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APPENDIX B

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.

B. HEALTH BENEFITS

1. Medical Program

A variety of (e.g., Health Maintenance Organization (HMO), Preferred Provider Organizations (PPO), etc.) plans are available 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 cover eligible employees and their eligible dependents.

3. Vision Program

A comprehensive vision care benefit is available to employees who qualify based on their appointment and their eligible dependents.

C. UNIVERSITY OF CALIFORNIA RETIREMENT SYSTEM (UCRP)

UCRP is a defined benefit plan for which participation is mandatory for eligible employees, as determined by the type, percentage and duration of their appointments. **Generally, a UCRP-eligible appointment is an appointment at 50 percent time for a year or more.**

A prospectively expanded UCRP membership is applicable to certain lecturers using a 50 percent time worked eligibility standard tied to the academic year (9 months). The expanded UCRP eligibility criteria would result in treating

lecturers who work 750 hours (750 hours is equivalent to 50 percent of 9 months) during a 12-month period in an equivalent manner as employees who work 1,000 hours (1,000 hours is equivalent to 50 percent of 12 months).

UCRP provides retirement income, adjusted for cost-of-living increases, for eligible employees, and their contingent annuitants. UCRP also provides pre-retirement disability income for eligible employees and, pre-retirement survivor income for their eligible survivors. Also, for eligible employees who became UCRP members prior to July 1, 2013 and have not incurred a break in service, UCRP provides post-retirement survivor income to eligible survivors and a lump sum cashout option for members in lieu of monthly retirement income (provided the member elected this option).

D. Voluntary University of California Retirement Savings Program (UCRSP)

1. Tax-Deferred 403(b) Plan

Participation through voluntary pretax salary deferrals

2. 457(b) Deferred Compensation Plan

Participation through voluntary pretax salary deferrals.

3. Defined Contribution Plan (DC Plan)

Participation through voluntary after-tax contributions or for non-career employees, a mandatory **pretax contribution of 7.5% of earnings up to the Social Security wage base** in lieu of Social Security (safe harbor **contributions**).

All University employees except students who normally work fewer than 20 hours per week are eligible to participate in the UCRSP.

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.

E. LIFE INSURANCE

1. Life Insurance Program

a. Basic/Core (University-Paid)

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

b. Supplemental and Dependent (Employee-Paid)

Additional life insurance is available to employees who qualify based on their appointment. Optional personal life insurance and dependent life insurance may be purchased by the employee.

F. OTHER INSURANCE

1. Accidental Death & Dismemberment Insurance (AD&D)

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. Employees who qualify based on their appointment may purchase Optional AD&D insurance. A variety of coverage and amounts of coverage are available.

2. 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.

3. Disability Insurance

a. Short-Term Disability (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.

4. 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.

5. Auto/Homeowner Insurance

Auto and home insurance policies are available which may be purchased by employees who qualify based on their appointment.

6. 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.

G. OTHER BENEFITS

1. 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 on a pre-tax, salary reduction basis.

2. Flexible Spending Accounts

a. 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.

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. 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. Eligibility varies according to UC location.

3. **Death Payments** — upon the death of an employee who has been on pay status at least fifty percent (50%) time at least six (6) 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 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).

