Initiating and processing your retirement online: Steps for members

In accordance with the stay-at-home orders in effect throughout California, RASC representatives have transitioned to limited remote operations. While the transition is going smoothly, we have altered our operations to best serve our members given the circumstances. During this time, however, we will be unable to answer calls as usual, and our ability to process physical mail will be severely limited.

In light of these changes, UCRP members can initiate and process their retirements electronically through UC Retirement At Your Service (UCRAYS, at retirementatyourservice.ucop.edu) by following the steps below. To learn more about how to register, log in and use UCRAYS, visit ucal.us/ucraysfaq.

Please note: If you plan to retire on July 1, it’s recommended that you start this process as early in April as possible.

STEP 1:
Download the Request for Retirement Initiation Packet, available in the resources section of the Preparing for Retirement roadmap on UCnet.

STEP 2:
Complete the request form online, save it as a PDF or Word document, and submit it either:
- Electronically, as a secure message attachment through your UCRAYS account or
- By fax to 1-800-792-5178

STEP 3:
You will receive an acknowledgment email within 5 business days from the date the RASC received the form.

STEP 4:
Within 10 business days from the acknowledgement email, you will receive your Personal Retirement Profile (PRP), including the Election Worksheet and other information (such as how to enroll in Medicare).

STEP 5:
When you have completed the election worksheet with your choices, you will have a new option -- to select Upload Documentation to submit your election worksheet in UCRAYS. Select this option from the menu (as shown below) and follow the step-by-step instructions. As an alternative, you can fax the worksheet to the RASC, but this may delay the processing of your retirement.

1 03/30/2020
STEP 6:
Within 7-10 business days after the RASC receives your completed election worksheet, you’ll receive your Election Form from the RASC by U.S. mail or as a UCRAYS secure message (if necessary). Sign this form (include your spouse’s signature if applicable), then scan and upload all pages of your signed form and all required documents through the UCRAYS secure upload feature (as shown below). RASC does not need original documents to complete processing.

STEP 7:
RASC will review your signed election form and supporting documentation and will reach out to you via UCRAYS secure message within 7-10 business days to confirm that your documentation is complete, or to request additional documentation if needed.

Please note: To receive your first monthly retirement benefit payment by Aug. 1, all documents must be received by May 15, 2020.

STEP 8:
Once you have successfully submitted all required documentation, RASC will finalize the calculation of your benefit and prepare your retirement confirmation letter. This process typically takes from 45-60 days from the date RASC receives all required documentation. Beginning in April, you can track the status of your retirement processing in your UCRAYS account.

Please note: As long as you receive your retirement confirmation letter by July 15, 2020, you will receive your first monthly retirement benefit payment by Aug. 1.

STEP 9:
Enjoy your well-deserved retirement!

Frequently Asked Questions
Q: Will my information be secure through this process?
A: UCRAYS secure messaging and document upload features allow members to send and receive documents and information in a fully secure format. RASC receives documents submitted via fax as secure electronic documents.

Q: How will I know where I am in the retirement process?
A: In April, a new feature will be available in UCRAYS allowing prospective retirees to track the progress of their retirement online. Members with questions and concerns may always contact RASC via UCRAYS secure messaging.

Q: What if I do not have electronic access?
A: Members with urgent issues that cannot be handled through their UCRAYS account will be directed to call a hotline and leave a voice message so a representative can return their call as soon as possible.

Q: I have questions. Can I request a counseling appointment?
A: Members may request a counseling appointment via UCRAYS secure message.
From: Ellen Lorenz, UC Retirement Administration Service Center

Subject: Important news about COVID-19 response and updates for the upcoming retirement season

Please do not respond directly to this message; questions about this email should be sent to Ellen Lorenz (Ellen.Lorenz@ucop.edu).

We are all working diligently to continue to serve UC faculty, staff, and retirees while responding to the coronavirus (COVID-19) outbreak. As you may know, in accordance with the stay-at-home orders now in effect throughout California, the Retirement Administration Service Center (RASC) has transitioned to remote operations to ensure access to critical services. While the transition is going smoothly, we have altered our operations to best serve our members given the circumstances.

During this time, however, we will be unable to answer calls as usual, and our ability to process physical mail will be severely limited. We encourage members of the UC community to use UCRAYS to view and manage their UCRP and retiree health benefits, and to contact RASC and submit required documents through UCRAYS secure messages or by fax. Callers with urgent issues will be directed to call a hotline and leave a voice message so a representative can return their call as soon as possible.

As we approach the July 1 retirement season, and in light of these changes, I’d like to share a few important updates about how the RASC will support our members who are planning to retire in the near term.

- For members to receive their first retirement benefit payment by August 1, the RASC must receive all pages of their signed election form and supporting documentation by May 15. Since the RASC will be unable to process physical mail as usual during the stay-at-home period, please remind members to use the upload document feature in UCRAYS. For those who do not meet the May 15 deadline, every effort will be made to pay the initial retirement benefit in August, according to our weekly payment schedule, with benefits retroactive to July 1.

- While RASC representatives are working remotely, prospective retirees should send a UCRAYS secure message to start the retirement process. Though members have the option to work with the same retirement counselor throughout the retirement process if they prefer, it may be more efficient for them to communicate via phone call back or secure message with the representative who is able to respond most quickly to their question or concern.

- For retirement estimates, please assist members in using the estimator tool in UCRAYS, which will be updated by April 1 with the new alternate payment and lump sum cash out factors and the inactive HAPC COLA. Note the HRB Admin retirement tool will not be updated with the new alternate payment and lump sum cash out factors or the inactive HAPC COLA.
• Two UCRAYS/ROOTS releases will support prospective retirees:
  
o  March – After receiving their Personal Retirement Profile (PRP), members now have the option to upload their election worksheet, signed retirement election form and supporting documents through UCRAYS, and receive quick confirmation that their documents have been successfully submitted.

  o  April – Members will be able to track the status of their retirement in UCRAYS, with information about actions they need to take, if any. Benefits professionals may access a retirement status tracker in ROOTS.

The Preparing for retirement roadmap and Getting help with UCRAYS page on UCnet will be updated to explain these new features, and a UCnet story announcing the UCRAYS retirement status tracker will be published after the tracker has been successfully launched.

What’s ahead

Throughout this time, we continue to make progress to improve our communication with our location partners and our service to our members.

• To ensure proactive communication, we participate in monthly calls with Benefit Managers, Health Care Facilitators and Retiree Center Directors. During the month of July, we will meet on Tuesdays and Thursdays from 11 a.m. to noon to share updates during the peak of the retirement season.

• We’re pleased to share that Secure Messaging has been stabilized for quite some time, with an average turnaround time of two business days.

• We’re giving our dedicated RASC representatives the staffing levels and training they need to do their jobs remotely during the stay-at-home period. As you know, we hired 25 representatives in temporary positions last fall to assist with Open Enrollment, and the majority are continuing in one-year contract or career positions. In addition, three of our retired staff members have agreed to return to bring their experience to the team.

Please reach out to me directly if you have questions about any of these changes, or if you have suggestions for how we can work together better to support our members.

Thank you again for your partnership.