



**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
CALIFORNIA

Welcome to UC! Read this guide to learn more about your benefits choices and how and when to enroll. For more details, keep *A Complete Guide to Your UC Health and Welfare Benefits, the Retirement Benefits Decision Guide and A Complete Guide to Your UC Retirement Benefits* handy. 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, 2022. Please note that this is a summary of your benefits only; additional requirements, limitations and exclusions may apply. Refer to applicable plan documents and regulations for details. The applicable plan documents and regulations and other applicable UC policies will take precedence if there is a difference between the provisions therein and those of this document.

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

More information:
ucal.us/laborrelations

Tip:
The sooner the better
Your benefits are valuable, so don't wait to enroll.

Retirement: 90 days
See section 5 for details on your retirement benefits choices. If you're eligible for a choice of retirement benefits, your benefits will be prospective from the date you enroll, so it's important to enroll and start building your retirement benefits as soon as you can. You lose UC contributions and service credit if you wait to enroll.

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

SYSTEMWIDE RESOURCES

UCnet
ucnet.universityofcalifornia.edu
News and information about UC, plus comprehensive information on benefits and policies.

UCPath
ucpath.universityofcalifornia.edu
For answers to your benefits questions, sign in to your account and submit an inquiry or contact a representative at 855-982-7284, Monday–Friday, 8 a.m.–6 p.m.

UC Retirement At Your Service (UCRAYS)
retirementatyour.service.ucop.edu
For questions about your UCRP retirement, sign in to your account and send a secure message or contact the UC Retirement Administration Service Center at 800-888-8267.

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: 949-824-5210
Academic Personnel: 949-824-7175

Irvine Health
Benefits: 714-456-5736
Academic Personnel: 949-824-7481

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

Los Angeles Health
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: 415-476-2888

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: 530-750-1354

ASUCLA
Benefits: 310-825-7055

Hastings College of the Law
Benefits: 415-565-4703

Which medical plan is right for you?

2023 QUICK REFERENCE GUIDE

FOR THOSE WITH FULL-TIME SALARY RATE OF \$68,000 OR LESS

PLAN	S	+C	+A	+C,A
Kaiser Permanente – CA (HMO)	\$36.49	\$65.60	\$110.33	\$136.84
UC Blue & Gold HMO	\$99.69	\$178.33	\$280.64	\$358.63
UC Health Savings Plan (PPO)	\$79.26	\$129.75	\$180.81	\$227.92
UC Care (PPO)	\$212.95	\$380.49	\$514.84	\$682.95
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

FOR THOSE WITH FULL-TIME SALARY RATE OF \$68,001–\$136,000

PLAN	S	+C	+A	+C,A
Kaiser Permanente – CA (HMO)	\$84.69	\$152.26	\$262.15	\$323.23
UC Blue & Gold HMO	\$144.81	\$259.03	\$380.55	\$493.80
UC Health Savings Plan (PPO)	\$186.73	\$305.61	\$436.31	\$546.62
UC Care (PPO)	\$261.05	\$466.43	\$621.03	\$827.07
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

FOR THOSE WITH FULL-TIME SALARY RATE OF \$136,001–\$204,000

PLAN	S	+C	+A	+C,A
Kaiser Permanente – CA (HMO)	\$134.16	\$241.20	\$398.20	\$496.54
UC Blue & Gold HMO	\$191.10	\$341.83	\$470.10	\$613.48
UC Health Savings Plan (PPO)	\$297.01	\$486.08	\$665.28	\$842.96
UC Care (PPO)	\$310.41	\$554.63	\$716.19	\$961.08
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

FOR THOSE WITH FULL-TIME SALARY RATE OF OVER \$204,000

PLAN	S	+C	+A	+C,A
Kaiser Permanente – CA (HMO)	\$185.38	\$333.30	\$539.17	\$676.08
UC Blue & Gold HMO	\$239.04	\$427.59	\$562.87	\$749.68
UC Health Savings Plan (PPO)	\$411.20	\$672.98	\$902.52	\$1,149.94
UC Care (PPO)	\$361.52	\$645.96	\$814.79	\$1,099.90
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

Medical Benefits Summary: 2024

(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 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 ²
UC Care In-Network: Anthem Preferred (PPO) 1-866-406-1182	Individual: \$500 ¹ Family: \$1,000 ²	Plan not eligible for HSA but eligible for FSA	Individual: \$7,600 ¹ Family: \$14,200 ²
UC Care Out-of-Network (PPO) 1-866-406-1182	Individual: \$750 ¹ Family: \$1,750 ²	Plan not eligible for HSA but eligible for FSA	Individual: \$9,600 ¹ Family: \$20,200 ²
UC Health Savings Plan In-Network (PPO) 1-866-406-1182	Individual Coverage: \$1,600 ² Family Coverage: \$3,200 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: \$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

UNIVERSITY
OF
CALIFORNIA

UC MEDICAL PLANS	Your Monthly Premium	Your Costs for Services	Your Cost for Prescription Drugs: Generic/Brand/Non-formulary	Best Fit for People Who:
CORE You may use any doctor.	\$0	\$\$\$+ Except for certain preventive services, you pay the full cost until you reach the \$3,000 deductible. Then you pay 20%.	20%	<ul style="list-style-type: none"> Want to pay no monthly premium Want protection for catastrophic care Are willing to risk incurring high out-of-pocket costs Want direct access to many providers without need for referrals
UC Blue & Gold HMO Must use custom network of providers, except in emergencies	\$\$	\$ No deductible; you pay a copay for office visits and hospital stays; most other services have no charge.	Retail (30-day supply) \$5/\$25/\$40 Mail order (up to 90 days) \$10/\$50/\$80	<ul style="list-style-type: none"> Want lower premium and cost per service Are comfortable with HMO model: primary care physician manages care; no out-of-network coverage Are content with the selection of community providers
Kaiser HMO Must use network providers, except in emergencies	\$	\$ No deductible; you pay a copay for office visits and hospital stays; most other services have no charge.	Retail (30-day supply) \$5/\$25/NA Mail order (31-100 days) \$10/\$50/NA	<ul style="list-style-type: none"> Want lower premium and cost per service Are comfortable with getting medical care only within the Kaiser system
UC Care May use most doctors without referral from a primary care physician; you pay copayment for UC Select Network providers; in-network providers cost less than out-of-network providers.	\$\$\$	\$/\$\$/\$\$\$ UC Select Network providers: no deductible, and copay for office visits and hospital stays; Anthem Preferred providers: calendar year deductible and then 30% coinsurance; out-of-network: calendar year deductible and then 50% coinsurance.	Retail (30-day supply) \$5/ \$25/ \$40 Mail order (up to 90 days) \$10/\$50/\$80	<ul style="list-style-type: none"> Want direct access to many providers without a referral 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



- HOME
- NEWS
- WORKING AT UC
- COMPENSATION & BENEFITS**
- TOOLS & SERVICES

Search

COMPENSATION & BENEFITS

UC Fair Wage/Fair Work Plan

Compensation

Health Plans

Medical Plans

- UC Blue & Gold HMO
- Kaiser Permanente HMO
- UC Care
- UC Health Savings Plan
- CORE
- Plans for Retirees with Medicare
- Telehealth Services
- Transgender and Nonbinary Health Benefits

Which Medical Plan Is...



al plans because
 's important to UC. Our
 UC medical center
 designs to fit your needs.
 monthly premiums.

RESOURCES

- ALEX
- Employee Medical Plan Costs (2024)
- Retiree Medical Plan Costs (2024)
- Which Medical Plan Is Right for You?
- Which Medicare Plan Is Right for You?
- Plan Contacts
- Health Care Facilitators
- Medicare FAQ

MORE INFORMATION

- Affordable Care Act
- COBRA
- Enrolling in Medicare
- Family Member Eligibility Verification
- Imputed Income
- Resolving Disputes

NOTICES

ALEX – 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**



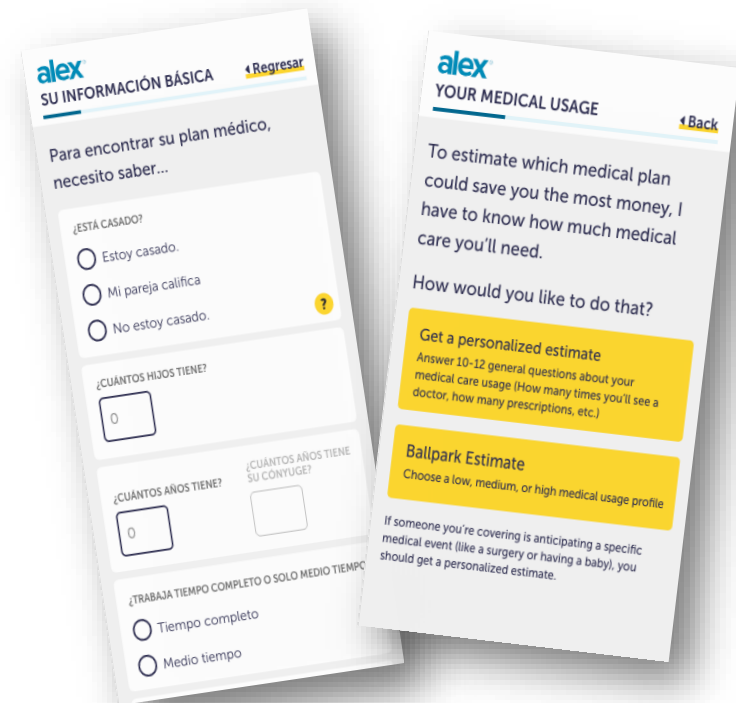
ALEX – Benefits Decision Support Tool

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.



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**
- **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

Business Travel Accident*

*automatically enrolled

**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	\$20 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	\$1,600	\$2,600
- Family	\$3,200	\$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 \$4,150	up to \$8,300

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

No premium - must enroll to be covered

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

- \$68,000 and under
- \$68,001 – \$136,000
- \$136,001 – \$204,000
- Over \$204,001 and above



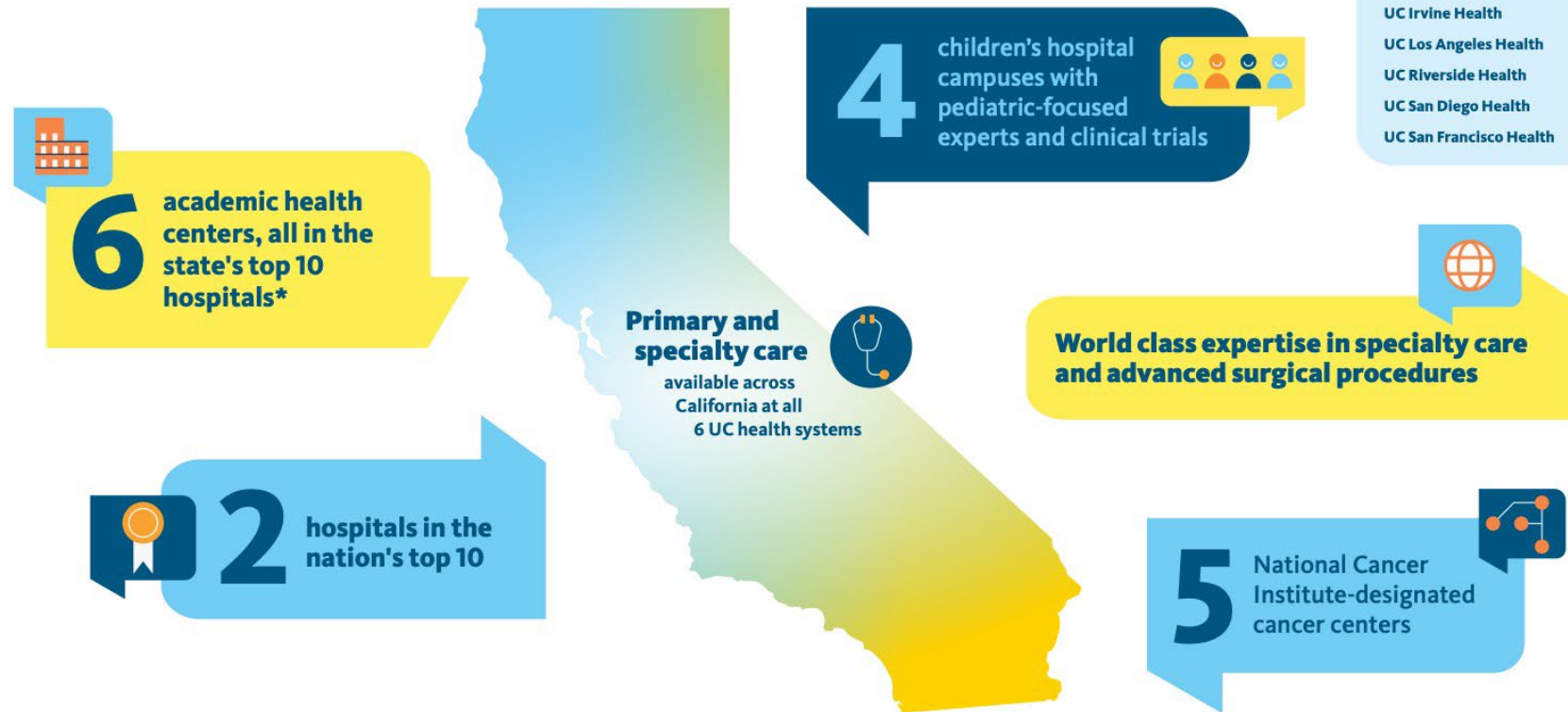
Pretax Employee Premiums

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**
- **Two coverage options: 50% or 70% reimbursement for eligible expenses. Both have a \$250 annual deductible and a \$7,500/year benefit maximum**

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**

Flexible Spending Accounts

Health Care FSA

- Paying for qualified expenses on a pretax basis*
- Contribute up to \$3,050 per year per employee; minimum contribution: \$180 per year
- \$640 carryover to the 2025 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

WORKING AT UC

Career Resources

UC Living Well

Systemwide WellBeing
InitiativeTobacco Cessation
Resources

Wellness Resources

Work-Life Balance

Opportunities to Get
Involved

Our Values

UC Living Well



UC supports its community in their pursuit of a healthy lifestyle. UC Living Well comprises activities and resources found across our locations to help faculty, staff and retirees reach their wellness goals.

Systemwide WellBeing

Campus and health

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 Seerva 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 header features the University of California logo and the text "University of California It Starts Here". Below the header, the page title is "UCOP Applications Login". There are two input fields: "UCOP User name:" and "Password:". A "Login" button is positioned to the right of the password field. A yellow callout box with a pointer to the "UCOP Applications Login" title contains the text: "User name and Password are the same as your network sign-on". 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.

In the background, another part of the UCPath interface is visible, showing a "UCPath" header and a "Welcome to UCPath" message. Below the welcome message, there is an "Authorize" section with a list of "University of California" entries.

Security Verification

The screenshot displays the UCPath interface for a security verification step. On the left is a blue sidebar with a user profile section containing redacted fields for Primary Title, Employee ID, and Service Date, and a navigation menu with items: Dashboard, Bookmarks, Employee Actions, Forms Library, Quicklinks, and Help / FAQ. The main header features the University of California logo, the UCPath title, a search bar, and links for Bookmark and Log out. A yellow 'Ask UCPath Center' button is positioned in the top right. The central content area is titled 'SECURITY QUESTION' and instructs the user to confirm their identity. The question is 'Who is your childhood best friend?' with a text input field below it. A blue 'Submit' button is at the bottom of the question area.

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

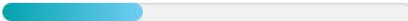
[View Paycheck](#)




[View Benefits](#)




[View Retirement Info](#)




0 240.00

 VACATION HOURS ACCRUED

 SICK HOURS ACCRUED

[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 

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

Health and Benefits

- Benefits Summary
- Dependent Covera...
- Life Events / Benef...
- Enroll in Benefits**
- Using Your Benefits

[Edit profile](#) [Log out](#) [Help](#)

Terms of Use University of California

100%



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 displays two screenshots of the UCRAYS web portal interface. The top screenshot shows the 'Manage Contacts' page, where the 'Manage Beneficiaries' button is highlighted with a red circle. The bottom screenshot shows the 'Manage Beneficiaries' page, where the 'Add/Edit Beneficiary' button is highlighted with a red circle.

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.

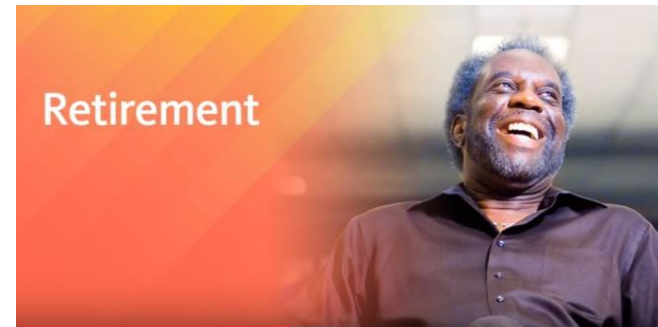
—Langston

Retirement Benefits

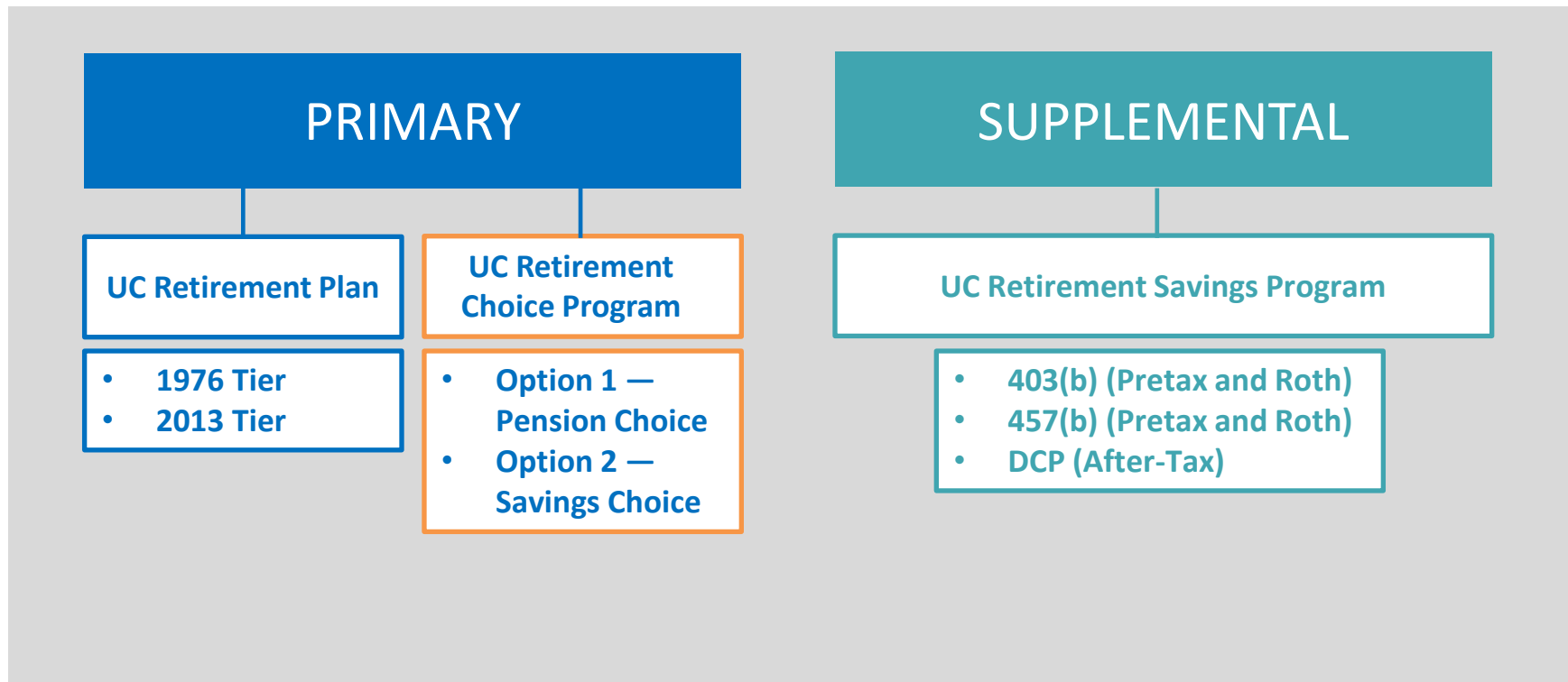
Primary benefits – participation required

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?

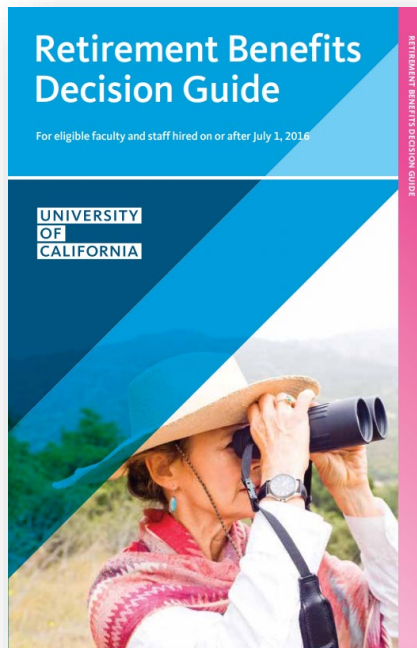
You are eligible for the UC Retirement Choice Program if you:

- 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*).

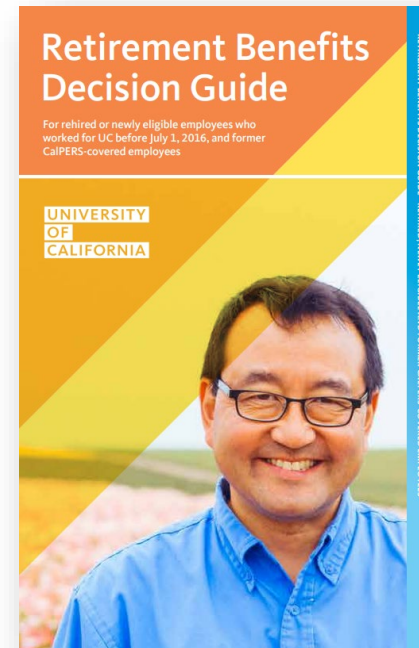
*Not everyone is eligible for Choice, **if you are a member of a union, please check your collective bargaining agreement** to determine if you are eligible for the “Choice Program”

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 \$146,042 in 2023 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 \$146,042 for the 2023 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**

*Up to the IRS pay maximum. 2024 Plan Year limits: PEPRA Max: \$151,446; IRS Max: \$345,000

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.

myUCretirement.com/choose

Primary Retirement Benefit Confirmation

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



CONFIRMATION

YOUR PRIMARY RETIREMENT BENEFIT: PENSION CHOICE

NAME: MARY GLEN
CHOICE RECEIVED: 9:34 AM PT, 10/20/16
EMAIL ADDRESS: tstbenefits@ucop.edu

I have met with a UC Retirement Planner or attended a class or webinar, 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 PEPPA maximum (\$117,020 in 2016). If I am not subject to the PEPPA 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 (\$265,000 in 2016). If eligible, all supplemental account contributions will be made to my account in the University of California Defined Contribution Plan (DCP) based on my eligible pay above the PEPPA 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 closest to the year I turn age 65, if I do not select other investments, and that I have the right to change my investments at any time.

NEXT STEPS

Here are next steps to consider:

Name a beneficiary for your retirement plan accounts.

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>\$23,000 pretax and/or Roth</p>	<p>+</p> <p>\$23,000 pretax and/or Roth</p>	<p>Voluntary after-tax and/or mandatory pretax contributions</p>
<p>\$46,000 combined pretax and/or Roth limit in 2024</p>		<p>Limits for 2024: \$69,000 – 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 2024, for a total of \$61,000</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>	

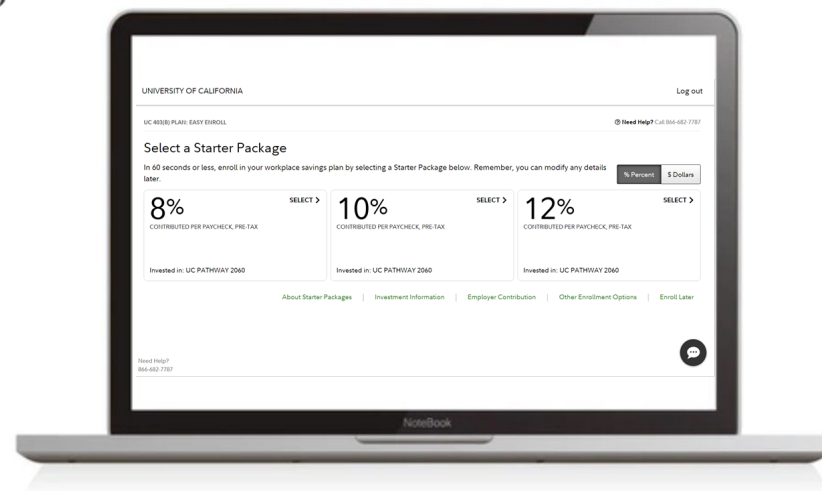
Retirement Savings Program (RSP) - Enrollment

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

The screenshot shows the top navigation bar of the myUCretirement.com website. The navigation items are: HOME, PRIMARY RETIREMENT BENEFITS, SUPPLEMENTAL RETIREMENT BENEFITS (highlighted with a yellow box), RETIREE HEALTH & WELFARE BENEFITS, RETIREMENT INCOME ESTIMATES, CLASSES, NEWS & HELP (highlighted with a yellow box), TIPS & TOOLS FOR MEMBERS LIKE YOU, SEARCH, and MY UC ACCOUNTS. Below the navigation bar, the main content area features the University of California logo on the left, the text "MYUCRETIREMENT.COM Your source for 'All Things Retirement'", and a "SEE HOW IT WORKS" button. On the right side of the main content area is a large image of a lemon tree. At the bottom of the main content area is a blue banner with a warning icon and the text "See strategies for coping with market volatility".

Choose a track to see information and next steps for UC members like you.



Recently Joined UC



Working and Saving



Ready to Retire



In Retirement

Retirement resources - UCnet

UNIVERSITY OF CALIFORNIA UCnet

HOME NEWS WORKING AT UC COMPENSATION

COMPENSATION & BENEFITS

UC Fair Wage/Fair Work Plan

Health Plans

Retirement Benefits

- Primary Retirement Benefits
- Voluntary Retirement Savings Program
- Retiree Health & Welfare Benefits
- Retirement Planning Resources**
- When You're Ready to Retire
- UCRS Advisory Board

Disability, Life & Accident

YOUR UC RETIRE

Preparing for a successful retirement is one of the biggest financial responsibilities you will face. UC's comprehensive array of retirement benefits, savings programs, educational and cost-sharing options can help you plan for your future.

UC's primary retirement options provide a strong foundation for your future. Shared by you and your employer, these savings programs offer a variety of investment choices to help you save even more for your secure future.

Primary retirement hired?

On or after Ju

See A Complete Guide to Your UC Retirement Benefits for full details [PDF](#)

Making your choice

The sooner you decide which option is best for you — Pension Choice or Savings Choice — the sooner you start receiving UC contributions (and service credit under Pension Choice). You have 90 days from your retirement option eligibility date to choose a primary retirement benefit; your enrollment window closes once you submit a choice. If you don't choose a primary retirement option, you automatically will be enrolled in Pension Choice at the end of the 90-day period.

Once you've decided which option is best for you, making your choice is fast and easy.

See step-by-step instructions [PDF](#) for how to enroll.

1. Make your choice online at [myUCretirement.com/choose](#). You'll get a quick refresher on the options and how they compare.
2. Register and log in when prompted. Then select the option you've decided works best for you.
3. You'll receive a confirmation statement reflecting your choice.
4. Your contributions will begin to be deducted from your paycheck following your choice (usually within one to two pay periods).

Need help deciding?

[myUCretirement.com](#)
Compare potential retirement savings under each option

Individual planning and guidance consultants

Retirement classes and webinars

Frequently asked questions

Retirement Benefits Fact Sheet [PDF](#)
A quick comparison

Retirement Benefits Decision Guide [PDF](#)
Read more about your options

Retirement Benefits Decision Guide: For rehired, newly eligible and former CalPERS-covered employees [PDF](#)
Not sure if this applies to you? [Learn more](#)

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](https://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 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 dark blue top and a lanyard, stands near a whiteboard. Other students are visible in the background, some with their hands raised. The whiteboard has some faint markings and blue sticky notes. 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 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.

**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).