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 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 UCan.U.

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.

The information in this booklet reflects the terms of the benefit plans as of the effective date listed. 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 there is a difference between the provisions herein and those of this document.

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 (UC RAYS)
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: 714-456-5736
Academic Personnel: 949-824-7481

Los Angeles
Benefits: 310-794-0330
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: 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: 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

ASUC/UC
Benefits: 310-825-7055

Hastings College of the Law
Benefits: 415-565-4705
INTRODUCTION

NEW EMPLOYEE BENEFITS ORIENTATION

Which medical plan is right for you?

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 (HMO)</td>
<td>$910</td>
<td>$642.95</td>
<td>$534.64</td>
<td>Family: $1,750</td>
</tr>
<tr>
<td>UC Health Savings Plan (PPO)</td>
<td>$297.30</td>
<td>$196.58</td>
<td>$142.50</td>
<td>Individual: $1,000, Family: $2,000</td>
</tr>
<tr>
<td>UC Care In-Network (HMO)</td>
<td>$910</td>
<td>$642.95</td>
<td>$534.64</td>
<td>Family: $1,750</td>
</tr>
<tr>
<td>UC Care In-Network (PPO)</td>
<td>$297.30</td>
<td>$196.58</td>
<td>$142.50</td>
<td>Individual: $1,000, Family: $2,000</td>
</tr>
<tr>
<td>UC Health Savings Plan (PPO)</td>
<td>$297.30</td>
<td>$196.58</td>
<td>$142.50</td>
<td>Individual: $1,000, Family: $2,000</td>
</tr>
<tr>
<td>CORE (PPO)</td>
<td>$142.50</td>
<td>$98.45</td>
<td>$71.55</td>
<td>Individual: $1,000, Family: $2,000</td>
</tr>
</tbody>
</table>

*For those with full-time salary rate of $76,000 or less

*For those with full-time salary rate of $76,001 and above

*For those with full-time salary rate of $125,23

*For those with full-time salary rate of over $125,23

*For those with full-time salary rate of $262,15

*For those with full-time salary rate of $262,16

*For those with full-time salary rate of $431,80

*For those with full-time salary rate of $431,81

*For those with full-time salary rate of $615,62

*For those with full-time salary rate of $615,63

*For those with full-time salary rate of $815,96

*For those with full-time salary rate of $815,97

*For those with full-time salary rate of $1,000

*For those with full-time salary rate of $1,001

*For those with full-time salary rate of $1,250

*For those with full-time salary rate of $1,251

*For those with full-time salary rate of $2,000

*For those with full-time salary rate of $2,001

*For those with full-time salary rate of $2,500

*For those with full-time salary rate of $2,501

*For those with full-time salary rate of $3,000

*For those with full-time salary rate of $3,001

*For those with full-time salary rate of $3,500

*For those with full-time salary rate of $3,501
### New Employee Benefits Orientation

**UC Medical Plans**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Premium</th>
<th>Monthly Cost</th>
<th>Prescription Cost</th>
<th>Best Fit for People Who</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Core</strong></td>
<td>$0</td>
<td>$55-</td>
<td>20%</td>
<td>Want to pay no monthly premium</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Want protection for catastrophic care</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Are willing to risk incurring high</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>out-of-pocket costs</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Want direct access to many providers</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>without need for referrals</td>
</tr>
<tr>
<td><strong>UC Blue &amp; Gold HMO</strong></td>
<td>$5</td>
<td>$5/$25/$40</td>
<td>Retail (30-day supply)</td>
<td>Want lower premium and cost per service</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mail order (up to 90 days)</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></td>
<td></td>
<td>Are content with the selection of</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>community providers</td>
</tr>
<tr>
<td><strong>Kaiser HMO</strong></td>
<td>$10</td>
<td>$10/$50/$80</td>
<td>Retail (30-day supply)</td>
<td>Want lower premium and cost per service</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mail order (31–100 days)</td>
<td>Are comfortable with getting medical</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>care only within the Kaiser system</td>
</tr>
<tr>
<td><strong>UC Care</strong></td>
<td>$35/$35/$350</td>
<td>$10/$50/$80</td>
<td>Retail (30-day supply)</td>
<td>Want direct access to many providers</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mail order (up to 90 days)</td>
<td>without a referral</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Want no deductible and fixed copay for</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>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</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>or living abroad</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>You and/or your family members live</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>outside California</td>
</tr>
</tbody>
</table>
Health Care Facilitator Program

This is an introductory text about the Health Care Facilitator Program. It provides an overview of the program's purpose and benefits. The text emphasizes the importance of the program for new employees, highlighting the various aspects of medical plans and their significance to UC employees.

Some key points include:
- The role of the Health Care Facilitator in assisting employees with choosing the right medical plan.
- The importance of medical plans in ensuring comprehensive coverage for employees and their dependents.
- The availability of various medical plans, including UC Blue & Gold HMO, Kaiser Permanente HMO, and UC Care.
- The benefits of medical plans, such as network coverage and quality health services.

The text also mentions the importance of consulting with health care facilitators to ensure that the chosen plan meets the needs of the employee and their family.

In conclusion, the Health Care Facilitator Program is an essential resource for new employees at UC, offering guidance and support in selecting the most appropriate medical plan.
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

## Appointment Type

<table>
<thead>
<tr>
<th>Academic, limited, partial-year career, contract, floater</th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<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>
<td></td>
</tr>
<tr>
<td>• at least 50% for a year or more but in a position not eligible for UCRP</td>
<td>Continuing eligibility threshold = 30 hours/week</td>
<td></td>
</tr>
<tr>
<td>• work in an eligible position at least 43.75% time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per diem, casual/restricted (students), by agreement or seasonal</td>
<td>Continuing eligibility threshold = 17.5 hours/week</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5% for at least</td>
<td></td>
</tr>
</tbody>
</table>
**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><strong>Basic Short-term Disability</strong> *</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>Accident</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Mandatory</th>
<th>Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defined Contribution Plan (DCP) Pre-tax - 7.5% employee contribution</td>
<td>✔️</td>
</tr>
<tr>
<td>Pre-tax 403(b) &amp; Roth Pre-tax 457(b) &amp; Roth DCP After-tax</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></th>
<th>HMO</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provider choice</strong></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</td>
</tr>
<tr>
<td></td>
<td>network</td>
<td>lower level</td>
</tr>
<tr>
<td></td>
<td>CA only</td>
<td>U.S. and international</td>
</tr>
<tr>
<td><strong>Member out-of-pocket cost</strong></td>
<td>Fixed copay; no deductibles</td>
<td>Percent of charges (coinsurance); often after deductible</td>
</tr>
<tr>
<td><strong>Referral process</strong></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
— 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

<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</td>
<td>$7,600 Single</td>
<td>$9,600 Single</td>
</tr>
<tr>
<td></td>
<td>$9,700 Family</td>
<td>$14,200 Family</td>
<td>$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>Deductible</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<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>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Member pays</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(coinsurance after deductible is met)</td>
<td>20%</td>
<td>40%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Out-of-pocket maximum</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<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

Pro-rated if HSP coverage becomes effective after Jan 31

<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>

No use-it or lose it feature (Use it/ Save it / Invest it)
You own the account
Triple tax advantage

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

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

UC Davis Health
UC Irvine Health
UC Los Angeles Health
UC Riverside Health
UC San Diego Health
UC San Francisco Health

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

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

ucal.us/premiumestimator
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>Plan Type</th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>CORE Life (UC paid)*</td>
<td>$5,000</td>
<td>same</td>
</tr>
<tr>
<td>Supplemental Employee Life</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>Basic Dependent Life</td>
<td>$5,000 each for spouse, domestic partner, eligible children</td>
<td></td>
</tr>
<tr>
<td>Expanded Dependent Life</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>Accidental Death &amp; Dismemberment</td>
<td>Employee, Modified Family, Family; Coverage levels from $10,000 to $500,000</td>
<td>same</td>
</tr>
<tr>
<td>Business Travel Accident*</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 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

<table>
<thead>
<tr>
<th></th>
<th>Mid-Level</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto and Homeowner</td>
<td>![Checkmark]</td>
<td>![Checkmark]</td>
</tr>
<tr>
<td>Family Care</td>
<td>![Checkmark]</td>
<td>![Checkmark]</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?
ELIGIBILITY AND ENROLLMENT

NEW EMPLOYEE BENEFITS ORIENTATION

UCPath

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

Terms of Use  University of California
SUBMIT CONFIRMATION

Susan Hadjiannou

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.
ELIGIBILITY AND ENROLLMENT

NEW EMPLOYEE BENEFITS ORIENTATION

UCRAYS

Manage Contacts

Edit Profile

Manage Beneficiaries  Manage POA  Register Domestic Partner

UCRAYS

Manage Beneficiaries

Edit Profile

UCRP/CAP

Not enrolled.

Add/Edit Beneficiary
**Beneficiary Designation**

**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>Child/Grandchild</td>
<td></td>
<td>33.00%</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Primary Beneficiary</td>
<td>Child/Grandchild</td>
<td></td>
<td>33.00%</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Primary Beneficiary</td>
<td>Child/Grandchild</td>
<td></td>
<td>34.00%</td>
<td>No</td>
<td></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 child(ren); if none, my parent(s); or if none, my sibling(s); or if none, my estate.
- This designation supersedes any previous designation.
- The University will verify the identification 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 community property.
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
Your Guide to Understanding Your Program

Information for Safe Harbor Participants
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**
- 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**
  - Short-Term
  - UC Savings Fund
  - Intermediate-Term
  - UC Bond Fund
  - Inflation-Protected
  - UC Short Term TIPS Fund
  - UC TIPS Fund
- **Domestic Stock**
  - Broad Cap
  - UC Domestic Equity Index Fund
  - Large Cap
  - UC Growth Company Fund
  - Small Cap
  - UC Domestic Small Cap Equity Fund
- **Foreign Stock**
  - Developed Markets
  - UC International Equity Index Fund
  - UC Diversified International Fund
  - Emerging Markets
  - UC Emerging Markets Equity Fund
  - Specialty Stock
  - UC Global Equity Fund
  - UC Real Estate Fund
  - UC Social Equity Fund

#### TIER III - FIDELITY BROKERAGELINK®

[myUCretirement.com/fundmenu](http://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

myUCretirement.com
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/](https://start.myalex.com/uc/)

UCPath center
— [855-9-UCPATH](tel:855-9-UCPATH)
— [UCPath.universityofcalifornia.edu](http://UCPath.universityofcalifornia.edu)

Local benefits office
Health Care Facilitators

[ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)
QUESTIONS?
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).