Enrollment*

Open enrollment elections reveal some interesting trends. From 2025 to 2026 the number of covered members dropped by over 3,500. For Medicare-eligible retirees, the majority of members are choosing Advantage plans over Original Medicare. For Medicare retirees, the most popular choices are UC Medicare Choice, and Kaiser Senior plans.

While all plans lost members, the UC Medicare Choice lost almost 1,000 members, possibly due to the large premium increase. Nonetheless, the plan with the highest enrollment is the UC Medicare Choice plan (13,857). While it is the most expensive Medicare plan, the High Option PPO plan continues to be attractive to about 5% of retirees.

The Core plan was discontinued for 2026.

About 10% of our Medicare retirees are out-of-state and use VIA benefits. A small number of out-of-state residents return to California and reenroll in UC sponsored plans and predominantly reenroll in the Medicare PPO plan.

2025 and 2026 Retirement Medical Plan Enrollment Statistics
Retiree Plan Enrollments

In-state plans	2025	%	2026	%
UC Medicare, no Rx	391	1	435	1
UC Medicare PPO	9,612	18	9,469	19
High Option	2,594	5	2,422	5
UC Medicare Choice	14,845	28	13,857	28
Kaiser Senior Advantage	12,466	23	12,006	24
Medicare Exchange (VIA)	5,291	10	5,166	10
Total Medicare plans (subtotal)	45,199	85	43,355	87
Core Plan	836	1	n/a	n/a
Health Savings Plan	173	0	647	1
UC Care	1,594	3	1,373	3
Blue & Gold HMO	3,123	6	2,465	5
Kaiser Permanente	2,702	5	2,216	4
Total Non-Medicare plans (subtotal)	8,428	15	6,701	13
Total Enrolled	53,627	100	50,056	100

Out-of-State Plans	2026	2025	2024
Subscribers with Medicare	5103	4922	4718
Exchange coverage in prior plan year			
Enrolled in a UC Plan in current plan year (i.e. returned to California)	25	13	23
Kaiser Senior Advantage	3	1	6
Medicare Choice	5	5	7
High Option Supplement	3	1	0
Medicare PPO	12	5	3
Kaiser non-Medicare	1	0	0
UC Care	0	1	2
UC Care / Medicare PPO	1	0	1
CORE / Medicare PPO	N/A	0	1

As with Medicare-eligible members, our non-Medicare retirees prefer HMO coverage (4,681 vs 2,020).

Recommendation on open enrollment:

- 7.1 Change the submission of Medicare Assignment forms during Open Enrollment in order to facilitate web-based submission of completed forms.

Respectfully submitted by the Joint Benefits Committee:

Chair, Roger Anderson (UCSC) JBC member at large

Ann Dynes (UCSD) JBC member at large

Frank Trueba (UCSC) JBC member at large

Robert Daly (UCR/UCI) CUCRA Representative

Jim Dolgonas (UCOP) CUCRA Representative

David Brownstone (UCI) CUCEA Representative

John Gilbert (UCSB) CUCEA Representative

Sue Abeles (UCLA) CUCRA Chair

Emily Galindo (UCD) CUCRA Chair-Elect

Joel Dimsdale (UCSD) CUCEA Chair

Amy Block Joy (UCB) CUCEA Chair-Elect

Appendix I: RASC Security Recommendations from 2018

At its June 2018 [meeting](#), the UC Retirement System Advisory Board concluded that “current security measures for [UC’s online retirement system] were insufficient,” and advocated several changes aimed at fraud prevention and mitigation. These included (1) using multifactor authentication (MFA); (2) putting a 5–7 working day hold on any changes to direct deposit information, while sending out confirmation of the pending change via both US mail and email; and (3) creating a mechanism for promptly reimbursing retirees for any losses due to cyberfraud. MFA was not implemented until 2021, and was not required until 3Q 2025; the other recommendations were not followed up. Had they been, the most recent breach might not have occurred, or at least the losses might have been minimized.

Appendix II: Details of an Incident of Direct Deposit Fraud

The discovery of fraud was reported to RASC on January 2, 2026, by a Berkeley emerita. At a UCRS Advisory Board meeting on March 6, 2026, RASC leadership reported that fraud incidents began in October 2025. Our retirees and emeriti did not know that this was happening. The emerita that reported the fraud to RASC discovered this when she didn’t receive her December pension payment in her bank account. She contacted UCRAYS by telephone to inquire. The RASC call center (Tier 1, managed by UnifyHR) representative told the emerita what took place: a fraudster had contacted RASC on December 12, 2025 and had changed her email address, phone number, username, password, and on December 18, the fraudster changed her bank account so that the pension payment was redirected to the fraudster's bank in Texas.

The fraud was reported to RASC that same afternoon. The emerita was told by RASC officials that all notifications were sent to the fraudster's email address and not to her email address. As the original UCRAYS account holder, this was a significant security failure. Notification of any profile information change (email address, home address, phone number, username, password, bank account number) should always be sent first to the original account owner so that verification of changes can be made. RASC then took more than 5 weeks to reimburse the emerita.

Another fraudulent incident happened to a retiree at UCSF, who lost their pension payment after a fraudster changed their direct deposit by sending a fax to RASC. This happened to her pension payment for November and was discovered by the retiree’s husband in mid-December. Again, nothing was sent to our membership to warn us that fraudulent activity was taking place during December 2025. RASC did not alert any of our membership until they posted an article on UCnet on January 23, 2026. An avenue for direct communication should be made a priority going forward.

Appendix III

ERAC Charter

UNIVERSITY OF CALIFORNIA

RETIREE/EMERITI ADVISORY COMMITTEE CHARTER

1. Purpose

Engages with university officials (as a part of their stewardship responsibilities to UC annuitants), in a manner to facilitate open communication, clarify program objectives and promote efficient and effective program administration.

2. Responsibilities

- Engage with, provide assessment for, and provide counsel to the Vice President of Systemwide HR regarding benefits to retirees and emeriti
- Review of the suite of medical plans offered to retirees
- Assist with communication and outreach to retiree and emeriti community

3. Members

The UC Retiree/Emeriti Advisory Committee shall consist of 8 members. The 8 members are:

- UC Vice President of Human Resources (Ex-Officio)
- UC Associate Vice President of Total Rewards (Ex-Officio)
- Location Vice Chancellor of Administration/Vice Chancellor of Planning & Budget
- Representative of Senate Health Care Task Force/Academic Senate Appointee
- Council of University of California Emeriti Associations Representative - Chair (Ex-Officio)
- Council of University of California Emeriti Associations Representative who also serves on its *Joint Benefits Committee*
- Council of University of California Retiree Associations Representative - Chair (Ex-Officio)
- Council of University of California Retiree Associations Representative who also serves on its *Joint Benefits Committee*

4. Meetings

- Meetings of the UC Retiree/Emeriti Advisory Committee will generally be held at the Office of the President in Oakland, California. Remote meeting option will also be available.

- Notice of all the UC Retiree/Emeriti Advisory Committee meetings will be prepared and distributed by a staff member approximately two weeks before each meeting in order to determine attendance and participation in the meeting. UC Retiree/Emeriti Advisory Committee members shall attend meetings in person or via videoconference or teleconference. Substitutions or proxies are not permitted.
- The Vice President, in consultation with staff, shall prepare and authorize for distribution the agenda and related agenda materials for the scheduled meeting one week in advance of the meeting date.
- Staff shall prepare draft minutes of all open meetings of the UC Retiree/Emeriti Advisory Committee and shall normally submit such draft minutes.
- Specific individuals other than UC Retiree/Emeriti Advisory Committee or members of the Office of the President and Office of General Counsel who serve as staff to the Advisory committee may be called upon by the Vice President to participate in the presentation of one or more agenda items.

5. Duties of Systemwide HR

- Consult with UC Vice President of Human Resources and UC Associate Vice President Total Rewards on items of importance for the committee.
- Develop meeting agendas in coordination with the Vice President Systemwide HR and the Associate Vice President of Total Rewards.
- Conduct all committee meetings.
- Ensure the committee's goals are aligned with the principles described in section one and section two of this charter.