

APPENDIX C ENUMERATION OF UNIVERSITY BENEFITS

A. LISTING OF BENEFITS

The following is a brief listing of benefits provided to University employees, effective January 1, 2013. More information can be found in general University benefits publications and individual summary plan descriptions. Specific eligibility and benefits under each plan are governed entirely by the terms of the applicable plan documents, custodial agreement, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. Employees in an ineligible class are excluded from coverage regardless of appointment percent and average regular paid time. For details on specific eligibility of each health and welfare program, see the Group Insurance Regulations. These benefits and amounts may be subject to change based on the renewal of this insurance annually by the University. Modifications to current benefits may be made only in accordance with the provisions of Article 14, Section B. Enumeration of Benefits.

1. Medical Program

A variety of plans (e.g., Health Maintenance Organization (HMO), Preferred Provider Organizations (PPO), etc.) are available to employees who qualify based on their appointment. Medical plans are offered to cover eligible employees and their eligible dependents. Choice of plans may vary from location to location.

2. Dental Program

Dental plans are available to employees who qualify based on their appointment. Dental plans are offered which provide dental coverage for employees and their eligible dependents.

3. Vision Program

A comprehensive vision plan is available to employees who qualify based on their appointment. The vision plan provides employees and their eligible dependents with coverage for vision care.

4. Life Insurance

a. Basic/Core (University-Paid)

Employees who are members of a defined benefit plan to which the University contributes are automatically covered by a Basic term life insurance policy.

b. **Supplemental and Dependent (Employee-Paid)**

Additional life insurance is available to eligible employees. Optional personal life insurance and dependent life insurance may be purchased by the employee.

5. **Accidental Death & Dismemberment (AD&D) Insurance**

UC offers the AD&D plan to help protect employees and their eligible family members from the unforeseen financial hardship of a serious accident that causes death or dismemberment. Eligible employees may purchase Optional AD&D insurance. A variety of coverages and amounts of coverage are available.

6. **Business Travel Accident Insurance**

Employees who are traveling on official University business are covered by the University's travel insurance program that provides Accidental Death benefit of the lesser of 10 times annual salary or \$500,000 and Dismemberment benefit based on a scheduled percent of benefit.

7. **Disability Insurance**

a. Short Term (University-Paid)

Employees who are members of a defined benefit plan to which the University contributes are automatically covered by a basic short-term disability plan.

b. Supplemental (Employee-Paid)

Additional disability insurance which covers both short- and long-term disabilities may be purchased by employees who are members of a defined benefit plan to which the University contributes. Employees may choose a waiting period.

8. **Legal Expense Insurance Plan**

A legal expense insurance plan is available to employees who qualify based on their appointment. The legal plan provides employees and their eligible dependents with coverage for basic legal services associated with preventive, domestic, consumer and defensive legal matters.

9. Pension Benefits – UC Retirement Plan (UCRP)

UCRP is a defined benefit plan for which participation is mandatory for eligible employees.

UCRP provides retirement income for eligible employees, adjusted for cost-of-living increases; for members and contingent annuitants. UCRP also provides pre-retirement disability income for eligible employees and pre-retirement survivor income for their eligible survivors. Also, a lump sum cashout option is available for eligible employees who became UCRP members prior to July 1, 2013.

10. Voluntary UC Retirement Savings Program (UCRSP)

- a. Tax-Deferred 403(b) Plan – participation through voluntary pretax salary deferrals.
- b. 457(b) Deferred Compensation Plan – participation through voluntary pretax salary deferrals.
- c. Defined Contribution Plan – participation through voluntary after-tax contributions or for non-career employees, a mandatory contribution in lieu of Social Security (safe harbor).
- d. Participation in the UCRSP plans is available to employees.
- e. The plans offer a variety of investment options to meet the diverse needs of different types of investors and to allow for individual decisions to meet a variety of long-term financial goals.

11. Tax Effective Salary Reduction Programs

- a. Tax Savings on Insurance Premiums (TIP)

Employees enrolled in certain health insurance plans are automatically enrolled in TIP, unless the employee makes an election to withdraw. After the University contribution, if any, is applied the net insurance premiums are deducted from gross pay before federal and state taxes.

- b. Health Flexible Spending Account (Health FSA)

The Health FSA is available to employees who qualify based on their appointment and allows employees to pay for eligible out-of-pocket health care expenses on a pretax, salary reduction basis.

c. **Dependent Care Flexible Spending Account (Depcare FSA)**

DepCare is available to employees who qualify based on their appointment and allows employees to pay for eligible dependent care expenses on a pretax, salary reduction basis.

d. **Pretax Transportation Program**

Federal and State tax laws make it possible for the University to offer eligible employees who pay for parking, transit passes or vanpooling by payroll deductions to do so on a pretax basis, subject to certain limits.

12. Auto/Homeowner Insurance

Auto and home insurance policies are available which may be purchased by eligible employees.

13. Family Care Referral Service

A resource for finding childcare, eldercare, and other family care providers is available to employees who qualify based on their appointment.

14. Death Payments

Upon the death of an employee who has been on pay status at least 50% time at least six continuous months prior to death a sum equal to the deceased's regular salary for one month shall be paid to the deceased's spouse, or if there is no spouse, to the employee's eligible dependent(s), or if there is neither a surviving spouse nor eligible dependent(s), to the beneficiary designated in the deceased's Basic life insurance policy.

There is also a \$7,500 lump sum death benefit payable to beneficiaries of deceased UCRP members.

All monies due and payable to the employee at the time of death shall be paid to the employee's surviving spouse and/or eligible dependent(s).