



**NEW EMPLOYEE
BENEFITS ORIENTATION**

**For employees with
FULL H&W BENEFITS and
PRIMARY RETIREMENT BENEFITS**



What we'll cover today

UC Benefit Programs

Eligibility

Enrollment deadlines

How to enroll

Additional resources

Welcome Kit



Your benefits at a glance

UNIVERSITY
OF
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Welcome to UC! Read this guide to learn more about your benefits choices and how and when to enroll. For more details, see *A Complete Guide to Your UC Health and Welfare Benefits*, the *Retirement Benefits Decision Guide* and *A Complete Guide to Your UC Retirement Benefits*. They're included in your Welcome Kit, and available on UCnet.

The summaries in this quick-reference guide explain the plan provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

COLLECTIVE BARGAINING

UC is committed to establishing and maintaining cooperative relations with its unions, and to bargaining constructively and in good faith to come to agreement on the terms and conditions of employment for the roughly 90,000 UC employees in 31 bargaining units.

If you're represented by a union, your benefits are governed by your union's contract with UC and may be different than the benefits outlined here. For example, some bargaining units currently participate in the 2016 Retirement Choice Program and some do not.

The information in this booklet reflects the terms of the benefit plans as in effect Jan. 1, 2025. Please note that this is a summary of your benefits only; additional requirements, limitations and exclusions may apply.

Terms and conditions of employment exclusively represented employees spelled out in the detailed contract that the university and the union negotiated. Contract provisions aspects of employment. If you bargaining unit, you can find the contract that applies to you on Labor Relations website (ucal.laborrelations), or directly from the union. If you have questions about details of contract provisions, implementation or union representation, contact the union directly.

More Information:
ucal.us/laborrelations

Tip:
The sooner the better
Your benefits are valuable, so wait to enroll.

Retirement benefits: 90 days
It pays to enroll and start building your retirement benefits **well before your deadline**. If you're eligible for a choice of retirement benefits, your benefits will be **prospective** from the date you enroll (subject to payroll deduction) — you lose UC contributions and a service credit if you wait to enroll. See section 5 for details on your retirement benefits choices.

Health and welfare benefits: 31 days
Don't miss this important deadline! Faculty have a second 31-day period of eligibility that begins their first day on campus.

SYSTEMWIDE RESOURCES

UCnet — News and information about the benefits of working at UC
ucnet.universityofcalifornia.edu

UCPath — Benefits and payroll
ucpath.universityofcalifornia.edu
855-982-7284

UC Retirement At Your Service (UCRAYS) — UCRP benefits
retirementatyour.service.ucop.edu

UC Retirement Administration Service Center (RASC) — Retirement support
rasc.universityofcalifornia.edu
800-888-8267

My UC Retirement — Retirement Savings Program
myUCretirement.com
866-682-7787

RESOURCES AT YOUR LOCATION

Your location's website is a great source of information about what's happening.

The offices listed below can answer your questions about working at UC.

Berkeley
Benefits: 510-664-9000, Option 3
Academic Personnel: 510-642-5626

Davis
Benefits: 530-752-1774
Academic Personnel: 530-752-2072

Davis Health
Benefits: 916-734-8099

Irvine
Benefits: 949-824-0500
Academic Personnel: 949-824-0663

Irvine Health
Benefits: 949-824-0500
Academic Personnel: 949-301-3579

Los Angeles
Benefits: 310-794-0830
Academic Personnel: 310-825-3841

Los Angeles Health
Benefits: 310-794-0500

Merced
Benefits: 209-355-7178
Academic Personnel: 209-228-7948

Riverside
Benefits: 951-827-4766
Academic Personnel: 951-827-2933

San Diego
Benefits: 858-534-2816
Academic Personnel: 858-534-0068

San Diego Health
Benefits: 619-543-3200

San Francisco
Benefits: 415-476-1400
Academic Personnel: 415-476-8123

San Francisco Health
Benefits: 415-353-4545

Santa Barbara
Benefits: 805-893-2489
Academic Personnel: 805-893-3445

Santa Cruz
Benefits: 831-459-2013
Academic Personnel: 831-459-4300

UC Office of the President
Benefits: 855-982-7284
Academic Personnel: 510-987-9497

Lawrence Berkeley National Lab
Benefits: 510-486-6403

Agriculture and Natural Resources
Benefits: 530-752-1774
Academic Personnel: 530-750-1280

ASUCLA
Benefits: 310-825-7055

UC College of the Law, San Francisco
Benefits: 415-565-4703

INTRODUCTION

NEW EMPLOYEE BENEFITS ORIENTATION

Which medical plan is right for you?

FOR THOSE WITH FULL-TIME SALARY RATE OF \$71,000 OR LESS

PLAN	S	+ C	+A	+ C, A
Kaiser Permanente – CA (HMO)	\$39.77	\$71.51	\$120.26	\$149.16
UC Blue & Gold HMO	\$108.66	\$194.38	\$305.90	\$390.91
UC Health Savings Plan (PPO)	\$86.39	\$141.43	\$197.08	\$248.43
UC Care (PPO)	\$232.12	\$414.73	\$561.18	\$744.42
CORE (PPO)	\$25.91	\$46.63	\$110.50	\$131.22

FOR THOSE WITH FULL-TIME SALARY RATE OF \$140,001 TO \$210,000

PLAN	S	+ C	+A	+ C, A
Kaiser Permanente – CA (HMO)	\$148.97	\$267.84	\$442.16	\$551.37
UC Blue & Gold HMO	\$212.20	\$379.57	\$522.00	\$687.87
UC Health Savings Plan (PPO)	\$329.80	\$539.74	\$738.73	\$936.02
UC Care (PPO)	\$344.68	\$615.86	\$795.26	\$1,067.18
CORE (PPO)	\$121.22	\$218.19	\$314.14	\$411.11

FOR THOSE WITH FULL-TIME SALARY RATE OF \$71,001 TO \$140,000

PLAN	S	+ C	+A	+ C, A
Kaiser Permanente – CA (HMO)	\$92.31	\$165.97	\$285.74	\$352.33
UC Blue & Gold HMO	\$157.84	\$282.34	\$414.80	\$538.24
UC Health Savings Plan (PPO)	\$203.54	\$333.11	\$475.58	\$595.82
UC Care (PPO)	\$284.54	\$508.41	\$676.92	\$901.51
CORE (PPO)	\$73.02	\$131.43	\$218.05	\$276.46

FOR THOSE WITH FULL-TIME SALARY RATE OF OVER \$210,000

PLAN	S	+ C	+A	+ C, A
Kaiser Permanente – CA (HMO)	\$205.85	\$370.11	\$598.70	\$750.73
UC Blue & Gold HMO	\$265.43	\$474.80	\$625.01	\$832.44
UC Health Savings Plan (PPO)	\$456.60	\$747.28	\$1,002.16	\$1,276.89
UC Care (PPO)	\$401.43	\$717.27	\$904.74	\$1,221.33
CORE (PPO)	\$170.90	\$307.61	\$413.24	\$549.96

Medical Benefits Summary: 2025

(Non-Medicare)

PLAN	COSTS		
	Calendar Year Deductible	Health Savings Account (HSA) (UC Contribution)	Annual Out-of-Pocket Maximum ⁴
UC Blue & Gold HMO (HMO) 1-800-539-4072	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$1,000 Family (3 persons or more): \$3,000
Kaiser—CA (HMO) 1-800-464-4000 1-800-324-9208 (Prospective Members)	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$1,500 Family (2 persons or more): \$3,000
UC Care Tier 1 In-Network: UC Select (PPO) 1-866-406-1182	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$6,100 ¹ Family: \$9,700 ¹
UC Care Tier 2 In-Network: Anthem Preferred (PPO) 1-866-406-1182	Individual: \$500 ¹ Family: \$1,000 ¹	Plan not eligible for HSA but eligible for FSA	Individual: \$7,600 ¹ Family: \$14,200 ¹
UC Care Tier 3 Out-of-Network (PPO) 1-866-406-1182	Individual: \$750 ¹ Family: \$1,750 ¹	Plan not eligible for HSA but eligible for FSA	Individual: \$9,600 ¹ Family: \$20,200 ¹
UC Health Savings Plan In-Network (PPO) 1-866-406-1182	Individual Coverage: \$1,650 ² Family Coverage: \$3,300 ² (You may use your HSA funds to pay for your deductible and other eligible out-of-pocket expenses.)	Employee: up to \$500 ³ Employee & Adult: up to \$1,000 ³ Employee & Children: up to \$1,000 ³ Family: up to \$1,000 ³	Individual Coverage: \$4,000 Family Coverage: \$6,400
UC Health Savings Plan Out-of-Network (PPO) 1-866-406-1182	Individual Coverage: \$2,600 ² Family Coverage: \$5,200 ² (You may use your HSA funds to pay for your deductible and other eligible out-of-pocket expenses.)	Employee: up to \$500 ³ Employee & Adult: up to \$1,000 ³ Employee & Children: up to \$1,000 ³ Family: up to \$1,000 ³	Individual Coverage: \$8,000 Family Coverage: \$16,000
CORE (PPO) 1-866-406-1182	Individual: \$3,000	Plan not eligible for HSA but eligible for FSA	Individual: \$6,350 Family: \$12,700

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MEDICAL, DENTAL AND MORE

UC MEDICAL PLANS	Out-of-Pocket Costs Notes: <ul style="list-style-type: none"> Preventive care is always free to you Out-of-pocket maximum (OOP max) includes deductible Amounts listed are for self coverage/family coverage (unless otherwise noted) 	Best Fit for People Who:
CORE You may use any doctor, but you'll pay less if you use a network provider.	\$\$\$ Deductible (individual): \$3,000; no family deductible Coinsurance: 20% OOP max: \$6,350/\$12,700	<ul style="list-style-type: none"> Want to pay a lower monthly premium Are willing to risk incurring high out-of-pocket costs Want direct access to many providers without need for referrals (includes UC Health providers)
UC Blue & Gold HMO Care is managed by the medical group you choose and provided within the plan's custom network (out-of-network care covered in emergencies).	\$ IN-NETWORK Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$1,000/\$2,000 (2 people)/\$3,000 (3 or more)	<ul style="list-style-type: none"> Want low, predictable out-of-pocket costs at time of service Are comfortable with HMO model: primary care physician manages care; no out-of-network coverage Are content with the selection of community providers (includes UC Health providers)
Kaiser HMO Care is provided within the Kaiser network of providers (out-of-network care covered in emergencies).	\$ IN KAISER NETWORK Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$1,500/\$3,000	<ul style="list-style-type: none"> Want low, predictable out-of-pocket costs at time of service Appreciate the integrated care provided within the Kaiser network
UC Care You may use most doctors without a referral from a primary care physician. You pay a copayment for UC Select Network providers; in-network providers cost less than out-of-network providers.	UC SELECT: \$ Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$6,100/\$9,700 ANTHEM PREFERRED: \$\$ Deductible: \$500/\$1,000 Coinsurance: 30% OOP max: \$7,600/\$14,200 OUT-OF-NETWORK: \$\$\$ Deductible: \$750/\$1,750 Coinsurance: 50% OOP max: \$9,600/\$20,200	<ul style="list-style-type: none"> Want direct access to many providers without a referral (includes UC Health providers) Want no deductible and fixed copay for using providers in the UC Select network Want coverage when you are traveling or living abroad You and/or your family members live outside California
UC Health Savings Plan May use most doctors without referral from primary care physician; in-network providers cost less. UC's only medical plan compatible with a Health Savings Account (HSA).	\$\$ HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTIONS: From UC: \$500/\$1,000 Your max (including UC contribution): \$4,300/\$8,550 IN-NETWORK Deductible: \$1,650/\$3,300 Coinsurance: 20% OOP max: \$4,000/\$6,400 OUT-OF-NETWORK Deductible: \$2,600/\$5,200 Coinsurance: 40% OOP max: \$8,000/\$16,000	<ul style="list-style-type: none"> Want broad access to providers Are able to risk incurring greater out-of-pocket costs Want tax-free savings for current and future health care costs Want direct access to many providers without need for referrals (includes UC Health providers)

The image is a screenshot of the UCnet website. At the top left is the University of California logo and the text 'UCnet The benefits of working at UC.'. To the right are 'Public Notices' and a search bar. Below this is a navigation menu with items: Home, Compensation, Employee benefits (highlighted with a yellow box), Work-life support, Career & community, Resources (highlighted with a yellow box), and Retirees. The main content area features a large banner for 'Employee benefits' with the text 'Learn more about the many benefits and perks of working at UC – and how to make the most of them.' and a link 'En español: Beneficios de los empleados'. To the right of the banner is a section for the 'Health Care Facilitator Program' with the University of California logo. Below the banner is a white box with a yellow border containing the text 'Health & welfare →'. Underneath this box is a paragraph: 'UC offers a wide variety of health and welfare benefits, some covered by UC and some available at UC's group rates. Find out what you're eligible for and how costs are shared.' At the bottom of this white box is a yellow-bordered area containing four links: 'Medical', 'Disability', 'Dental', and 'Life'.



UCnet

The benefits of working at UC.

Public Notices

Search

Home

Compensation

Employee benefits

Work-life support

Career & community

Resources

Retirees

Employee benefits

Learn more about the many benefits and perks of working at UC – and how to make the most of them.

[En español: Beneficios de los empleados](#)

Health Care Facilitator Program

UNIVERSITY OF CALIFORNIA

Health & welfare →

UC offers a wide variety of health and welfare benefits, some covered by UC and some available at UC's group rates. Find out what you're eligible for and how costs are shared.

[Medical](#)

[Disability](#)

[Dental](#)

[Life](#)





Benefits Decision Support Tool

- A fun, interactive benefits conversation for faculty and staff
- Provides guidance on best-fit plans based on medical care needs, cost, provider access preferences and other factors



Includes:

- **Medical**
- **Dental**
- **Vision**
- **Accident, Critical Illness and Hospital Indemnity**
- **Tax savings options (FSA & HSA)**
- **Disability, Life and Accidental Death Insurance**
- **Other Voluntary Benefits – Legal, Pet, Adoption, Homeowner/Auto**





Benefits Decision Support Tool

ALEX Go

- Alternative text-based version of ALEX optimized for smartphones and other mobile devices
- Available in English:

<https://start.myalex.com/uc/>

Available in Spanish by choosing ES (Español) option in upper-right corner of page.

alex
SU INFORMACIÓN BÁSICA [Regresar](#)

Para encontrar su plan médico, necesito saber...

¿ESTA CASADO?

Estoy casado.

Mi pareja califica

No estoy casado. ?

¿CUANTOS HIJOS TIENE?

¿CUANTOS AÑOS TIENE SU CONYUGE?

¿TRABAJA TIEMPO COMPLETO O SOLO MEDIO TIEMPO?

Tiempo completo

Medio tiempo

alex
YOUR MEDICAL USAGE [Back](#)

To estimate which medical plan could save you the most money, I have to know how much medical care you'll need.

How would you like to do that?

Get a personalized estimate
Answer 10-12 general questions about your medical care usage (How many times you'll see a doctor, how many prescriptions, etc.)

Ballpark Estimate
Choose a low, medium, or high medical usage profile

If someone you're covering is anticipating a specific medical event (like a surgery or having a baby), you should get a personalized estimate.

UC Benefits Offering

Health Benefits

- **Medical, Dental, Vision**
- **Accident, Critical Illness and Hospital Indemnity**

Welfare Benefits

- **Disability, Life and Accidental Death Insurance**

Retirement Benefits

Other Plans

- **Legal**
- **Identity Theft Protection**
- **Family Care Resources**
- **Pet Insurance**
- **Adoption**

Flexible Spending Accounts

- **Health**
- **Dependent Care**

Represented Employees

Terms of your benefits are subject to collective bargaining

Your premium or cost share may be different

Health and Welfare Benefits

Your choice of Medical plans, including one plan with a Health Savings Account

Accident, Critical Illness, Hospital Indemnity

Voluntary Short-term Disability

Voluntary Long-term Disability

Supplemental Life

Accidental Death & Dismemberment

Flexible Spending Accounts

Legal

Pet Insurance

Must enroll within 31 days

PROVIDED AT NO COST

Dental

Vision

Basic Short-term Disability*

Basic Life*

Family Care Resources

Identity Theft Protection*

Business Travel Accident*

*automatic enrollment

**MEDICAL
PLANS**



What they have in common

- No exclusions for pre-existing conditions
- Coverage of a broad range of medical services
- Prescription drug coverage
- Behavioral health coverage
- High quality providers
- In-network preventive care at no cost
- Out-of-pocket maximums

Medical Plan Options

HMO

UC Blue & Gold
(administered by Health Net)

Kaiser Permanente

— Not available in Merced or Santa Barbara counties

PPO

UC Care

UC Health Savings Plan

CORE

HMO vs. PPO – Key Considerations

	HMO	PPO
Provider choice	<p>Must stay in network</p> <p>HMO network typically smaller than PPO network</p> <p>CA only</p>	<p>Can receive care in or out-of-network</p> <p>Out-of-network services covered at lower level</p> <p>U.S. and international</p>
Member out-of-pocket cost	<p>Fixed copay; no deductibles</p>	<p>Percent of charges (coinsurance); often after deductible</p>
Referral process	<p>Specialist referrals must be made by primary care physician</p>	<p>Can self-refer to specialist</p>

***Where you live affects the health plans available for enrollment. UC's HMO plans, Kaiser and UC Blue & Gold, are not available in some regions in California, nor outside of California. Talk to your local Benefits Office about your options before you enroll and if you plan to move.**

Kaiser and UC Blue & Gold HMOs

In-network coverage only, except in emergencies

- Review the directory; no network access outside of CA

PCP coordinates your care and makes referrals

- UC Blue & Gold provider ID# requested during enrollment process

Pay fixed copay for Rx and other services

UC Care PPO

In-network

- **UC Select network:** Customized network of UC facilities and other high-quality, lower-cost providers. Available only in California.
- **Anthem Preferred network**
- **Blue Cross Blue Shield Global Core network** outside of CA and the U.S.
- **Pharmacy benefits through Navitus**
- **Accolade provides member support**

Out-of-network

UC Care PPO

	UC SELECT	ANTHEM PREFERRED	OUT-OF-NETWORK
Calendar-year deductible	No deductible	\$500 Single \$1,000 Family	\$750 Single \$1,750 Family
Physician office visit, including specialists	\$30 copay	30% coinsurance after deductible	50% coinsurance after deductible*
Outpatient surgery in hospital	\$100 copay	30% coinsurance after deductible	50% coinsurance after deductible*
Inpatient Non-emergency facility services	\$250 copay per admission	30% coinsurance after deductible	50% coinsurance after deductible*
Out-of-pocket maximum (medical, behavioral health and pharmacy)	\$6,100 Single \$9,700 Family	\$7,600 Single \$14,200 Family	\$9,600 Single \$20,200 Family

*Plan pays 50% of allowable charges and member responsible for remaining balance

UC Health Savings Plan

Combines a higher-deductible PPO with a health savings account to pay eligible out-of-pocket health care expenses

- **Medical Coverage: Anthem PPO**
- **Pharmacy benefits through Navitus**
- **Accolade provides member support**
- **Health Savings Account: HealthEquity**

In-network coverage

- **Anthem Preferred network**
- **Blue Cross Blue Shield Global Core network outside of CA and U.S.**

Out-of-network coverage

UC Health Savings Plan

NO MEDICARE/ NO GENERAL HEALTH FSA

	IN-NETWORK	OUT-OF-NETWORK
Deductible		
- Single	\$1,650	\$2,600
- Family	\$3,300	\$5,200
Member pays (coinsurance after deductible is met)	20%	40%
Out-of-pocket maximum		
- Single	\$4,000	\$8,000
- Family (includes deductible)	\$6,400	\$16,000

Health Savings Account (HSA) to pay expenses

Pro-rated if HSP coverage
is effective after Jan 31

CONTRIBUTION TYPES	INDIVIDUAL	FAMILY
UC Contribution	\$500	\$1,000
Employee Pre-tax (optional)	up to \$4,300	up to \$8,550

No use-it or lose it feature (Use it/ Save it / Invest it/ Bequeath it)

You own the account

Triple tax advantage

CORE PPO

Higher deductible plan

\$3,000 per person per year deductible

— **Medical and prescription drug charges apply to deductible**

\$6,350/individual or \$12,700/family
out-of-pocket annual maximum

Pay majority of benefits at 20%
after meeting deductible

In-network preventive care
covered at no charge

Pharmacy benefits through
Navitus

Accolade provides member
support

Behavioral Health

Mental health/substance abuse benefits provider depends on medical plan

- **UC BLUE & GOLD: Must use Health Net Behavioral Health network providers**
- **KAISER: Can choose between Kaiser or Optum network providers**
- **CORE, HEALTH SAVINGS PLAN, UC CARE: Can use Anthem network providers, or non-network providers at a lower coverage level**

Medical Plan Cost – Salary Based

Salary bands for 2024

- \$71,000 and under
- \$71,001 – \$140,000
- \$140,001 – \$210,000
- Over \$210,001 and above



Pretax Employee Premiums

Tax Savings on Insurance Premiums (TIP)

- Pay your health plan employee monthly cost (if any) on pretax, salary reduction basis
- Option to accept or decline during Period of Initial Eligibility or Open Enrollment

Choose University of California Health

A System of Exceptional Care for Californians and the World



*U.S. News & World Report Best Regional Hospitals Rankings



**MORE HEALTH
AND WELFARE
BENEFITS**

Dental

-full premium paid by UC

Must enroll to be covered

Delta Dental PPO

- **Worldwide coverage**
- **Pay less with a Delta Dental PPO provider**
- **\$1,700 annual max benefit for PPO Network providers (\$1,500 for Delta Premier or non-network dentists)**

Delta Care USA Plan

- **California residents only**
- **HMO with copays; no annual benefit max**
- **Must be Delta Dental HMO provider (limited network)**

Vision

-full premium paid by UC

Must enroll to be covered

Vision Service Plan covers

- Exam
- Corrective lenses or contact lenses, once per calendar year
- Frames (every other year)
- Up to allowable amounts
- Deductibles, copays and plan maximums may apply
- Discounted laser corrective surgery

Accident, Critical Illness and Hospital Indemnity

Pays cash benefits directly to you if you have a covered accident, illness or hospitalization

Who's eligible: Employees eligible for full, mid-level or core benefits

Who's covered: You and your eligible family members, depending on the coverage you select

Who pays the premium: You

Disability Insurance

Basic Short-Term Disability

- Automatic enrollment (paid by UC)
- Covers non-work related disabilities*
- Pays a maximum benefit of \$800/month for six months
- UC does not participate in California State Disability Insurance (SDI)

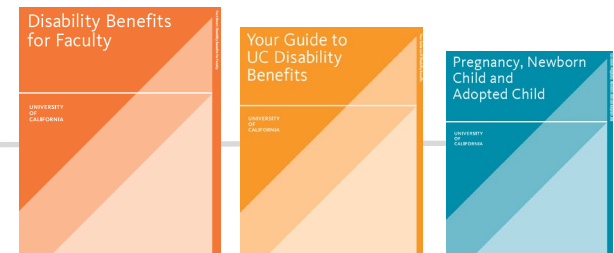
* Includes pregnancy and childbirth

Voluntary Disability – Short-Term & Long-Term

- Employee-paid plans; premiums are based on age and salary
- Covers non-work related illness or injury*
- Pays 60% of salary, up to \$15,000/month
- Short-term has 14 day waiting period
- Long-term starts after six months
- Enrollment outside of PIE requires evidence of insurability

Consider Voluntary Disability now

- 30% of workers, ages 35–65, will become disabled for 90+ days at some point in their working lives
- Replaces a larger portion of your salary at a critical time — up to 60% of your salary, up to your Social Security retirement age
- This is the only time that you can enroll without providing evidence of insurability (will \$800/month be enough for you?)
- UC does not participate in the CA State-Disability Insurance Program
- Pregnancy and childbirth is covered



Basic Life Insurance

COVERAGE

FULL BENEFIT LEVEL

Basic Employee (UC paid)

Basic: Your annual base salary up to \$50,000

Life and Accidental Death & Dismemberment Insurance

COVERAGE	FULL BENEFIT LEVEL
Basic Employee (UC paid)	Basic: Your annual base salary up to \$50,000
Supplemental Employee	Flat amount of \$20,000; or 1-4 x annual full-time equivalent base salary up to \$250,000 / \$1,000,000 max
Basic Dependent Life	\$5,000 each for spouse/domestic partner, eligible children
Expanded Dependent Life	Spouse/DP covered at 50% of Supplemental Life up to \$200,000 max Eligible children covered at \$10,000 each
AD&D	Employee, Modified Family, Family Coverage levels from \$10,000 to \$500,000

Legal Services

ARAG Legal Insurance Plan

- Telephone Legal Advice
- Identity Theft Protection
- Document Preparation and Review
- Mediation Costs
- Follow-Up Calls/Correspondence
- Online Document Library
- Standard Wills
- Assistance With Tax Issues
- Family Law Matters
- Real Estate Issues
- Trust Services
- Online Law Guide

Pet Insurance

Nationwide Pet Insurance Benefits include:

- **Reimbursement of veterinary care for accidents/injuries & illnesses, prescriptions and more**
- **Euthanasia, cremation and burial**
- **Pre-existing conditions are not covered**

Adoption Assistance Plan

Qualified expenses include:

- Attorney fees and court costs
- Licensed adoption agency and placement fees
- Immigration, translation and document authentication fees
- Re-adoption expenses for a foreign child
- Travel expenses, including meals and lodging while away from home
- Parent, child and family adoption counseling fees
- Home suitability study fees

Identity Theft Protection

Identity theft protection program features

- Credit monitoring, reports and scores
- Identity theft insurance and restoration services:
 - Up to \$1 million of identity theft insurance and 24/7 restoration services in the unfortunate event of an identity theft
- Dark web and proactive monitoring
- Device protection and online privacy
- Digital financial management

Flexible Spending Accounts


Health Care FSA

- Paying for qualified expenses on a pretax basis*
- Contribute up to \$3,200 per year per employee; minimum contribution: \$180 per year
- Up to \$660 carryover to the 2026 plan year allowed; otherwise use it or lose it

Dependent Care FSA

- Pay for certain dependent care expenses on a pretax basis *
- Set aside up to \$5,000 per year; \$2,500 if married and filing taxes separately
- Use it or lose it after March 15 of following year (grace period)

* List of qualified expenses available on UCnet



The benefits of working at UC.

Public Notices

Home Compensation Employee benefits **Work-life support** Career & community Resources Retirees

[Work-life support](#) › [Support for you and your family](#) › [Wellness at UC](#)

Wellness at UC

UC offers local and systemwide resources to help faculty, staff and retirees live well.

Programs at your location

Visit your location wellness website, or [contact your local wellness program manager](#) for details about programs at your campus or health system.

Find programs at your location +

< [Work-life support](#)

– [Support for you and your family](#)

[Faculty and staff assistance programs](#)

[Lactation support](#)

+ *Wellness at UC*

[Work-life coordinators](#)

Other benefits and programs

Bright Horizons Care Advantage

— Sittercity

— Years Ahead

Auto and Homeowner Insurance

Business Travel Accident Insurance

ScholarShare College Saving program



ELIGIBILITY AND ENROLLMENT

Who's eligible?

ADULTS

Spouse

Domestic partner

(regardless of gender identification or whether registered with the state)

CHILDREN

Biological or adopted child

Stepchild, grandchild or step-grandchild

Domestic partner's child or grandchild

Legal ward (under 18)

Overage disabled child

UC's Definition of a Domestic Partnership (if not registered with the state)

1. Each Other's Sole Domestic Partner in a Long-Term, Committed Relationship and Intended to Remain so Indefinitely
2. Neither Party Legally Married or a Partner in Another Domestic Partnership
3. Not Related to Each Other by Blood
4. Both Parties 18 Years Old and Capable of Consenting to the Relationship
5. Parties Financially Interdependent
6. Parties Share a Common Residence

No Duplicate Coverage

Individuals may have coverage as an employee OR as dependent of employee/retiree

Family members may not be enrolled in more than one UC employee's plan


Includes health, life and AD&D plans

Eligibility verification by UnifyHR

**UNIVERSITY
OF
CALIFORNIA**

Dependent Eligibility Verification
C/O Secova Service Center
5000 Birch Street, West Tower, Suite 1400
Newport Beach, CA 92660

**Time Sensitive: Dependent Eligibility Verification Your response
may impact your UC-sponsored health plan coverage.**



When to enroll

Period of Initial Eligibility (PIE)

31 calendar days from:

- **First date of eligibility**
- **Date of hire / change in appointment**
- **Date of birth, marriage or adoption**
- **Involuntary loss of other group coverage**

Opt-out (decline enrollment)

Default Plans

- **If you take no action: Basic Life, Basic short-term disability, BTA only**

If you miss your PIE:

90-day delayed enrollment

- **Medical only**

With evidence of insurability

- **Supplemental life / dependent life**
- **Voluntary short-term and long-term disability**

Open enrollment is October - November

- **Effective following January**

How to enroll – UCPATH (ucpath.universityofcalifornia.edu)

UNIVERSITY OF CALIFORNIA

UCPath

Welcome to UCPATH, where you can view and manage your information. If you have questions about UCPATH, contact the UCPATH Center at 855-982-7284.

Authorized users sign in:

University of California - Office
University of California, Los Angeles
University of California, Berkeley
University of California, Davis
University of California, San Diego
University of California, Santa Barbara
University of California, Santa Cruz
University of California, Merced
University of California, Irvine
University of California, Riverside
University of California, San Francisco

University of California
It Starts Here

UCOP Applications Login

UCOP User name:

Password:

User name and Password are the same as your network sign-on

This login page is for current UCOP employees only.

- Use your Windows /AD user name and password.
- If you are associated with another institution, please use your institution's single sign-on function.
- For problems logging in, contact [TechDesk](#) or (510) 987-0457.

UNIVERSITY OF CALIFORNIA

Security Verification

The screenshot displays the UCPATH interface for security verification. On the left is a blue sidebar with a user profile section containing fields for Primary Title, Employee ID, and Service Date. Below this is a navigation menu with links for Dashboard, Bookmarks, Employee Actions, Forms Library, Quicklinks, and Help / FAQ. The main content area features the University of California logo and 'UCPath' branding, a search bar, and utility links for Bookmark and Log out. A yellow button labeled 'Ask UCPATH Center' is positioned in the top right. The central focus is a 'SECURITY QUESTION' section with the instruction: 'Please confirm your identity by answering the following security question.' The question is 'Who is your childhood best friend?' followed by a text input field and a blue 'Submit' button.

UNIVERSITY OF CALIFORNIA UCPATH

Search

Bookmark Log out

Ask UCPATH Center

SECURITY QUESTION

Please confirm your identity by answering the following security question.

Who is your childhood best friend?


Submit

Ask UCPATH Center


Next Paycheck

December 13

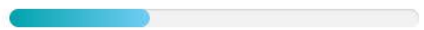
[View Paycheck](#)



[View Benefits](#)



[View Retirement Info](#)



0 240.00

[View Leave Balances](#)

Personal Information 

Health and Welfare 

- Benefits Summary
- Dependent Coverage
- Life Events / Benefit Changes
- Enroll in Benefits**
- Using Your Benefits
- Review/Update Your Beneficiary

Income and Taxes 

UNIVERSITY OF CALIFORNIA UCPATH

Search Log out Bookmark

Ask UCPATH Center

SUBMIT CONFIRMATION

Susan Hadjoannou

Your benefit choices have been successfully submitted.
 You will receive a confirmation statement within one week to confirm your new hire enrollment.
 To return to the Benefits Enrollment page, use the **OK** button.

OK

Terms of Use University of California

Edit profile

Log out

Help

100%

Health and Benefits

Benefits Summary

Dependent Covera...

Life Events / Benef...

Enroll in Benefits

Using Your Benefits



Retirement At Your Service

Login into your account

Username :

Log in

[Register](#) [Forgot Username](#)

[Accessibility Mode](#)

[Privacy Statement & Terms of Use](#) | [Contact RASC](#) | © UC Regents

Need help?

Usage Tips:

- Best viewed with current versions of [Google Chrome](#), [Microsoft Internet Explorer](#), [Mozilla Firefox](#) and [Apple Safari](#) (for Mac systems) browsers.
- For confidentiality, always log out and close your browser when you have finished your online session.

need, please call the RASC hotline at (800) 888-8267 and a RASC representative will return your call as soon as possible.

The screenshot displays the UCRAYS user interface. At the top left, the logo 'UCRAYS' is visible. Below it is a search bar and a profile section with an 'Edit Profile' link. A vertical sidebar menu on the left contains the following items: 'Messages', 'My Account', 'Benefit Payments', 'Manage Contacts' (highlighted with a red circle), 'Upcoming Seminars', 'Contact Us', and 'Quick Links'. The main content area is titled 'Manage Contacts' and features three prominent blue buttons: 'Manage Beneficiaries', 'Manage POA', and 'Register Domestic Partner'.

The image shows two overlapping screenshots of the UCRAYS web application interface. The top screenshot displays the 'Manage Contacts' page with three buttons: 'Manage Beneficiaries', 'Manage POA', and 'Register Domestic Partner'. The 'Manage Beneficiaries' button is circled in red. The bottom screenshot shows the 'Manage Beneficiaries' page with the text 'You may add a new beneficiary, update an existing beneficiary, or up' and 'Don't forget to update your beneficiaries for the [UC Retirement Savi](#)'. Below this, it says 'UCRP/CAP' and 'Not enrolled.' The 'Add/Edit Beneficiary' button is circled in red. Both screenshots feature a left-hand navigation menu with options like 'Edit Profile', 'Messages', 'My Account', 'Benefit Payments', 'Manage Contacts', 'Upcoming Seminars', 'Contact Us', and 'Quick Links'.

UCRAYS

Manage Contacts

Manage Beneficiaries Manage POA Register Domestic Partner

UCRAYS

Manage Beneficiaries

You may add a new beneficiary, update an existing beneficiary, or up
Don't forget to update your beneficiaries for the [UC Retirement Savi](#)

UCRP/CAP
Not enrolled.

Add/Edit Beneficiary

UCRAYS

[Edit Profile](#)
[Messages](#)
[My Account](#) >

[Benefit Payments](#)
[Manage Contacts](#)
[Upcoming Seminars](#)
[Contact Us](#)
[Quick Links](#) >

Beneficiary Designation

1 Add/Edit Beneficiary 2 Update Beneficiary Designations 3 Review & Confirm

Beneficiary Details

For each beneficiary, specify their primary or secondary share for each plan. You may enter a whole percentage share amount, or check Equal Share to evenly distribute the share.

- If you select Equal Share for one beneficiary, you must select it for all other beneficiaries of the same type (primary or secondary).
- When entering percentage share amounts, the total for each plan and beneficiary type must equal 100%.
- The same person may not be both a primary and secondary beneficiary for a given plan.

UCRP/CAP

Name	Date of Birth	Relationship	Primary Share	Primary Equal Share	Secondary Share	Secondary Equal Share
<input type="text"/>	<input type="text"/>	Child/Grandchild	<input type="text" value="33.00%"/>	<input type="checkbox"/>	<input type="text" value="0.00%"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Child/Grandchild	<input type="text" value="33.00%"/>	<input type="checkbox"/>	<input type="text" value="0.00%"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Child/Grandchild	<input type="text" value="34.00%"/>	<input type="checkbox"/>	<input type="text" value="0.00%"/>	<input type="checkbox"/>
		Total	100.00%		0.00%	

[Cancel](#)
[Next](#)

UCRAYS

Edit Profile

Messages

My Account >

Benefit Payments

Manage Contacts

Upcoming Seminars

Contact Us

Quick Links >

Beneficiary Designation

1 Add/Edit Beneficiary 2 Update Beneficiary Designations 3 Review & Confirm

Confirm Beneficiaries

Review your beneficiary updates below. Click Previous to make any changes before confirming.

UCRP/CAP

Type	Name	Date of Birth	Relationship	Share	Equal Share
Primary Beneficiary			Child/Grandchild	33.00%	No
Primary Beneficiary			Child/Grandchild	33.00%	No
Primary Beneficiary			Child/Grandchild	34.00%	No

By clicking Confirm, I understand that:

- If I have named more than one beneficiary, benefits will be paid in equal shares unless I have specified otherwise.
- If all the beneficiaries listed above are deceased prior to my death, benefits will be paid in the order of succession as follows: my spouse or domestic partner; if none, my biological/adopted child(ren); if none, my siblings; or if none, my estate.
- This designation supersedes any previous designation.
- The University will require verification of death and identity of members and beneficiaries before paying benefits.
- Retirement plan assets and insurance benefits may be community property. If not named as my sole primary beneficiary, my spouse, if applicable, should participate in the decision of my designated beneficiary.

Cancel

Previous

Confirm

UCRAYS

Edit Profile

Messages

My Account >

Benefit Payments

Manage Contacts

Upcoming Seminars

Contact Us

Quick Links >

Confirmation

Your beneficiary designations are confirmed.

A confirmation will be sent to your address on file.

Don't forget to update your beneficiaries for the [UC Retirement Savings Program](#) (403(b), 457(b), and Defined Contribution) and the [UC Health Savings Plan](#), if you are enrolled.

When Coverage Begins

First day of eligibility

(IF YOU ENROLL WITHIN YOUR 31-DAY PIE)

- **First day worked**
- **Exception: AD&D is effective the day that you enroll**
- **Exception: Health and/or Dependent Care FSAs; effective date is first day of month following enrollment (subject to payroll deadlines)**

Open Enrollment

(IN OCTOBER - NOVEMBER)

- **Changes effective January 1 of the following year**
- **Only medical, dental, vision, legal, supplemental health plans, and FSA are “open”**

Reconciliation of Benefits Premiums

The premium reconciliation process follows premiums payment polices as set forth in the Group Insurance Regulations:

- There is no charge for the first full or partial month's coverage as a result of an Employee's initial PIE or for the first full or partial month's premium difference, if any, when a Family Member is first added to the plan.
- Premiums for Medical, Accident, Critical Illness, Hospital Indemnity, Legal, Life and AD&D plans are paid in advance. Premiums for Disability Insurance are paid in arrears for monthly employees and in the current month for bi-weekly employees. Premiums are paid for a full month, even if coverage stops before the end of the period.



RETIREMENT BENEFITS

MY PEOPLE

The night is beautiful,
So the faces of my people.

The stars are beautiful,
So the eyes of my people.

Beautiful, also, is the sun.
Beautiful, also, are the souls
of my people.

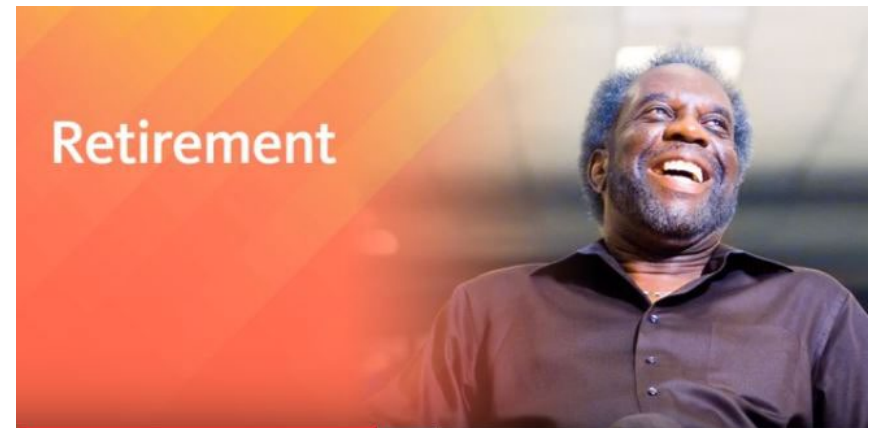
—Langston

Retirement Benefits

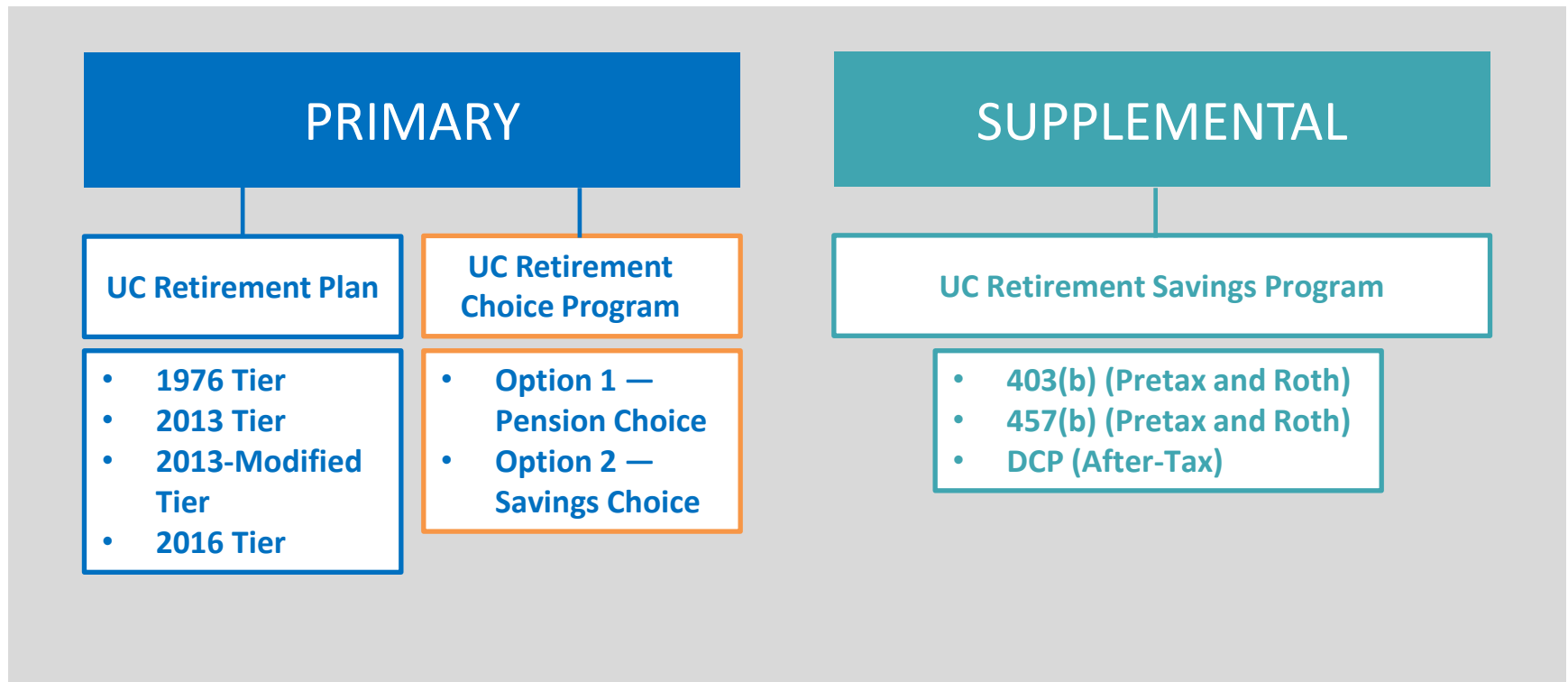
Primary benefits – participation required

Retirement Savings Program – voluntary, supplemental savings

Educational tools and resources



Your UC Retirement System



Primary Retirement Benefits

2016 Tier - UC Retirement Choice Program

The Retirement Choice Program allows you to choose your Primary Retirement benefit:

**PENSION
CHOICE**

OR

**SAVINGS
CHOICE**

Retirement Choice Program – Who is eligible?

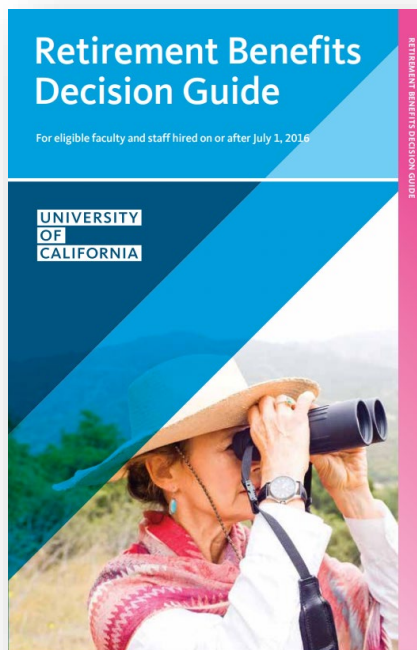
You are eligible for the UC Retirement Choice Program if you:

- Are hired into an eligible faculty or staff appointment on or after July 1, 2016
- Complete an hours requirement on or after July 1, 2016 (generally, 1,000 hours worked within a 12-month period.)
- Are rehired into an eligible faculty or staff appointment on or after July 1, 2016, following a “tier” break in service (*if you do not return to UC employment before the end of the month following the month you separated from service*).

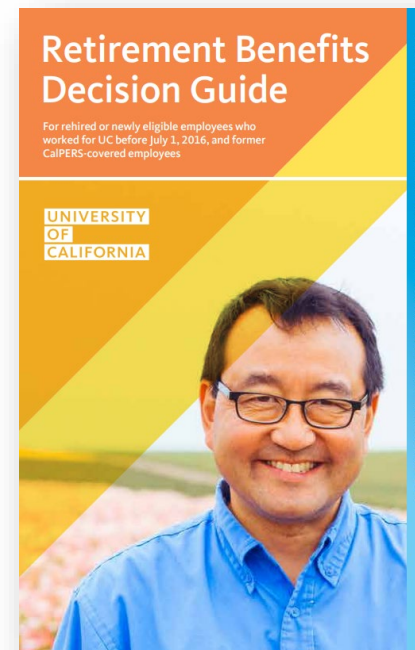
*Not everyone is eligible for Choice, **if you are a member of a union, please check your collective bargaining agreement** to determine if you are eligible for the “Choice Program”

Decision Guides for Choice Eligible Employees

No prior UC service before
7/1/16



Prior UC service before
7/1/16*



* Includes CalPERS Classic members who are eligible for reciprocity with UC.

Pension Choice

If you are new to UC

1. University of California Retirement Plan (UCRP) pension benefit
 - Based on eligible pay up to \$151,446 in 2024 plan year*
 - Based on your age at retirement
 - Based on UC service
2. Supplemental 401(k)-style account
 - For eligible employees

If you are a rehired former UC employee or newly eligible employee who is eligible for choice

1. University of California Retirement Plan (UCRP) pension benefit
 - Based on eligible pay up to annual IRS pay maximum
 - Based on your age at retirement
 - Based on UC service

2013 CALIFORNIA PUBLIC EMPLOYEES' PENSION REFORM ACT (OR PEPRA MAXIMUM)

*Pensionable pay is limited to \$151,446 for the 2024 plan year (7/1/2023 – 6/30/2024). This limit applies to other California public pension plans and is calculated and reviewed annually.

Pension Choice

- **Contribution Amounts**
 - UC Employees 7% of eligible pay*
 - UC a portion of eligible pay*
- **UC manages the investment in the UCRP**
 - You manage investments in the Supplemental Account
- **Vested after 5 years service credit**
- **Minimum Retirement age 55**

2024 Plan Year limits: PEPRA Max: \$151,446; IRS Max: \$345,000

*If you are subject to PEPRA, the maximum is \$151,446. If you are not subject to PEPRA, the maximum is \$345,000 as determined by the IRS.

Savings Choice

- **Contribution amounts**
 - UC Employees 7% of eligible pay*
 - UC 8% of eligible pay*
- **Investment defaults to Pathway Fund based on year you turn 65**
 - You are responsible for managing your investments
- **Vesting**
 - Your contribution vest immediately
 - UC's contributions vest after one year from your eligibility date

*Up to the IRS pay maximum. 2024 IRS Max: \$345,000

The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. "Risk" refers to the possibility of loss of principal, or alternatively to a rate of investment return below expectations or requirements. While volatility (price fluctuation) is not synonymous with risk, it is true that high volatility on the downside results in loss, and therefore higher volatility is associated with higher risk. Volatility, however, results in realized losses only if securities are sold after a fall in price.

Making Your Choice

Consider Pension Choice if you:

- Expect to work for UC for most of your career
- Want predictable retirement income payments

Consider Savings Choice if you:

- Want a portable retirement benefit
- Are comfortable choosing and managing your retirement investments

Considerations -Time is of the essence

- Choice must be made within 90 days from your date of hire (or qualifying eligibility date)
- Enrollment in Pension Choice can't be changed once election is made or default enrollment takes place
- Enrollment in Savings Choice may allow a one-time opportunity to Pension Choice after 5 years of participation on a prospective basis
- If you don't make a choice within 90 days, you will be automatically enrolled in the Pension Choice
- Once an election is made, the Choice window will close
- Contributions begin prospectively, following choice election, based on payroll processing cycles. Waiting to make choice could mean missing out on valuable contributions from UC and service credit under Pension Choice.

*Not everyone is eligible for Choice, **if you are a member of a union, please check your collective bargaining agreement** to determine if you are eligible for the "Choice Program"

Primary R

UNIVERSITY OF CALIFORNIA
PO BOX 145429
CINCINNATI, OH 45250-5429



CONFIRMATION

Your Retirement Choice Election

My plan: Pension Choice

Name: [REDACTED]

Date: November 04, 2024 02:38 PM

I have met with a UC Fidelity Workplace Financial Consultant or attended a workshop, and accepted the Terms and Conditions of this election.

I understand that my selection window has ended and that I am not able to change my choice of Pension Choice during my employment with University of California.

I acknowledge that contributions will be made, and UCRP service credit earned, only on eligible pay I earn after my choice is received, subject to payroll processing cycles. My contributions will begin as soon as administratively possible (generally, within one to two pay periods) after my choice is received.

My contributions and UC's contributions will be made to the UC Retirement Plan (UCRP) based on my eligible pay up to the PEPR maximum (\$151,446 in the current Plan Year). If I am not subject to the PEPR maximum, my contributions and UC's contributions will be made to the UC Retirement Plan (UCRP) based on my eligible pay up to the annual IRS maximum (\$345,000 in the current Plan Year). If eligible, all supplemental DC account contributions will be made to my account in the University of California Defined Contribution Plan (DCP) based on my eligible pay above the PEPR maximum and up to the annual IRS maximum.

I understand that all contributions to my DCP supplemental account (if eligible) will be invested in the UC Pathway Fund based on my date of birth, if I do not select other investments, and that I have the right to change my investments at any time.

Next steps

- **We value your feedback!** Take a moment to share your thoughts on the retirement benefit election experience by logging in at myuc retirement.com/choose and completing a short, anonymous survey.
- **Name your beneficiary for your retirement plan accounts.** It's important to ensure your loved ones can benefit from the security you work hard to build. Name beneficiaries for all your UC retirement benefit plans. Visit myuc retirement.com/choose

Visit ucrspenroll.com for the 403(b) easy enroll tool or visit netbenefits.com for the full enrollment process.

- **Get your questions answered.** Call Fidelity at 1-800-558-9182.

Supplemental Retirement Benefits - UC Retirement Savings Program (UCRSP)

<p>Voluntary 403(b) Plan</p>	<p>Voluntary 457(b) Plan</p>	<p>Defined Contribution(DC) 401(a) Plan</p>
<p>\$23,500 pretax and/or Roth</p>	<p>+</p> <p>\$23,500 pretax and/or Roth</p>	<p>Voluntary after-tax and/or mandatory pretax contributions</p>
<p>\$47,000 combined pretax and/or Roth limit in 2025</p>		<p>Limits for 2025: \$70,000 – any mandatory contribution (EE and ER)</p>
<p>\$7,500 catch-up</p>	<p>+</p> <p>\$7,500 catch-up</p>	<p>In-service distributions of after-tax and rollover money generally allowed</p>
<p>\$15,000 combined catch-up pretax and/or Roth limit, if 50 or older in 2025, for a total of \$62,000</p>		<p>Option to withdraw after leaving UC, subject to penalty before age 59½</p>
<p>In-service distributions allowed at age 59½ or for financial hardship</p>	<p>In-service distributions allowed at age 59½ or for financial hardship</p>	<p>Loans not available</p>
<p>Loans available</p>	<p>Loans not available</p>	

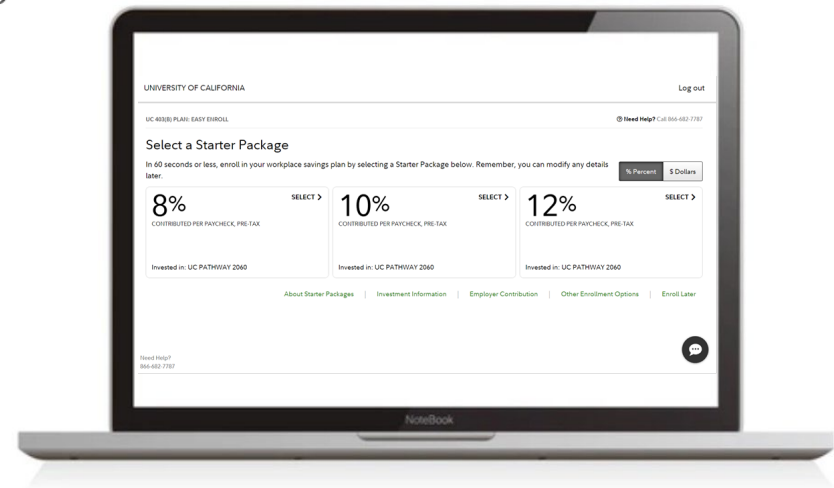
Retirement Savings Program (RSP) - Enrollment

Call Fidelity at (866) 682-7787 or go to netbenefits.com

- Select plan type, monthly contribution amount (% or flat dollar), investments

Easy Enroll at UCRSPenroll.com

- Simplified enrollment online or on a smartphone
- UC Pathway Fund
- Choose to contribute 8%, 10% or 12% of salary



Retirement resources - myUCretirement.com

Welcome to your source for

"All Things Retirement"

[Take a tour of the new My UC Retirement site](#) ▶

! New look! Better experience! More resources! All for you.

UC's retirement benefits help you build the retirement income you'll need to enjoy life after UC.

Browse the site based on what you want to accomplish

I want to...

Retirement resources - UCnet

The screenshot displays the UCnet website interface. The top navigation bar includes 'Home', 'Compensation', 'Employee benefits', 'Work-life support', 'Career & community', 'Resources', and 'Retirees'. The 'Employee benefits' and 'Retirement' sub-menus are highlighted with orange boxes. The main content area features a large 'Retirement' heading and a description of UC's comprehensive retirement benefits. A yellow arrow points to the 'Manage your benefits' section in the right sidebar, which includes links for 'My UC Retirement: Enroll in UC Retirement Choice', 'UCPath: Benefits and payroll', 'UCRAYS: UCRP pension benefits', and 'Fidelity NetBenefits: Retirement savings plans'. Other sidebar sections include 'See benefits info for:' (with links for Postdoctoral scholars, Residents and fellows, Represented employees, and Retirees) and 'Roadmaps' (with links for Getting started as a new employee and Preparing for retirement).

UCnet The benefits of working at UC.

Home Compensation **Employee benefits** Work-life support Career & community Resources Retirees Search

Employee benefits **Retirement**

Retirement

UC offers comprehensive retirement benefits — including a choice between a pension and a standalone 401(k)-style account — along with savings programs and educational and counseling resources to help you plan for a secure and rewarding retirement.

[Learn more about your eligibility for retirement benefits.](#)

Employees who are not eligible for primary retirement benefits may be eligible to participate in the [Defined Contribution Plan \(the "DC Plan"\) as Safe Harbor participants](#).

If you were hired into certain police or firefighting positions, your benefits are outlined in the [UCRP Summary Plan Description for Safety Members PDF](#).

If you were hired or rehired into an eligible position:

On or after July 1, 2016	UC Retirement Choice →
Between July 1, 2013, and June 30, 2016	UCRP 2013 Tier →
Before July 1, 2013	UCRP 1976 Tier →

Retirement savings plans →

The supplemental UC Retirement Savings Program plans — the 403(b), 457(b), and DC Plans — provide options to help you build additional retirement savings.

Retiree health & home benefits →

When you retire or begin receiving disability income under UCRP, you may be eligible to continue your UC-sponsored health, welfare and home insurance coverage.

Retirement planning resources →

Manage your benefits

[My UC Retirement: Enroll in UC Retirement Choice](#)
[UCPath: Benefits and payroll](#)
[UCRAYS: UCRP pension benefits](#)
[Fidelity NetBenefits: Retirement savings plans](#)

See benefits info for:

[Postdoctoral scholars](#)
[Residents and fellows](#)
[Represented employees](#)
[Retirees](#)

Roadmaps

[Getting started as a new employee](#)
[Preparing for retirement](#)

Educational Tools and Resources

Online (with videos)

- [UCnet \(videos, Fact Sheet, SPDs, FAQs\)](#)
- [myUCretirement.com \(elect Choice Program option, financial modeler\)](#)

Print

- [The Complete Guide to Your UC Retirement Benefits and SPDs on UCnet](#)

Classes/Counseling

- [Financial education classes](#)
- [Special UC Retirement seminars](#)
- [One-on-one counseling with a UC-dedicated Workplace Financial Consultant \(800\) 558-9182](#)

Telephone

- [Fidelity \(866\) 682-7787](#)
- [Retirement Administration Service Center \(RASC\) \(800\)-888-8267](#)



CONCLUSION

Final Reminders

Enroll in Health & Welfare benefits within your 31-day PIE

Elect your Primary Retirement benefit plan within 90 days of eligibility

“Submit/Confirm” is final

Family Member Eligibility Verification – UnifyHR

Name your beneficiaries

- UCRP, life insurance, AD&D on UCRAYS
- Pension Choice Supplemental, Savings Choice, Retirement Savings Program accounts — netbenefits.com
- Health Savings Account (if enrolled in Blue Shield Health Savings Plan) — [HealthEquity](https://HealthEquity.com)
- Eligibility rules for domestic partners differ for UC Retirement Plan benefits
- Can be changed at any time

Review your pay stub

Tools and Resources

Welcome Kit

UCnet

Medical plan directories

myUCretirement.com

ALEX

- <https://start.myalex.com/uc/>

UCPath center

— 855-9-UCPATH

— UCPath.universityofcalifornia.edu

Local benefits office

Health Care Facilitators

**Retirement Administration Service
Center (RASC) 1-800-888-8267**

Workplace Financial Consultants

A photograph of a classroom scene. In the foreground, a student with dark hair styled in braids is seen from behind, wearing a brown long-sleeved shirt, with her right hand raised high. In the background, a female instructor in a dark blue top stands near a whiteboard, and other students are visible, some with their hands raised. The word "QUESTIONS?" is overlaid in a blue box on the left side of the image.

QUESTIONS?

A photograph of a person in a white lab coat standing on a balcony of a modern building. The building has large windows and a dark facade. The background shows a city skyline under a clear blue sky. The text "THANK YOU AND WELCOME TO UC!" is overlaid on the left side of the image in a pink box.

**THANK YOU AND
WELCOME TO UC!**



NOTICE REGARDING ADMINISTRATION OF BENEFITS

By authority of the Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the Retirement Administration Service Center (800-888-8267).