



**NEW EMPLOYEE
BENEFITS ORIENTATION**

**FOR EMPLOYEES
NOT ELIGIBLE FOR
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 \$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	\$619.48
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 \$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 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*
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 ¹
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 ¹
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 ¹
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				
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



UCnet

- 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

Health Care Facilitator Program

UNIVERSITY OF CALIFORNIA

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



is because important to UC. Our medical center s to fit your needs. ly premiums.

nd hospitals UC Blue & Gold administered by Kaiser Permanente HMO with a network

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.

The image displays two smartphone screens showing the ALEX Go interface. The left screen is titled "alex SU INFORMACIÓN BÁSICA" and includes a "Regresar" button. It asks for basic information: "Para encontrar su plan médico, necesito saber...", "¿ESTÁ CASADO?" (with radio buttons for "Estoy casado.", "Mi pareja califica", and "No estoy casado."), "¿CUANTOS HIJOS TIENE?" (with a text input field containing "0"), and "¿CUANTOS AÑOS TIENE SU CONYUGE?" (with a text input field containing "0"). The right screen is titled "alex YOUR MEDICAL USAGE" and includes a "Back" button. It explains the purpose: "To estimate which medical plan could save you the most money, I have to know how much medical care you'll need." It asks "How would you like to do that?" and provides two options: "Get a personalized estimate" (requiring 10-12 general questions) and "Ballpark Estimate" (choosing a low, medium, or high medical usage profile). A note at the bottom states: "If someone you're covering is anticipating a specific medical event (like a surgery or having a baby), you should get a personalized estimate."

Benefits Eligibility - Health & Welfare

Appointment Type	Mid-Level	CORE
<p>Academic, limited, partial-year career, contract, floater</p>	<ul style="list-style-type: none"> work 100% for at least 3 months for less than one year; OR at least 50% for at least 3 months but in a position not eligible for UC... 	<ul style="list-style-type: none"> work in an eligible position at least 43.75% time
<p>Per diem, casual/restricted (students), by agreement or seasonal</p>	<p style="text-align: center;">Continuing eligibility threshold = 17.5 hours/week</p>	

Benefits Eligibility - Health & Welfare

Must enroll within 31 days

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

*Provided at no cost to you

Benefits Eligibility - Retirement Savings Program (RSP)

	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

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

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

*Provided at no cost to you

What they have in common

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

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

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
- **Anthem Preferred network**
- **Blue Cross Blue Shield Global Core network** outside of CA and the U.S.
- **Rx through Navitus**
- **Accolade replaces Anthem Health Guide in 2023**

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 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

NO MEDICARE/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 becomes 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)

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 paid at 20% after meeting deductible

In-network preventive care covered at no charge

Rx through Navitus

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**



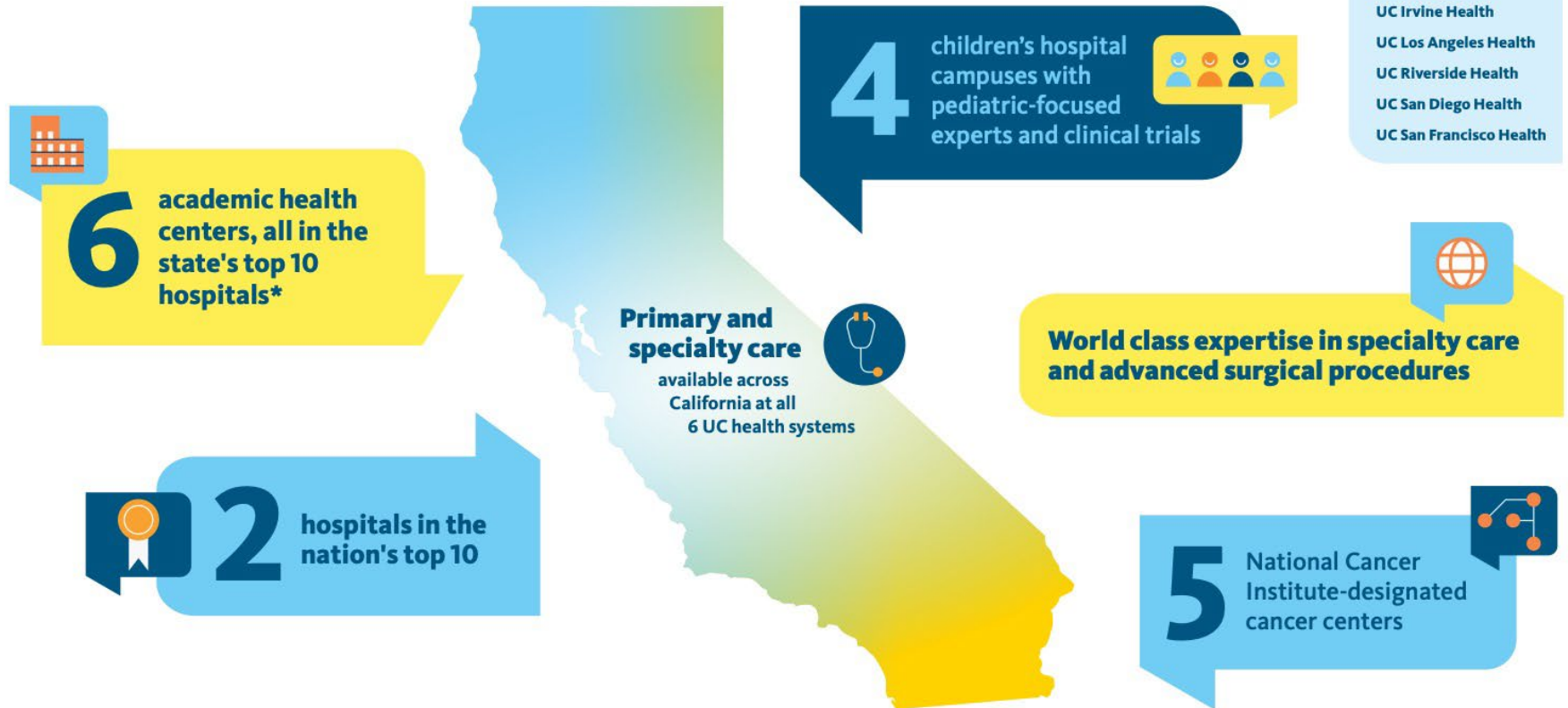
Pretax Employee Premiums

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**

**FOR MID-LEVEL AND CORE
PACKAGES**

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

Life and Accidental Death & Dismemberment Insurance

Mid-Level

CORE

	Mid-Level	CORE
CORE Life (UC paid)*	\$5,000	same
Supplemental Employee Life	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	
Accidental Death & Dismemberment	Employee, Modified Family, Family; Coverage levels from \$10,000 to \$500,000	same
Business Travel Accident*	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**
- **Two coverage options: 50% and 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

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)

UNIVERSITY OF CALIFORNIA

UCPath

Welcome to UCPATH, where you can find all the information you need. If you have questions, please contact the UCPATH Center at 855-4UCALIF.

Authorize

University of Calif
University of
University
University
University of
University of
University of Ca

University of California
It Starts Here

UCOP Applications Login

UCOP User name:

Password:

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

This login page is for current UCOP employees only.

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

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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, each with a blue input box. Below this is a white navigation menu with the following items: Dashboard, Bookmarks, Employee Actions (with a right arrow), Forms Library (with a right arrow), Quicklinks (with a right arrow), and Help / FAQ (with a right arrow). The main content area has a white background with a blue header. The header includes the University of California logo, the text 'UCPath', a search bar, and icons 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 a light blue background. It contains the text 'Please confirm your identity by answering the following security question.' followed by a text input field with the question 'Who is your childhood best friend?'. A blue 'Submit' button is located at the bottom of this section.

Ask UCPATH Center

Next Paycheck
December 13

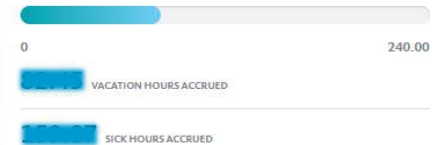
View Paycheck



View Benefits



View Retirement Info



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



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@ucm

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

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

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

Messages

My Account >

Benefit Payments

Manage Contacts

Upcoming Seminars

Contact Us

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
		Child/Grandchild	<input type="text" value="33.00%"/>	<input type="checkbox"/>	<input type="text" value="0.00%"/>	<input type="checkbox"/>
		Child/Grandchild	<input type="text" value="33.00%"/>	<input type="checkbox"/>	<input type="text" value="0.00%"/>	<input type="checkbox"/>
		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	<input type="text"/>		Child/Grandchild	33.00%	No
Primary Beneficiary	<input type="text"/>		Child/Grandchild	33.00%	No
Primary Beneficiary	<input type="text"/>		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




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 \$23,000 + \$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 I - TARGET DATE FUNDS UC PATHWAY 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
TIER II - MAIN FUND MENU BOND AND STOCK INVESTMENTS*		
Bond <i>Short-Term</i> UC Savings Fund <i>Intermediate-Term</i> UC Bond Fund <i>Inflation-Protected</i> UC Short Term TIPS Fund UC TIPS Fund	Domestic Stock <i>Broad Cap</i> UC Domestic Equity Index Fund <i>Large Cap</i> UC Growth Company Fund <i>Small Cap</i> UC Domestic Small Cap Equity Fund	Foreign Stock <i>Developed Markets</i> UC International Equity Index Fund UC Diversified International Fund <i>Emerging Markets</i> UC Emerging Markets Equity Fund <i>Specialty Stock</i> UC Global Equity Fund UC Real Estate Fund UC Social Equity Fund
TIER III - FIDELITY BROKERAGELINK®		

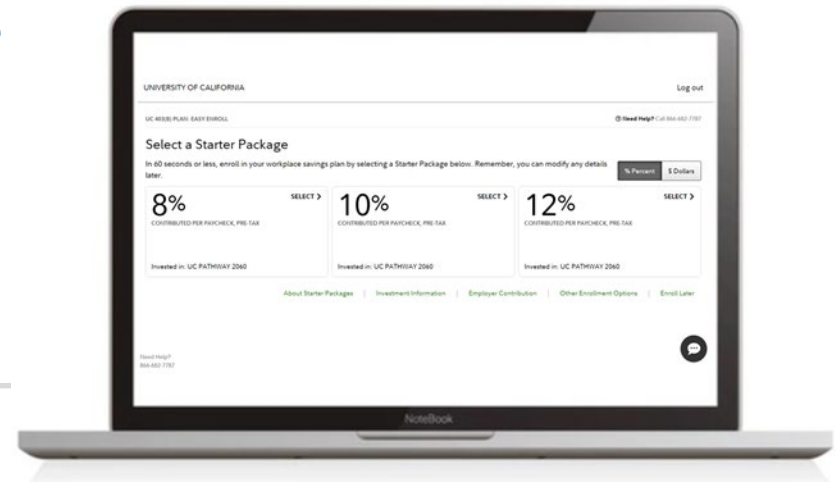
Voluntary Retirement Savings Program – How to enroll

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

- 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



Election changes & rollovers

Start, change or stop contributions any time

Roll over money from other employer-sponsored plans or IRAs

Want to learn more?

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PRIMARY RETIREMENT BENEFITS SUPPLEMENTAL RETIREMENT BENEFITS RETIREE HEALTH & WELFARE BENEFITS RETIREMENT INCOME ESTIMATES CLASSES, NEWS & HELP TIPS & TOOLS FOR MEMBERS LIKE YOU SEARCH MY UC ACCOUNTS

MYUCRETIREMENT.COM
Your source for "All Things Retirement"

SEE HOW IT WORKS

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

Online resources

On-site classes

Webinars

1:1 with UC-dedicated
Workplace Financial
Consultant



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
- Health Savings Account — Health Equity
- Can be changed at any time

Family Member Eligibility Verification – UnifyHR

Review your pay stub

Tools and Resources

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**

Local benefits office

Health Care Facilitators

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

QUESTIONS?

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

**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).