

## **Report on Survey of Experience with the Retirement Process**

### **UCSB Emeriti Welfare Committee UCSB Emeriti Association**

**October 12, 2024**

**Distribution:** UCSB Emeriti Association Board and Officers; Chancellor Yang; EVC Marshall; AVC for Academic Personnel Mastro; Senate Divisional Chair Raley; Senate Council on Faculty Welfare Chair Freeman and Vice Chair Helgeson; CUCEA Chair Dimsdale.

#### **Background.**

The UCSB Emeriti Welfare Committee (EWC) decided in early 2024 to institute a survey on experiences with the retirement process, to be administered to recent academic retirees on an annual basis. Our goal is to gather data to support advocacy for improvements in the process for the benefit of both current and future emeriti, and to monitor the effectiveness of the retirement process over time.

Since most emeriti retire at the beginning of July, we defined the annual cohort as those retiring from August 1 through the following July 31. We began by surveying the two most recent cohorts, with retirement dates 8/1/2021 – 7/31/2022 (the 2022 cohort) and 8/1/2022 – 7/31/2023 (the 2023 cohort). Here we report on the results from that survey.

#### **Survey and logistics for 2022 and 2023 cohorts.**

The 2022 and 2023 cohorts were surveyed together in spring 2024. (Going forward, the plan is to administer the survey in late fall.) The short survey included questions about overall preparedness for the retirement process; resources used to plan retirement; quality of advice and service received in several areas; and ratings of RASC's performance in several areas. An open-ended question asked for comments, and a check-box was provided to request an in-person interview by EWC members. Personal contact information was optional.

The survey was administered using Google Forms between April 11 and June 1, 2024, via email from the Emeriti Association. Appendix D gives all the survey questions. The overall response rate was 26% (11 out of 42). Oddly, the rates were quite different for the two cohorts, though the surveys were simultaneous and all emails went to both cohorts. The 2022 cohort response rate was 50% (8 out of 16), and the 2023 cohort response rate was 12% (3 out of 26). Ten of the 11 responses included written comments. Sample quotes from written comments are in Appendix A, and the entire text of written comments (with identifying information redacted) is in Appendix B. Statistics on the responses to the multiple-choice questions are in Appendix C.

## **Results of 2022 and 2023 cohort surveys.**

Ten of the 11 respondents made written comments, several lengthy. (See the appendices for extracts and complete text.) The most consistent comments were:

- The lack of on-campus resources for retirement advising is a major problem.
- Retirement medical coverage presents profound problems in advising and execution.

Written comments about general retirement advising reported multiple stories of slow or nonexistent responses from RASC and counselors at RASC lacking agency to help, and several bemoaned the complete lack of on-campus advising resources. Written comments about retirement medical coverage advising and execution ranged from poor information, to miscoordination with Medicare, to dropped or delayed partner benefits, to issues with the out-of-state VIA coverage. Several comments about retirement medical coverage reported gaps in coverage, loss of medical providers, and out-of-pocket payments that were not reimbursed.

The responses to the multiple-choice questions were mixed, including some positive and some strongly negative. Ratings for usability of the UCRAYS portal were mixed. RASC's ratings for response and wait times were terrible. Other RASC performance measures were mixed at best, though mostly positive on timeliness of the first pension payment. Median ratings for "Advice & Service" were "somewhat good" in all areas except "spousal/domestic partner benefits and medical coverage." There were not enough responses from the 2023 cohort to analyze year-on-year trends; that will have to wait for another cohort.

## **Plan for 2024 cohort survey.**

We are preparing to survey the 2024 cohort, from late October through December of this year. We plan to repeat the previous questions to build data on year-to-year trends. We also plan to add questions to evaluate the new RASC retirement counseling model. Due to summer timing, we have not yet followed through with the 5 respondents who requested in-person interviews; in this round we need to do more advance planning. Finally, we hope to increase the response rate for the 2024 cohort (at least over 2023) by doing more intensive encouragement and followup during the survey period.

Respectfully submitted,

UCSB Emeriti Welfare Committee:

William Ashby (chair)  
Denise Bielby  
John Gilbert

## Appendix A: Sample Quotes from Written Comments

### 2022 Cohort:

- Very difficult because there was no on-campus help.
- No responses to voicemails, email responses took months.
- Generic answers given when case-specific answers were needed.
- Consultant had no agency to do anything about the (simple) problem, just promised followup that never happened.
- Smoother than I expected from the horror stories.
- VIA benefits [outside CA] have poor service and terrible web site.
- I wasn't informed about possible retirement dates and had to return \$14,000 salary to UC.

### 2023 Cohort:

- Webinars were helpful.
- Impossible to call and talk to someone at RASC, email responses take months or never!
- Health insurance badly messed up, endless hours on the phone, paid all deductibles twice, overpaid and lost my long-time providers.
- "I retired from [...] State U before coming to UCSB. That process was very easy. My experience retiring from UCSB ... left a very bad taste about this wonderful institution where I have loved working."
- "The worst was the cavalier, unconcerned attitude of the people I would finally reach at RASC after hours on hold."
- "I concluded they were trying to kill me off to save having to pay out my pension! I'm still having to file appeals for insurance denials."

## Appendix B: Complete (redacted) Written Comments

### RESPONSE 1:

the biggest problem is post retirement use of Via Benefits, which has poor service and a terrible web site that has prevented me from getting the benefits of them. and to initiate use was a nightmare. Also, staff turnover in home department made my exit particularly rough with no-one to consult.

### RESPONSE 2:

Process was very difficult manly because there was no on-campus help!!!!!! Other UC campuses, e.g. UCLA were much better in this regard. The only way that I was able to get a reasonable response from RASC was to complain via email to the UCVP overseeing RASC. Then the relevant high level RASC person called me up.

### RESPONSE 3:

I had problems from the very beginning. Responses from RASC took too long. Talking to a representative on the phone was almost impossible, as generally no one answered unless I called at 8:30 when the office opened. Messages sent via email were supposed to be returned within 5-8 business days, but sometimes a response took 3 to 4 months to arrive. This made it very difficult to work through the retirement process.

The biggest problem was with health insurance. I applied for Medicare Part B and planned to go on the UC Care retiree insurance. But before that went into effect, I was advised to become a dependent on my spouse's UC Care insurance because some local providers don't take Medicare. At first HR at UCSB told us that I was not eligible, but we finally confirmed that I was through someone in the health insurance area at UCOP. I informed RASC in writing and cancelled my enrollment in Medicare Part B in a timely fashion. But the only way this ever got resolved was because my spouse, [...], had a contact at UCOP who was able to change my coverage back to UC Care as [their] dependent. She also helped insure that I got my first paycheck.

But it took almost six months before RASC recorded the change in my insurance. In the meantime, my insurance claims went to Medicare and were denied, so my spouse and I had to spend endless hours on the phone with Accolade trying to straighten out my health care costs. I ended up paying all my deductibles twice, since I had been on UC Care when I retired; overpaying for some services with promises of a refund that never appeared; and lost some of the long-time providers I had been seeing. The entire experience was very time consuming and stressful with incorrect EOBs showing that I owed thousands of dollars and had no insurance coverage, not getting the overpayment of my deductible refunded, and losing at least one provider who was never paid by Anthem for 4 months.

I retired from [...] before coming to UCSB in 2002. That process was very easy with

no problems, so I expected a similar experience at UCSB. Unfortunately, my experience retiring from UCSB was so discouraging that it left a very bad taste in my mouth about this wonderful institution where I have loved working.

**RESPONSE 4:**

Process much smoother than I expected from hearing horror stories. To improve: integration with HR -- could avoid needless demands for verification of dependents, who are all in UCpath (kids since birth) and passed multiple rounds of verification.

**RESPONSE 5:**

The webinars were extremely helpful. I sat through 4 over the course of my pre-retirement year of them and took notes. had I not done the webinars, I would have been lost. As above, it was impossible to call and talk to someone. One cannot count on email. One of the responses came through a year after I had sent it, so the response was obviously useless. The HR person for medical questions was also wonderful.

**RESPONSE 6:**

Extremely difficult to reach anyone by phone or email. Answers good but often leading to other questions, hence to further protracted waiting for answers. Generic answers when often case-specific answers were needed.

**RESPONSE 7:**

wait times on telephone to RASC was hours, call backs were days later, some steps in the process were not clear at all.

**RESPONSE 8:**

I had studied all the available materials, and I had a good understanding of the whole process and the pension options and so forth from them. But I found no help from UC about estimating costs of retirement medical coverage (self and spouse) or about choosing between options; my private financial advisor had a consultant who knew UC retirement medical stuff very well, and we followed her recommendations and have been satisfied with our choices.

The downside of the process was that I was completely surprised by the incompetent performance by RASC, from beginning to end. Nothing ever happened within anything remotely close to the estimated time. My secure email messages through UCRAYS were never acknowledged at all; sometimes they (apparently) led to some action a couple of months later. I left many voicemails on the RASC phone line after calling early in the morning and getting the recording saying they weren't answering any more calls that day; none of them was ever returned, except for one case in

which I got an email approximately 2 months (!) after the call saying only that due to overload they were not going to address my call and I should try calling again. Twice I managed to get into the answered-by-a-human queue (by calling seconds after RASC opened in the morning); both times I waited about an hour for a consultant. Both times, the consultant was very pleasant and apparently took notes on my situation. But the consultant had no agency to actually do anything about the problem, only promising followup which never occurred.

During the process I talked to various members of the (wonderful) UCSB HR staff, but none of them had any agency to even look at the details of my retirement process, nor to nudge or escalate anything within RASC.

In the end my spouse was without medical insurance for about two months after I retired, because RASC had not signed her up as I directed, despite our correctly filling out all the forms and despite all my futile attempts by email and phone to get the situation corrected before my retirement date. Fortunately no medical emergencies occurred during that period.

**RESPONSE 9:**

I was not informed that there were only two dates that tenure line faculty could retire. Consequently, I submitted forms to RASC indicating that I would retire the week after Fall term classes were over. It wasn't until early fall that COE notified me that I could not retire on the date I had selected, but rather I had to retire at the end of October or at the end of the academic year. Note that RASC did not catch this mistake. I changed my retirement papers to reflect an October retirement. But I was paid an additional month of salary, which I also did not realize until UCPath billed me to reimburse a month's pay to the UC system. I wound up returning over \$14,000 to UC. Had this not occurred, I would have rated the system much higher in your questions above.

**RESPONSE 10:** (no written comments)

**RESPONSE 11:**

My experience was so stressful that I concluded multiple times that they were trying to kill me off to save having to pay out on my pension! The stress was due to massive amounts of inadequate or misinformation, inability to get through the complete barricade to talk with anyone, ridiculous multi-month wait times to hear back from them (I received an email response 6 months after submitting one the year before I retired, and the response was to say that they were behind in responding to email, and I should call them if I still had the question), complete indifference to the consequential ill effects of their processes, lack of up to date important information on financial aspects of retirement (e.g., on RMDs), etc. I did everything that was asked for, on time, at the first moment allowed (beg of April for June 30 separation) and they still didn't process my retirement until weeks after I had separated. They tried to say it

was because I had to file for my first RMD, but this was because they had not followed the changes to IRS policy, which I showed them I did not. In so many respects, the system did not work the way they said it should, and it was only when in desperation I tried to get help in our campus HR that I would learn things like, the only way to communicate with them was to FAX them paperwork, not to call them, not to email them, and never to message them directly through the RASC message system. They failed to pair my spouse's and my retiree health insurance with Medicare properly, such that I'm still having to file appeals for insurance denials made due to wrong provider filings to Anthem and Medicare.

And in some ways the worst of this whole thing was the cavalier, unconcerned attitude of the people I would finally reach at the RASC after hours on hold—it was so insulting and aggravating. While telling me not to worry about the fact that I had been separated from the university without having been told what my retirement benefits were to be or when I might ever receive that information. If you wanted to design a social experiment where you subject people to an extremely aversive and demeaning process about an urgent and important matter, this would be a good way to do it.

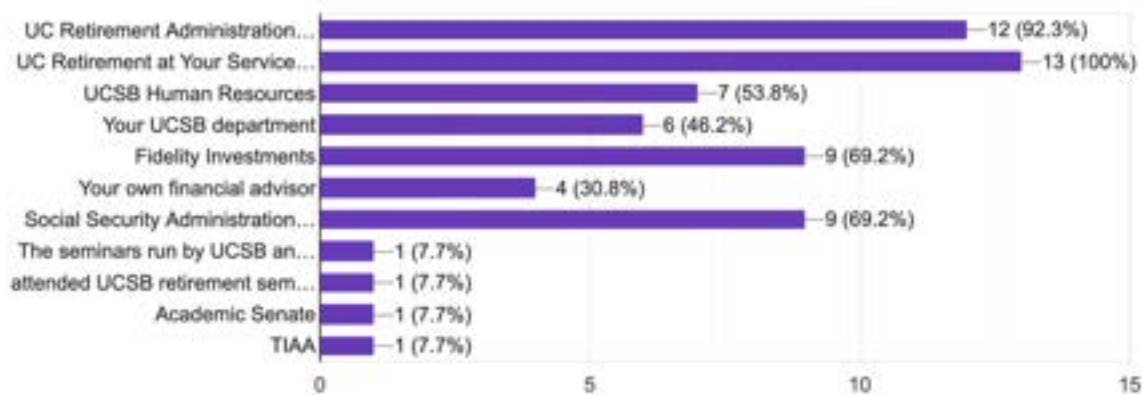
I used my acquired knowledge to counsel a colleague friend who embarked on her retirement last fall, and I know I did help her. At least someone benefited from my horrible experience. I know from talking with others that I was not an anomaly, and I'm deeply skeptical about the promises that things have improved. Last fall I needed to change the account for direct deposit of my retirement benefit check. It took 4 months of attempts to submit as instructed through a portal that turns out not to actually work, repeated inquiries and submissions and then dead silence before they finally managed this. I started in Aug, and the first check was deposited correctly in Dec.

## Appendix C: Multiple-Choice Responses

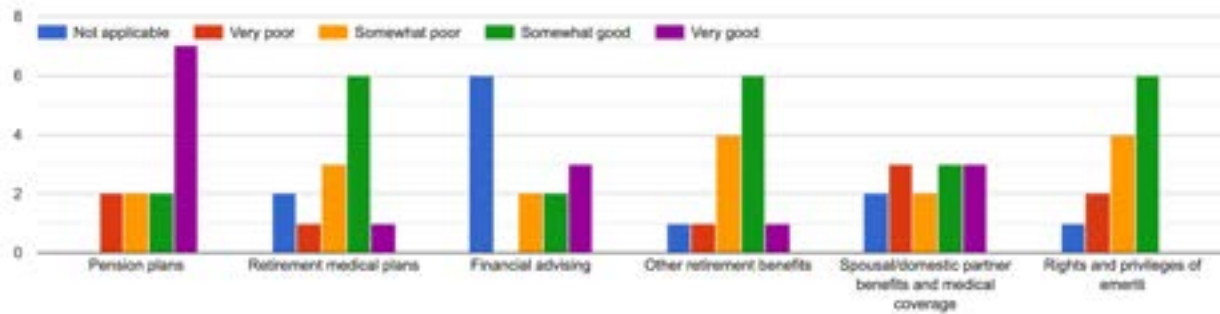
How well do you feel you were prepared for your retirement process?

- Very poorly: 1
- Somewhat poorly: 3
- Somewhat well: 2
- Very well: 5

What resources did you use to plan your UCSB retirement? (Check all that apply)

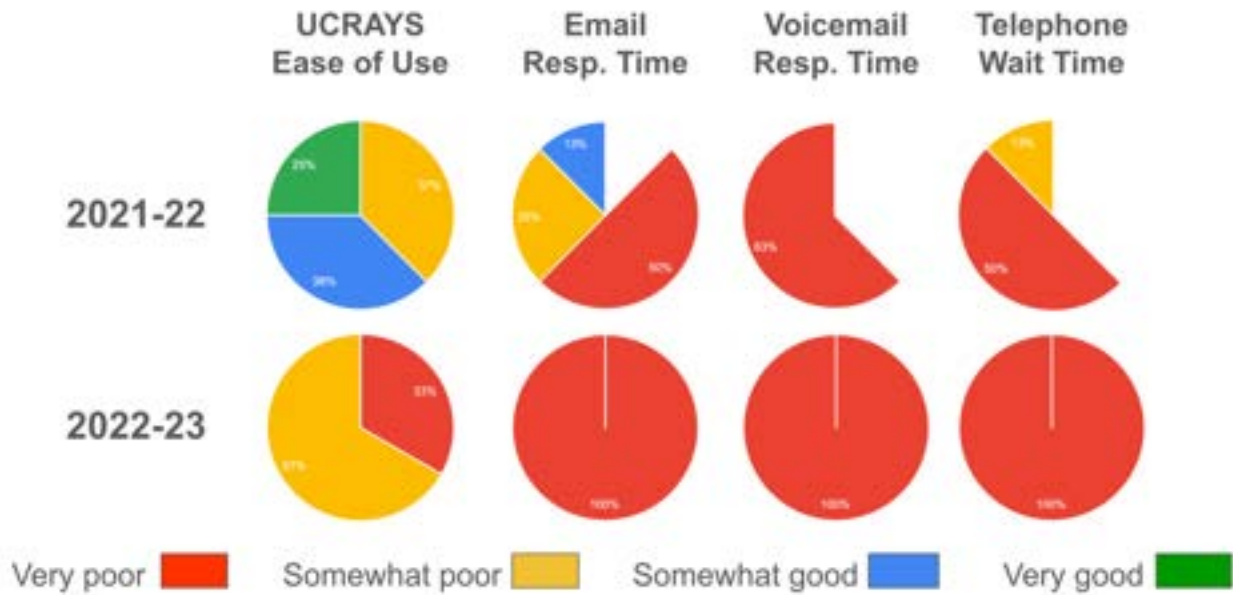


How would you rate the quality of the advice and service you received in each of the following areas:

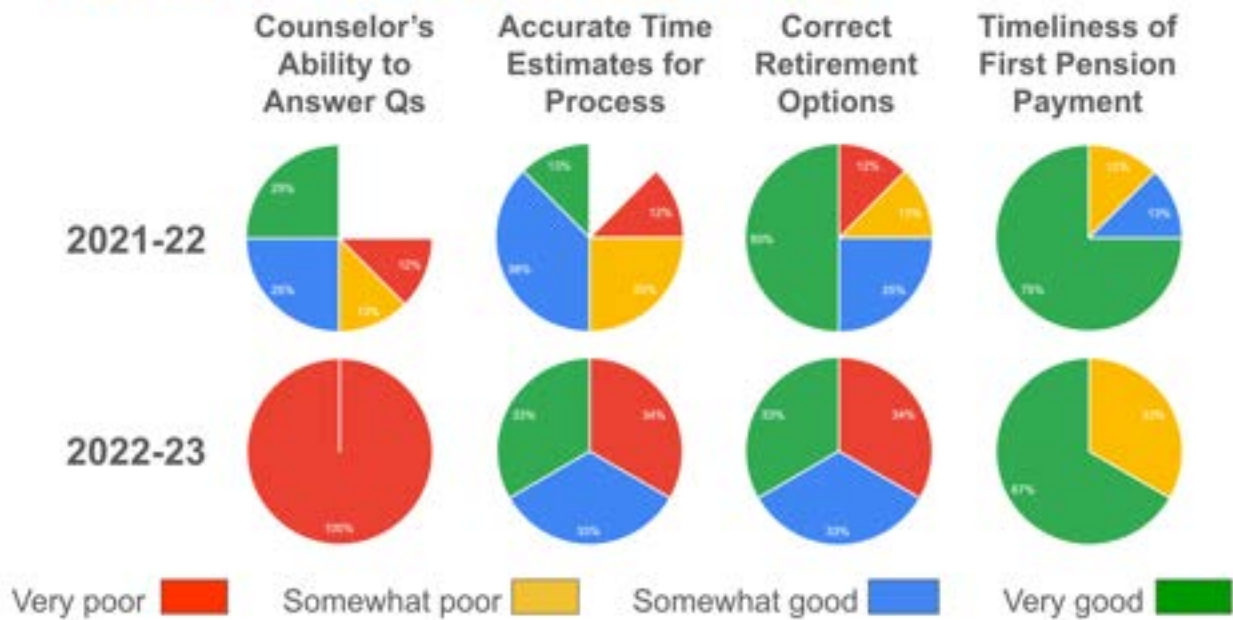




## How do you rate RASC performance?



## How do you rate RASC performance?



# Survey of Experience with the Retirement Process

The UCSB Emeriti Welfare Committee (EWC) is surveying recent retirees on their experiences with the retirement process. Our goal is to gather data to support advocacy for improvements in the process for the benefit of both current and future emeriti. We plan to repeat this survey with each new annual cohort of emeriti, in order to monitor the effectiveness of the retirement process over time.

The EWC is a committee of the UCSB Emeriti Association, which consists of retired Senate faculty and other academic retirees, and their spouses and domestic partners. The chair of the Senate Subcommittee on Emeriti and Retirement is also a member of EWC.

Your name and contact information are optional on the survey. Names and other personally identifying information will not be shared beyond the EWC, the Emeriti Association Board, and its staff. If you would like to be interviewed on your experience with the retirement process, please so indicate below.

Please complete the survey as promptly as possible, and in any case no later than June 1, 2024.

Thank you for taking the time to complete the survey.

- Bill Ashby, Chair, UCSB Emeriti Welfare Committee

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\* Indicates required question

1. Name (optional):

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2. Email (optional):

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3. When did you join UCSB (year)? \*

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4. When did you retire from UCSB (month/year)? \*

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5. What was your final title at UCSB?

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6. How well do you feel you were prepared for your retirement process? \*

*Mark only one oval.*

Very poorly

Somewhat poorly

Somewhat well

Very well

7. What resources did you use to plan your UCSB retirement? (Check all that apply) \*

*Check all that apply.*

- UC Retirement Administration Service Center (RASC)
- UC Retirement at Your Service (UCRAYS, online portal to RASC)
- UCSB Human Resources
- Your UCSB department
- Fidelity Investments
- Your own financial advisor
- Social Security Administration or Medicare
- Other: \_\_\_\_\_

8. How would you rate the **quality of the advice and service** you received in each of \* the following areas:

*Mark only one oval per row.*

	Not applicable	Very poor	Somewhat poor	Somewhat good	Very good
<b>Pension plans</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Retirement medical plans</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Financial advising</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Other retirement benefits</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Spousal/domestic partner benefits and medical coverage</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Rights and privileges of emeriti</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. How would you rate each of the following aspects of **RASC's performance**: \*

*Mark only one oval per row.*

	Not applicable	Very poor	Somewhat poor	Somewhat good	Very good
<b>Ease of use of UCRAYS portal</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Response time to email messages</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Response time to voicemail messages</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Telephone wait time</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ability of counselor to answer your questions</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Accuracy of time estimates of steps of the retirement process</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Accurate implementation of your chosen retirement options</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Timeliness of your first pension payment</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Please make any comments about your experience with the retirement process. For example: what went well, what could have gone better, what suggestions do you have, any specific stories you'd like to tell.

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11. If you would like to be interviewed by a member of the Emeriti Welfare Committee, please check:

*Check all that apply.*

Yes

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