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
Welcome to UCI! Read this guide to learn more about your benefit 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 UCLink.

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 Administration 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 32 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.

Tips:
The sooner the better!
Your benefits are valuable, so don’t wait to enroll.

Retirement: 60 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.

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 all aspects of employment. If you’re in a bargaining unit, you can find the contract that applies to you on the Labor Relations website (use: labrelations) 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:
use: labrelations

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)
retirementatyourservice.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: 714-456-5735
Academic Personnel: 949-824-7481

Los Angeles
Benefits: 310-794-0030
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 Bernardino
Benefits: 858-534-2816
Academic Personnel: 858-534-0068

San Diego
Benefits: 858-534-3200
Accademic Personnel: 858-534-3200

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: 831-982-7284
Academic Personnel: 831-987-9497

Lawrence Berkeley National Lab
Benefits: 510-486-6403

Agriculture and Natural Resources
Benefits: 530-752-1774
Academic Personnel: 530-750-1354

ASUC
Benefits: 310-825-7055

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

**NEW EMPLOYEE BENEFITS ORIENTATION**

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**Which medical plan is right for you?**

**Quick Reference Guide**

**Medical Benefits Summary: 2024**

**Non-Medicare**

<table>
<thead>
<tr>
<th>PLAN</th>
<th>COSTS</th>
<th>Calendar Year Deductible</th>
<th>Health Savings Account (HSA) (UC Contribution)</th>
<th>Annual Out-of-Pocket Maximum*</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Blue &amp; Gold HMO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kaiser Permanente - CA (HMO)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Flex &amp; Gold HMO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Health Savings Plan (PPO)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Care (PPO)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Core (PPO)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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*Costs and benefits are subject to change. Please consult the latest employee benefits guide for the most up-to-date information.*
### UC Medical Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Premium</th>
<th>Costs for Services</th>
<th>Prescription Drugs: Generic/Brand/Non-Formulary</th>
<th>Best Fit for People Who</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CORE</strong></td>
<td>$0</td>
<td>$5/$5/$5+</td>
<td>20%</td>
<td>- Want to pay no monthly premium</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Except for certain preventive services, you pay the full cost until you reach the $3,000 deductible. Then you pay 20%.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UC Blue &amp; Gold HMO</strong></td>
<td>$5</td>
<td>$5</td>
<td>Retail (30-day supply) $5/$25/$40 Mail order (up to 90 days) $10/$50/$80</td>
<td>- Want lower premium and cost per service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No deductible; you pay a copay for office visits and hospital stays; most other services have no charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Kaiser HMO</strong></td>
<td>$2</td>
<td>$2</td>
<td>Retail (30-day supply) $5/$25/NA Mail order (31–100 days) $10/$50/NA</td>
<td>- Are comfortable with HMO model: primary care physician manages care; no out-of-network coverage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No deductible; you pay a copay for office visits and hospital stays; most other services have no charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UC Care</strong></td>
<td>$3/$6/$9</td>
<td>$5/$25/$40</td>
<td>Retail (30-day supply) $5/$25/$40 Mail order (up to 90 days) $10/$50/$80</td>
<td>- Want direct access to many providers without a referral</td>
</tr>
<tr>
<td></td>
<td></td>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Want no deductible and fixed copay for using providers in the UC Select network</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Want coverage when you are traveling or living abroad</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- You and/or your family members live outside California</td>
</tr>
</tbody>
</table>
Health Care Facilitator Program

UNIVERSITY OF CALIFORNIA

Health plans are important to UC. Our medical center network is designed to fit your needs. We have the right plan for you—whether it’s a medical HMO, PPO, or fee-for-service plan. The correct plan for you depends on your care needs and your employer’s requirements.

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

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

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

https://start.myalex.com/uc/
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.
# Benefits Eligibility - Health & Welfare

<table>
<thead>
<tr>
<th>Appointment Type</th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic, limited, partial-year career, contract, floater</td>
<td>• work 100% for at least 3 months for less than one year; OR</td>
<td>• work in an eligible position at least 43.75% time</td>
</tr>
<tr>
<td></td>
<td>• at least 50% for at least 1 year but in a position not eligible for UCRP</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Continuing eligibility threshold = <strong>30 hours/week</strong></td>
</tr>
<tr>
<td>Per diem, casual/restricted (students), by agreement or seasonal</td>
<td></td>
<td>Continuing eligibility threshold = <strong>17.5 hours/week</strong></td>
</tr>
</tbody>
</table>

**INTRODUCTION**

NEW EMPLOYEE BENEFITS ORIENTATION
## INTRODUCTION

**NEW EMPLOYEE BENEFITS ORIENTATION**

**Benefits Eligibility - Health & Welfare**

*Must enroll within 31 days*

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical – All Options</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>Medical – CORE Plan only</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Basic Short-term Disability</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Voluntary Short-term Disability</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Voluntary Long-term Disability</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>CORE Life - $5,000</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Supplemental Life</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Dependent Life</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Business Travel Accident</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Legal</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Auto and Homeowner/Renter</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Family Care</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Accident</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Critical Illness</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Hospital Indemnity</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

*Provided at no cost to you*
Benefits Eligibility - Retirement Savings Program (RSP)

<table>
<thead>
<tr>
<th></th>
<th>Mandatory</th>
<th>Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defined Contribution Plan (DCP) Pre-tax - 7.5% employee contribution</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Pre-tax 403(b) &amp; Roth Pre-tax 457(b) &amp; Roth DCP After-tax</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>
Represented Employees

Terms of your benefits are subject to collective bargaining

Your benefits may be different
MEDICAL PLANS

FOR MID-LEVEL AND CORE PACKAGES

ucnet.universityofcalifornia.edu
Benefits Eligibility - Medical

<table>
<thead>
<tr>
<th></th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Options</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>CORE Plan only *</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

*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

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

*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

Pay fixed copay for Rx and other services

— 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
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

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

*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

<table>
<thead>
<tr>
<th></th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Single</td>
<td>$1,600</td>
<td>$2,600</td>
</tr>
<tr>
<td>- Family</td>
<td>$3,200</td>
<td>$5,200</td>
</tr>
<tr>
<td><strong>Member pays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(coinsurance after</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>deductible is met)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>**Out-of-pocket</td>
<td></td>
<td></td>
</tr>
<tr>
<td>maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Single</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>- Family</td>
<td>$6,400</td>
<td>$16,000</td>
</tr>
<tr>
<td>(includes deductible)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Health Savings Account (HSA) to pay expenses

<table>
<thead>
<tr>
<th>CONTRIBUTION TYPES</th>
<th>INDIVIDUAL</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Contribution</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee Pre-tax (optional)</td>
<td>up to $4,150</td>
<td>up to $8,300</td>
</tr>
</tbody>
</table>

**Pro-rated if HSP coverage becomes effective after Jan 31**

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

You own the account

Triple tax advantage

[healthequity.com/ed/uc](http://healthequity.com/ed/uc)
CORE PPO

Higher deductible plan

$3,000 per person per year deductible

— Medical and prescription drug charges apply to deductible

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

Pay majority of benefits paid at 20% after meeting deductible

In-network preventive care covered at no charge

Rx through Navitus

No premium - must enroll to be covered
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

6 academic health centers, all in the state's top 10 hospitals*

2 hospitals in the nation's top 10

4 children's hospital campuses with pediatric-focused experts and clinical trials

Primary and specialty care available across California at all 6 UC health systems

World class expertise in specialty care and advanced surgical procedures

5 National Cancer Institute-designated cancer centers

*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

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

*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
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

ucal.us/uclivingwell
Additional Plans

<table>
<thead>
<tr>
<th></th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto and Homeowner</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Family Care</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
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

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)

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

Security Question
Please confirm your identity by answering the following security question.

Who is your childhood best friend?

Submit
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
ELIGIBILITY AND ENROLLMENT

NEW EMPLOYEE BENEFITS ORIENTATION

UCRAYS

Manage Contacts

Edit Profile

Messages

My Account

Benefit Payments

Manage Beneficiaries

Manage POA

Register Domestic Partner

UCRAYS

Manage Beneficiaries

Edit Profile

Messages

My Account

Benefit Payments

Manage Contacts

UCRP/CAP

Not enrolled.

Add/Edit Beneficiary

You may add a new beneficiary, update an existing beneficiary, or update your beneficiaries for the UC Retirement Savings Plan.

UC Retirement Savings Plan
### Beneficiary Designation

**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

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of Birth</th>
<th>Relationship</th>
<th>Primary Share</th>
<th>Primary Equal Share</th>
<th>Secondary Share</th>
<th>Secondary Equal Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child/Grandchild</td>
<td></td>
<td></td>
<td>33.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child/Grandchild</td>
<td></td>
<td></td>
<td>33.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child/Grandchild</td>
<td></td>
<td></td>
<td>34.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Total      |               |              | 100.00%       | 0.00%               |                  | 0.00%                 |

[Next button highlighted]
Beneficiary Designation

Confirm Beneficiaries

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

UCRP/CAP

<table>
<thead>
<tr>
<th>Type</th>
<th>Name</th>
<th>Date of Birth</th>
<th>Relationship</th>
<th>Share</th>
<th>Equal Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Beneficiary</td>
<td></td>
<td></td>
<td>Child/Grandchild</td>
<td>33.00%</td>
<td>No</td>
</tr>
<tr>
<td>Primary Beneficiary</td>
<td></td>
<td></td>
<td>Child/Grandchild</td>
<td>33.00%</td>
<td>No</td>
</tr>
<tr>
<td>Primary Beneficiary</td>
<td></td>
<td></td>
<td>Child/Grandchild</td>
<td>34.00%</td>
<td>No</td>
</tr>
</tbody>
</table>

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 children; if none, my parents or 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 benefit distribution.
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

<table>
<thead>
<tr>
<th>The premium reconciliation process follows premiums payment polices as set forth in the Group Insurance Regulations:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 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.</td>
</tr>
<tr>
<td>• Premiums for Medical Plans, Legal Services, Life Insurance, and AD&amp;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.</td>
</tr>
</tbody>
</table>
RETIREMENT BENEFITS

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

<table>
<thead>
<tr>
<th>FEATURE</th>
<th>403(b)</th>
<th>457(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All employees eligible, except students working &lt;20 hrs/week</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Tax deferred contributions on pre-tax deferrals</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Tax free withdrawals on Roth deferrals in Retirement</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Loans available</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Hardship/emergency*</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Maximum contribution $23,000 + $7,500 catchup</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Distribution while employed at UC</td>
<td>Age 59 ½</td>
<td>Age 59 ½</td>
</tr>
<tr>
<td>Distribution after separation (with no early distribution penalty)</td>
<td>Age 59 ½</td>
<td>No age requirement</td>
</tr>
</tbody>
</table>

* 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**

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Pathway Income Fund</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2020</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2025</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2030</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2035</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2040</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2045</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2050</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2055</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2060</td>
<td></td>
</tr>
<tr>
<td>UC Pathway Fund 2065</td>
<td></td>
</tr>
</tbody>
</table>

#### TIER II - MAIN FUND MENU

**BOND AND STOCK INVESTMENTS**

<table>
<thead>
<tr>
<th>Bond Type</th>
<th>Domestic Stock</th>
<th>Foreign Stock</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term</td>
<td>Broad Cap</td>
<td>Developed Markets</td>
</tr>
<tr>
<td>UC Savings Fund</td>
<td>UC Domestic Equity Index Fund</td>
<td>UC International Equity Index Fund</td>
</tr>
<tr>
<td>Intermediate-Term</td>
<td>Large Cap</td>
<td>UC Diversified International Fund</td>
</tr>
<tr>
<td>UC Bond Fund</td>
<td>UC Growth Company Fund</td>
<td></td>
</tr>
<tr>
<td>Inflation-Protected</td>
<td>Small Cap</td>
<td>Emerging Markets</td>
</tr>
<tr>
<td>UC Short Term TIPS Fund</td>
<td>UC Domestic Small Cap Equity Fund</td>
<td>UC Emerging Markets Equity Fund</td>
</tr>
<tr>
<td>UC TIPS Fund</td>
<td></td>
<td>Specialty Stock</td>
</tr>
</tbody>
</table>

#### TIER III - FIDELITY BROKERAGELINK®

- UC Global Equity Fund
- UC Real Estate Fund
- UC Social Equity Fund

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*myUCretirement.com/fundmenu*
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?

Online resources

On-site classes

Webinars

1:1 with UC-dedicated Workplace Financial Consultant
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

ucnet.universityofcalifornia.edu
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).