



**NEW EMPLOYEE  
BENEFITS ORIENTATION**

**FOR EMPLOYEES  
NOT ELIGIBLE FOR  
PRIMARY RETIREMENT BENEFITS**



# What we'll cover today

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UC Benefit Programs

Eligibility

Enrollment deadlines

How to enroll

Additional resources

# Welcome Kit



# Your benefits at a glance

UNIVERSITY  
OF  
CALIFORNIA

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](http://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](http://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 deadline) — you lose UC contributions and 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](http://ucnet.universityofcalifornia.edu)

**UCPath** — Benefits and payroll  
[ucpath.universityofcalifornia.edu](http://ucpath.universityofcalifornia.edu)  
855-982-7284

**UC Retirement At Your Service (UCRAYS)** — UCRP benefits  
[retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)

**UC Retirement Administration Service Center (RASC)** — Retirement support  
[rasc.universityofcalifornia.edu](http://rasc.universityofcalifornia.edu)  
800-888-8267

**My UC Retirement** — Retirement Savings Program  
[myUCretirement.com](http://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 \$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 \$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 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 <sup>4</sup>
<b>UC Blue &amp; Gold HMO</b> (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
<b>Kaiser—CA</b> (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
<b>UC Care Tier 1 In-Network: UC Select</b> (PPO) 1-866-406-1182	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$6,100 <sup>1</sup> Family: \$9,700 <sup>1</sup>
<b>UC Care Tier 2 In-Network: Anthem Preferred</b> (PPO) 1-866-406-1182	Individual: \$500 <sup>1</sup> Family: \$1,000 <sup>1</sup>	Plan not eligible for HSA but eligible for FSA	Individual: \$7,600 <sup>1</sup> Family: \$14,200 <sup>1</sup>
<b>UC Care Tier 3 Out-of-Network</b> (PPO) 1-866-406-1182	Individual: \$750 <sup>1</sup> Family: \$1,750 <sup>1</sup>	Plan not eligible for HSA but eligible for FSA	Individual: \$9,600 <sup>1</sup> Family: \$20,200 <sup>1</sup>
<b>UC Health Savings Plan In-Network</b> (PPO) 1-866-406-1182	Individual Coverage: \$1,650 <sup>2</sup> Family Coverage: \$3,300 <sup>2</sup> (You may use your HSA funds to pay for your deductible and other eligible out-of-pocket expenses.)	Employee: up to \$500 <sup>3</sup> Employee & Adult: up to \$1,000 <sup>3</sup> Employee & Children: up to \$1,000 <sup>3</sup> Family: up to \$1,000 <sup>3</sup>	Individual Coverage: \$4,000 Family Coverage: \$6,400
<b>UC Health Savings Plan Out-of-Network</b> (PPO) 1-866-406-1182	Individual Coverage: \$2,600 <sup>2</sup> Family Coverage: \$5,200 <sup>2</sup> (You may use your HSA funds to pay for your deductible and other eligible out-of-pocket expenses.)	Employee: up to \$500 <sup>3</sup> Employee & Adult: up to \$1,000 <sup>3</sup> Employee & Children: up to \$1,000 <sup>3</sup> Family: up to \$1,000 <sup>3</sup>	Individual Coverage: \$8,000 Family Coverage: \$16,000
<b>CORE</b> (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	<b>Out-of-Pocket Costs</b> Notes: <ul style="list-style-type: none"> <li>Preventive care is always free to you</li> <li>Out-of-pocket maximum (OOP max) includes deductible</li> <li>Amounts listed are for self coverage/family coverage (unless otherwise noted)</li> </ul>	<b>Best Fit for People Who:</b>
<b>CORE</b> 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"> <li>Want to pay a lower monthly premium</li> <li>Are willing to risk incurring high out-of-pocket costs</li> <li>Want direct access to many providers without need for referrals (includes UC Health providers)</li> </ul>
<b>UC Blue &amp; Gold HMO</b> Care is managed by the medical group you choose and provided within the plan's custom network (out-of-network care covered in emergencies).	\$ <b>IN-NETWORK</b> 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"> <li>Want low, predictable out-of-pocket costs at time of service</li> <li>Are comfortable with HMO model: primary care physician manages care; no out-of-network coverage</li> <li>Are content with the selection of community providers (includes UC Health providers)</li> </ul>
<b>Kaiser HMO</b> Care is provided within the Kaiser network of providers (out-of-network care covered in emergencies).	\$ <b>IN KAISER NETWORK</b> Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$1,500/\$3,000	<ul style="list-style-type: none"> <li>Want low, predictable out-of-pocket costs at time of service</li> <li>Appreciate the integrated care provided within the Kaiser network</li> </ul>
<b>UC Care</b> 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.	<b>UC SELECT: \$</b> Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$6,100/\$9,700 <b>ANTHEM PREFERRED: \$\$</b> Deductible: \$500/\$1,000 Coinsurance: 30% OOP max: \$7,600/\$14,200 <b>OUT-OF-NETWORK: \$\$\$</b> Deductible: \$750/\$1,750 Coinsurance: 50% OOP max: \$9,600/\$20,200	<ul style="list-style-type: none"> <li>Want direct access to many providers without a referral (includes UC Health providers)</li> <li>Want no deductible and fixed copay for using providers in the UC Select network</li> <li>Want coverage when you are traveling or living abroad</li> <li>You and/or your family members live outside California</li> </ul>
<b>UC Health Savings Plan</b> 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).	\$\$ <b>HEALTH SAVINGS ACCOUNT (HSA)</b> <b>CONTRIBUTIONS:</b> From UC: \$500/\$1,000 Your max (including UC contribution): \$4,300/\$8,550 <b>IN-NETWORK</b> Deductible: \$1,650/\$3,300 Coinsurance: 20% OOP max: \$4,000/\$6,400 <b>OUT-OF-NETWORK</b> Deductible: \$2,600/\$5,200 Coinsurance: 40% OOP max: \$8,000/\$16,000	<ul style="list-style-type: none"> <li>Want broad access to providers</li> <li>Are able to risk incurring greater out-of-pocket costs</li> <li>Want tax-free savings for current and future health care costs</li> <li>Want direct access to many providers without need for referrals (includes UC Health providers)</li> </ul>

The screenshot shows the UCnet website interface. 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. A navigation bar below contains links for 'Home', 'Compensation', 'Employee benefits', 'Work-life support', 'Career & community', 'Resources', and 'Retirees'. The 'Employee benefits' and 'Resources' links are highlighted with orange boxes. The main content area features a large banner for 'Employee benefits' with a sub-headline 'Learn more about the many benefits and perks of working at UC – and how to make the most of them.' and a link for '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 'Health & welfare' section with a right-pointing arrow, followed by a paragraph describing the variety of benefits. At the bottom, a box contains links for 'Medical', 'Dental', 'Disability', and 'Life', with 'Medical' and 'Disability' highlighted by an orange box. On the right side of the page, there is a vertical image of a woman in a light-colored cardigan looking towards the left.



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**





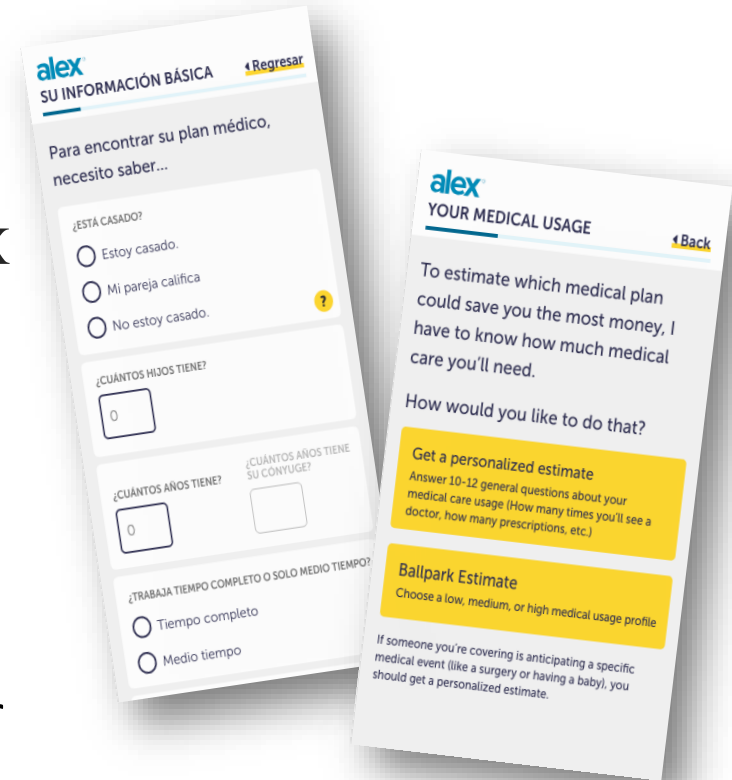
## Benefits Decision Support Tool

### 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.



## Benefits Eligibility - Health & Welfare

Appointment Type	Mid-Level	CORE
Academic, limited, partial-year career, contract, floater	<ul style="list-style-type: none"> <li>work 100% for at least 3 months for less than one year; OR</li> <li>at least 50% for a year or more but in a position that is not eligible for UCRP</li> </ul>	<ul style="list-style-type: none"> <li>work in an eligible position at least 43.75% time</li> </ul> <p data-bbox="1267 719 1818 808"><b>Continuing eligibility threshold = 30 hours/week</b></p>
Per diem, casual/restricted (students), by agreement or seasonal	N/A	<ul style="list-style-type: none"> <li>work at least 75% for at least 3 months</li> </ul> <p data-bbox="1267 1011 1818 1099"><b>Continuing eligibility threshold = 17.5 hours/week</b></p>

# Benefits Eligibility - Health & Welfare

	Mid-Level	CORE
Medical – All Options	✓	
Medical – CORE Plan only	✓	✓
<b>Basic Short-term Disability *</b>	✓	✓
Voluntary Short-term Disability	✓	✓
Voluntary Long-term Disability	✓	✓
<b>CORE Life - \$5,000 *</b>	✓	✓
Supplemental Life	✓	
Dependent Life	✓	
Accidental Death & Dismemberment	✓	✓
<b>Business Travel Accident *</b>	✓	✓
Legal	✓	✓
Pet Insurance	✓	✓
Auto and Homeowner/Renter	✓	✓
<b>Identity Theft Protection*</b>	✓	✓
Family Care	✓	✓
Flexible Spending Accounts	✓	✓
Accident	✓	✓
Critical Illness	✓	✓
Hospital Indemnity	✓	✓

**Must enroll within  
31 days**

## Benefits Eligibility

### Retirement Savings Program (RSP)

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	Mandatory	Optional
Defined Contribution Plan (DCP) Pre-tax - 7.5% employee contribution	✓	
Pre-tax 403(b) & Roth Pre-tax 457(b) & Roth DCP After-tax		✓

## Represented Employees

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Terms of your benefits are subject to collective bargaining

Your benefits may be different



**MEDICAL  
PLANS**

**FOR MID-LEVEL AND CORE  
PACKAGES**

## Benefits Eligibility - Medical

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	Mid-Level	CORE
All Options	✓	
CORE Plan only	✓	✓



## What they have in common

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No exclusions for pre-existing conditions

Prescription drug coverage

Behavioral health coverage

High quality providers

In-network preventive care at no cost

Out-of-pocket maximums

## Medical Plan Options

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### 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



**Only plan offered to CORE-eligible employees**

## 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

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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

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### In-network

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

### Out-of-network

## UC Care PPO

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

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

- **Medical Coverage: Anthem PPO**
- **Rx 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

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**NO MEDICARE/HEALTH FSA**

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



## Health Savings Account (HSA) to pay expenses

**Pro-rated if HSP coverage becomes 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)

You own the account

Triple tax advantage

## CORE PPO

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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% coinsurance after meeting deductible

In-network preventive care covered at no charge

Rx through Navitus

## Behavioral Health

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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

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### Salary bands for 2025

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



# Pretax Employee Premiums

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## 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**

**FOR MID-LEVEL AND CORE  
PACKAGES**

## Accident, Critical Illness and Hospital Indemnity

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**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

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## 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

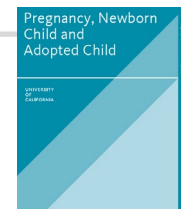
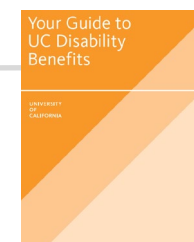
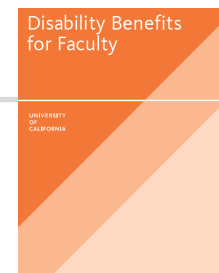
## Voluntary Disability – Short-Term & Long-Term

- 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

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- 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



## Life and Accidental Death & Dismemberment Insurance

Mid-Level

CORE

	Mid-Level	CORE
<b>CORE Life (UC paid)*</b>	\$5,000	same
<b>Supplemental Employee Life</b>	Flat amount of \$20,000; or 1-4 x annual full-time equivalent base salary up to \$250,000/\$1,000,000 max	
<b>Basic Dependent Life</b>	\$5,000 each for spouse, domestic partner, eligible children	
<b>Expanded Dependent Life</b>	Spouse/DP covered at 50% of Supplemental Life up to \$200,000 max; eligible children covered at \$10,000 each	
<b>Accidental Death &amp; Dismemberment</b>	Employee, Modified Family, Family; Coverage levels from \$10,000 to \$500,000	same
<b>Business Travel Accident*</b>	Up to \$500,000 of coverage	same

\*Provided at no cost to you

# 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**
- **Visit Nationwide site to choose the coverage option that works for you**

## 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**
- **Proactive dark web monitoring**
- **Device protection and online privacy**
- **Digital financial management tools**

# 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
- \$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



UNIVERSITY OF CALIFORNIA **UCnet** The benefits of working at UC. Public Notices Search

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](#)

## Additional Plans

---

	Mid-Level	CORE
Auto and Homeowner	✓	
Family Care	✓	✓



## 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

---

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)

The image shows a screenshot of the UCOP Applications Login page. The page features the University of California logo at the top left, the text "UCPath" in a grey box, and a welcome message. Below the welcome message is a list of "Authorize" options for various University of California campuses. The main content area is titled "UCOP Applications Login" and contains two input fields: "UCOP User name:" and "Password:". A yellow callout box with a line pointing to the "UCOP User name:" field contains the text: "User name and Password are the same as your network sign-on". To the right of the "Password:" field is a "Login" button. Below the login fields, there is a note: "This login page is for current UCOP employees only." followed by a bulleted list of instructions:

- 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.

# 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 items: Dashboard, Bookmarks, Employee Actions, Forms Library, Quicklinks, and Help / FAQ. The main content area has a header with the University of California logo, the UCPath logo, a search bar, and links for Bookmark and Log out. A yellow button labeled 'Ask UCPath Center' is positioned in the top right of the main area. 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. A blue 'Submit' button is located at the bottom of the question box.

Ask UCPATH Center

Next Paycheck  
**December 13**

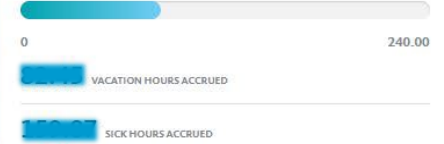
View Paycheck



View Benefits



View Retirement Info



View Leave Balances

Personal Information



Health and Welfare



Income and Taxes



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

UNIVERSITY OF CALIFORNIA  
dptm

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

UNIVERSITY  
OF  
CALIFORNIA

## 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.

**UCRAYS**

Edit Profile

- Messages
- My Account >
- Benefit Payments
- Manage Contacts**
- Upcoming Seminars
- Contact Us
- Quick Links >

### Manage Contacts

- Manage Beneficiaries
- Manage POA
- Register Domestic Partner

The image shows two overlapping screenshots of the UCRAYS web application. 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 a message: 'You may add a new beneficiary, update an existing beneficiary, or update an existing beneficiary's information. Don't forget to update your beneficiaries for the [UC Retirement Savings Plan](#).' Below this message, it says 'UCRP/CAP' and 'Not enrolled.' The 'Add/Edit Beneficiary' button is circled in red.

**UCRAYS**

Edit Profile

**Manage Contacts**

Manage Beneficiaries Manage POA Register Domestic Partner

Messages

My Account >

Benefit Payments

**Manage Contacts**

Upcoming Seminars

Contact Us

Quick Links >

**UCRAYS**

Edit Profile

Messages

My Account >

Benefit Payments

**Manage Contacts**

Upcoming Seminars

Contact Us

**Manage Beneficiaries**

You may add a new beneficiary, update an existing beneficiary, or update an existing beneficiary's information. Don't forget to update your beneficiaries for the [UC Retirement Savings Plan](#).

**UCRP/CAP**

Not enrolled.

**Add/Edit Beneficiary**

UCRAYS

Edit Profile

Messages

My Account &gt;

Benefit Payments

Manage Contacts

Upcoming Seminars

Contact Us

Quick Links &gt;

## 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
		Child/Grandchild	33.00%	<input type="checkbox"/>	0.00%	<input type="checkbox"/>
		Child/Grandchild	33.00%	<input type="checkbox"/>	0.00%	<input type="checkbox"/>
		Child/Grandchild	34.00%	<input type="checkbox"/>	0.00%	<input type="checkbox"/>
<b>Total</b>			<b>100.00%</b>		<b>0.00%</b>	

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 parent(s); 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(ies) for the plan.





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, FSA and ARAG (in certain years) 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 Plans, Legal Services, Life Insurance, and AD&D Insurance, are paid in advance. Premiums for Disability Insurance are paid in arrears for monthly employees and at 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 – All Safe Harbor Employees

---

### Mandatory UC Retirement Savings Program

- Pre-tax Defined Contribution plan
- Employees contribute 7.5%
- In lieu of Social Security taxes

### Optional UC Retirement Savings Program

- 403(b) plan (Pre-tax & Roth)
- 457(b) plan (Pre-tax & Roth)
- Defined Contribution (After-tax)

## Mandatory DC Plan

---

Employee contributions of 7.5% deducted before income taxes calculated

Contributions automatically invested in age-appropriate UC Pathway Fund

— **Can change investment elections at any time**

Distribution options

- **Keep money in Plan**
- **Rollover money into another employer's plan/IRA**
- **Have distribution paid to you**
- **Receive retirement income**



# Voluntary Retirement Savings Program

---

## 403(b) Plan

- **Pre-tax & Roth contributions**

## 457(b) Plan

- **Pre-tax & Roth contributions**

## Defined Contribution (DC) Plan

- **After-tax contributions**

# 403(b) and 457(b) Plans and Features

Most similar to 401(k)

FEATURE	403(b)	457(b)
All employees eligible, except students working <20 hrs/week	Yes	Yes
Tax deferred contributions on pre-tax deferrals	Yes	Yes
Tax free withdrawals on Roth deferrals in Retirement	Yes	Yes
Loans available	Yes	No
Hardship/emergency*	Yes	Yes
Maximum contribution \$23,500 + \$7,500 catchup	Yes	Yes
Distribution while employed at UC	Age 59 ½	Age 59 ½
Distribution after separation (with no early distribution penalty)	Age 59 ½	No age requirement

\* Different terms apply to 403(b) and 457(b)

## Defined Contribution - 401(a)

---

After-tax account

- **Voluntary contributions**
- **Different from a Roth plan**

# Investment Options

UC Pathway Funds

Direct Investment Funds

— Range of asset classes

BrokerageLink

— A self-directed brokerage account

## Tier 1 - Target Date Funds

### UC Pathways Funds

[UC Pathway Income Fund](#)

[UC Pathway Fund 2020](#)

[UC Pathway Fund 2025](#)

[UC Pathway Fund 2030](#)

[UC Pathway Fund 2035](#)

[UC Pathway Fund 2040](#)

[UC Pathway Fund 2045](#)

[UC Pathway Fund 2050](#)

[UC Pathway Fund 2055](#)

[UC Pathway Fund 2060](#)

[UC Pathway Fund 2065](#)

[UC Pathway Fund 2070](#)

## Tier II - Main Fund Menu

### Bond and Stock Investments<sup>2</sup>

#### Bond

##### Short-Term

[UC Savings Fund](#)

[UC Short Duration Bond Fund](#)

##### Intermediate-Term

[UC Bond Fund](#)

##### Inflation-Protected

[UC Short Term TIPS Fund](#)

[UC TIPS Fund](#)

#### Domestic Stock

##### Broad Cap

[UC Domestic Equity Index Fund](#)

##### Large Cap

[UC Growth Company Fund](#)

##### Small Cap

[UC Domestic Small Cap Equity Fund](#)

#### Foreign Stock

##### Developed Markets

[UC International Equity Index Fund](#)

[UC Diversified International Fund](#)

##### Emerging Markets

[UC Emerging Markets Equity Fund](#)

#### Specialty Stock

[UC Blue and Gold Fund](#)

[UC Global Equity Index Fund](#)

[UC Real Estate Fund](#)

[UC Social Equity Fund](#)

## Tier III - Fidelity Brokeragelink®

# Voluntary Retirement Savings Program – How to enroll

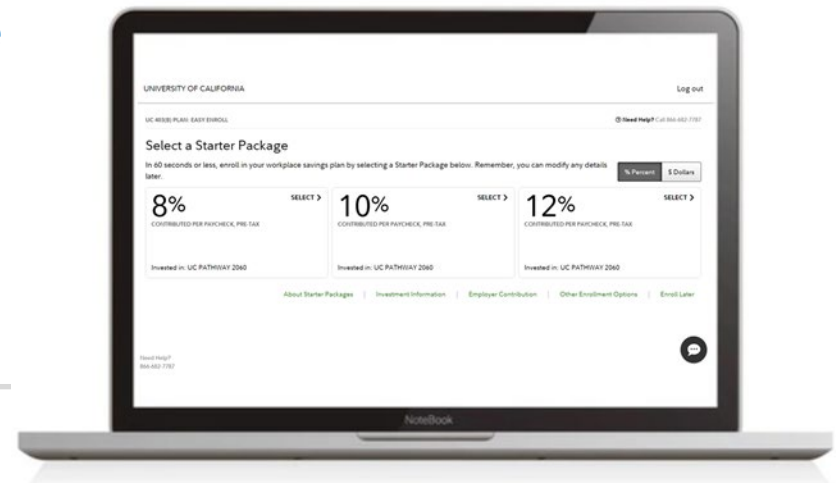
---

Call Fidelity at (866) 682-7787 or go to [netbenefits.com](https://netbenefits.com)

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

Easy Enroll at [UCRSPenroll.com](https://UCRSPenroll.com)

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



## Election changes & rollovers

---

Start, change or stop contributions any time

Roll over money from other employer-sponsored plans or IRAs

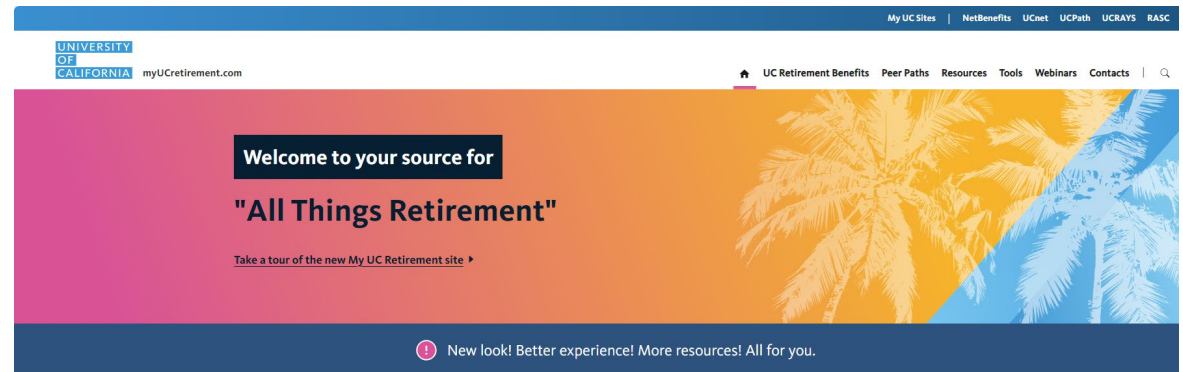
# Want to learn more?

Online resources

On-site classes

Webinars

1:1 with UC-  
dedicated Workplace  
Financial Consultant



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...**



# CONCLUSION



## Final Reminders

---

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

**“Submit/Confirm” is final**

**Name your beneficiaries**

- **Life insurance, AD&D on UCRAYS**
- **Retirement Savings Program accounts — [netbenefits.com](https://netbenefits.com)**
- **Health Savings Account — Health Equity**
- **Can be changed at any time**

**Family Member Eligibility Verification – UnifyHR**

**Review your pay stub**

## Tools and Resources

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**Welcome Kit**

**UCnet**

**Medical plan directories**

**myUCretirement.com**

**UCPath Portal/AYSO**

**ALEX**

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

**UCPath center**

— 855-9-UCPATH

— [UCPath.universityofcalifornia.edu](http://UCPath.universityofcalifornia.edu)

**Local benefits office**

**Health Care Facilitators**

A photograph of a classroom scene. In the foreground, a young girl with dark hair styled in braids is seen from behind, wearing a brown long-sleeved shirt. Her right arm is raised high, with her hand open, as if she wants to ask a question or answer. In the background, a female teacher with long dark hair, wearing a black top and a blue lanyard, stands near a whiteboard. Other students are visible in the background, some with their hands raised. The whiteboard has some faint writing and blue markers on it. The overall atmosphere is one of an active learning environment.

**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 frame. 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.

**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).