

# Family and Medical Leave Fact Sheet

UNIVERSITY  
OF  
CALIFORNIA

## **KEY DEADLINES**

### **BEFORE YOUR LEAVE**

#### **As soon as you know you want to take a leave**

- Let your supervisor and Human Resources know so they can provide information on your eligibility and options.

#### **As soon as you know you want to continue your benefits**

- Contact your Payroll or Benefits Office to arrange to pay the monthly premiums.

### **DURING YOUR LEAVE**

#### **As soon as possible after your last day on pay status:**

- Make arrangements to continue or suspend payments on any 403(b) loan you have outstanding, or to repay the loan in full.

#### **Within 31 days of the date that a family member becomes eligible for, or loses eligibility for, UC-sponsored benefits:**

- Enroll or de-enroll your family member.

### **AFTER YOUR LEAVE**

#### **Within 31 days of the date you return to work:**

- If any benefits stopped during your leave, contact your local Benefits Office to restart them.
- Contact your Payroll Office to make sure that any deductions from your paycheck for 403(b) loan repayments will resume.

#### **Soon after you return to work:**

- Tell your Payroll Office to resume payments on any previous UCRP service credit buyback you have in progress.
- Consider a service credit buyback for your leave time (see page 11 for details)

### **IF YOU DON'T RETURN FROM YOUR LEAVE**

#### **Within 31 days after your Supplemental Life insurance coverage ends:**

- Apply to make your life insurance portable, if you wish to.

#### **Within 60 days of receiving a Notice of a COBRA qualifying event:**

- Apply for COBRA continuation, if you wish to.

We all have times when we need to put family responsibilities first. If you need to take time off from work to care for a family member who needs your help—or because of a serious health condition of your own—then you may be eligible to take Family and Medical Leave (FML). FML can provide a respite from work obligations so you can focus on what you and your family need.

This fact sheet covers how Family and Medical Leave works, eligibility requirements, how to arrange for a leave, what happens to your benefits during a leave and how to make the transition back to work.

If you're represented by a union, your Family and Medical Leave rights are governed by the terms of the collective bargaining agreement that applies to you.

# How Family and Medical Leave Works

## ELIGIBILITY

To be eligible, you need to have worked at UC for at least 12 cumulative months, and worked at least 1,250 hours during the 12 months immediately before the date you wish to begin an FML.

If you meet these eligibility requirements, you may take Family and Medical Leave for any of the following reasons:

- Your own serious health condition;
- To care for a family member (spouse, domestic partner, child or parent) who has a serious health condition;
- Pregnancy, childbirth, or related medical conditions and prenatal care (FML taken as Pregnancy Disability Leave or “PDL”);
- To bond with your newborn, adopted child or foster child, or to take care of responsibilities related to the birth, adoption or placement of your new child (FML taken as Parental Leave);
- To address “qualifying exigencies” such as legal, financial or other matters that result from the active duty (or the call to active duty) of your spouse, domestic partner, son, daughter or parent who is a covered military member (FML taken as Qualifying Exigency Leave);
- To care for a family member—spouse, domestic partner, son, daughter, parent, or next of kin—who is a covered servicemember with a serious injury or illness incurred or aggravated in the line of active duty (FML taken as Military Caregiver Leave).

### **Got questions?**

If you still have questions after reviewing the information here, check out the Compensation and Benefits section of UCnet ([ucnet.universityofcalifornia.edu/compensation-and-benefits](http://ucnet.universityofcalifornia.edu/compensation-and-benefits)). You’ll find general information, UC publications and forms and details on benefit plans.

To review the specific benefits you’re enrolled in, sign in to your At Your Service Online account, and then choose “Current Enrollments” under the “Health and Welfare” option. You can also contact your local Benefits Office for help.

## HOW FAMILY AND MEDICAL LEAVE WORKS

If you’re eligible for FML, you may take up to 12 workweeks’ of this leave per calendar year. There are also three situations when you may be entitled to more than 12 workweeks of FML:

1. If you are taking FML as Pregnancy Disability Leave, you may take up to 4 months per pregnancy.
2. If you are a birth mother, you may be able to take up to 12 workweeks of FML for Parental Leave in addition to the FML leave already taken for Pregnancy Disability.
3. If you’re taking FML as Military Caregiver Leave, you may take up to 26 workweeks in a single 12-month period; you can take the leave all at once, or intermittently, as you need it.

Family and Medical Leave is unpaid. If you accrue vacation and sick leave, you may be able to use that for the first portion of the time you need to take off. If so, you’d continue to receive your regular pay during that time. (Whether this is possible depends on the personnel policies and/or collective bargaining agreements that apply to you. Some of those agreements require that employees use vacation or sick leave before taking unpaid Family and Medical Leave.)

### **EXAMPLE:**

Roger wants to take two months off to care for his mother, who is recovering from major surgery.

He takes FML to help his mother. He uses 20 days of accrued sick leave, and receives his usual pay and benefits during this time. After that, he begins unpaid Family and Medical Leave. His medical, dental and vision insurance continue during his FML, with UC paying its portion of the premiums.

Before you decide to take unpaid leave, note that UC offers an option, the Catastrophic Leave Donation Program that may help you extend any paid leave for which you’re eligible. Under this program, if you’re coping with your own or a family member’s catastrophic illness or injury and have used all of your paid leave options, you may be able to take paid leave (such as vacation days) that other employees have donated to you for this purpose.

You can learn more about the types of leaves mentioned here in the Absence from Work policy ([policy.ucop.edu/doc/4010406/PPSM-2-210](http://policy.ucop.edu/doc/4010406/PPSM-2-210)), in collective bargaining agreements ([ucnet.universityofcalifornia.edu/labor/bargaining-units/index.html](http://ucnet.universityofcalifornia.edu/labor/bargaining-units/index.html)) and in the Academic Personnel Manual ([www.ucop.edu/academic-personnel/academic-personnel-policy/benefits-and-privileges/index.html](http://www.ucop.edu/academic-personnel/academic-personnel-policy/benefits-and-privileges/index.html)).

## How to Arrange For a Family and Medical Leave

As soon as the need for a leave arises, let your department head or supervisor and your Payroll or Benefits Office know. Your Payroll or Benefits Office can verify that you meet the eligibility requirements for Family and Medical Leave.

If requested, provide documentation to support your request for FML, which may include a certification from a health care provider and, if you are taking leave to care for a family member, verification of your relationship to that family member. Under most circumstances, you'll need to do this within 15 calendar days of receiving the request. The university will notify you if your leave qualifies as FML within five business days of receiving the requested documentation.

Review your benefits and decide which ones you wish to continue during your leave.

For benefits you choose to continue, make arrangements in advance to pay the premiums while you are taking unpaid FML. You can cover your dependents as well as yourself. You have a minimum of 30 days (from the date you make the arrangements) to make the payments.

### **OTHER OPTIONS FOR FAMILY-RELATED LEAVE**

Family obligations come in all shapes and sizes; the options below may help you augment the standard Family and Medical Leave provisions if you need to.

#### **STAFF SUPPLEMENTAL FAMILY AND MEDICAL LEAVE**

If you find that you need a longer Family and Medical Leave, and you're covered by UC's Personnel Policies for Staff Members, you may be able to receive Supplemental FML for up to 12 additional workweeks or until the end of the leave year, whichever is less. UC's contributions to health insurance premiums don't continue during Supplemental FML. For more information, please see [policy.ucop.edu/doc/4010406/PPSM-2-210](http://policy.ucop.edu/doc/4010406/PPSM-2-210)

#### **LEAVE WITHOUT PAY**

If you need additional time, you may be able to take leave without pay. Please see the *Leave Without Pay Fact Sheet*: [ucal.us/leavewithoutpay](http://ucal.us/leavewithoutpay).

## What Happens to Your Benefits During Family and Medical Leave

You're eligible to continue many of your UC benefits while on an approved Family and Medical Leave. **You'll need to make arrangements with your Payroll or Benefits Office before your leave to pay any premiums while you are on leave.**

For benefits you choose not to continue (or if you don't pay your premiums on time during an unpaid FML), your coverage will end on the last day of the last month for which premiums or contributions have been paid. (For information about continuing your benefits under COBRA, please see the "More Options for Continuing Your Benefits" section on page 12.)

You don't accrue vacation or sick leave if you're on an unpaid FML. For more details, see the personnel policy or collective bargaining agreement that applies to you.

The charts on pages 6 and 7 summarize the benefits you can and can't continue during a Family and Medical Leave.

Remember that when you're making changes to your benefits, it's your responsibility to meet the deadlines set by UC and the insurance carriers. Be sure to leave yourself enough time to do this.

# What Happens to Your Benefits During Family and Medical Leave

**TABLE 1 — BENEFITS YOU CAN CONTINUE**

Benefit	Length of time	Cost to you	What you need to know
<b>Medical, Dental, Vision</b>	<p>Length of your FML</p> <p>This is typically up to 12 workweeks per calendar year but may be longer in the following FML situations:</p> <ul style="list-style-type: none"> <li>• For Pregnancy Disability Leaves, up to 4 months per pregnancy</li> <li>• For Parental Leave following your Pregnancy Disability Leave, up to 12 additional workweeks</li> <li>• For Military Caregiver Leave, up to 26 workweeks in a single 12-month period.</li> </ul>	For the duration of your FML, your premium. After that, your premium and UC's portion.	<p>You must arrange in advance to pay your premiums while you are on leave directly to your local Payroll or Benefits Office.</p> <p>If you're enrolled in the UC Health Savings Plan, you can continue to use the funds from your Health Savings Account (HSA) to pay eligible expenses. You may also continue to contribute to your HSA while you are enrolled in the plan.</p>
<b>Legal</b>	Length of your FML	Your premium	If you follow your FML with a Leave Without Pay, you may continue Legal coverage for up to two years.
<b>Basic Life, Core Life</b>	Up to 4 months, beginning the month after your leave begins	None	N/A
<b>Supplemental Life</b>	Length of your FML	Your premium	If you follow your FML with a Leave Without Pay, you may continue Supplemental Life for up to two years. If you become totally disabled while enrolled, you may qualify to continue your coverage without paying the premium. Contact the carrier for information.
<b>Basic Dependent Life</b>	4 months, beginning the month after your leave begins	Your premium	N/A
<b>Expanded Dependent Life</b> (if you're enrolled in and decide to continue Supplemental Life)	Length of your FML	Your premium	If you follow your FML with a Leave Without Pay, you may continue Expanded Dependent Life for up to two years.
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	Length of your FML	Your premium	If you follow your FML with a Leave Without Pay, you may continue AD&D coverage for up to two years.
<b>Health Flexible Spending Account</b>	If you continue participation, eligible expenses you incur during your leave are reimbursable. If you cancel participation, only expenses incurred through the end of the last pay period in which you contributed are reimbursable.	None — whether you continue participation or not, your contributions stop when you go off pay status	<p>Before your leave begins you'll need to complete the UPAY 850 form and elect to continue or cancel your coverage. You'll also need to choose a payment option for when you return to work—either keep the same monthly contribution, which will reduce the annual amount you put in, or increase your monthly contribution to make up for your time off pay status. Contact your Benefits Office for details.</p> <p>Be sure to submit your claims to CONEXIS by the filing deadline for the year following your leave; otherwise you'll lose any money left in your account.</p>
<b>Auto/Home/Renters insurance</b>	To end of contract year	Your premium	You'll pay premiums to the insurance company directly. Contact the company for information.
<b>Bright Horizons CareDirect</b>	Length of your leave	None	You pay only for the services of any caregiver you hire.

**TABLE 2 — BENEFITS YOU CAN'T CONTINUE**

Benefit	When coverage ends	What you need to know
<b>Basic Disability, Voluntary Short-Term Disability, Voluntary Long-Term Disability</b>	When you go off pay status	<p>If your FML is for your own serious health condition, you may be eligible to receive disability benefits, as long as the disability began before you went off pay status. Be aware that approval of a request for FML doesn't constitute approval of a disability claim.</p> <p>During an approved leave with pay for non-health reasons, coverage for Basic Disability, Voluntary Short-Term Disability and Voluntary Long-Term Disability continues for up to two years so long as your earnings are sufficient to cover required deductions.</p>
<b>Business Travel Accident Insurance, Workers Compensation</b>	Last active day at work before Family and Medical Leave begins	N/A
<b>Dependent Care Flexible Spending Account</b>	Contributions and coverage stop when you go off pay status	You can still be reimbursed for eligible expenses you incurred through the end of the pay period for which you made your last contribution. Be sure to submit your claims to CONEXIS by the filing deadline for the year following your leave; otherwise you'll lose any money left in your account.
<b>Tax Savings on Insurance Premiums (TIP)</b>	Pretax contributions stop when you go off pay status.	Monthly premiums you may be paying to continue health coverage during your Family and Medical Leave will be made on an after-tax basis. Check with your accountant about whether they can be deducted from your taxes.
<b>Parking/Commuter Benefits</b>	Contributions and coverage stop when you go off pay status.	N/A
<b>ScholarShare</b>	Your payroll deductions stop when you go off pay status	N/A

**Tip:**

If you're on Family and Medical Leave and you don't return to UC employment, you could be liable for the health plan premiums (medical, dental and/or vision) that UC paid during any unpaid portion of your leave. See the "Repayment of Health Insurance Premiums" section on page 13 for more details.

## Continuing Your Benefits: What You Need to Do

### MAKE ARRANGEMENTS TO PAY PREMIUMS

For any benefits you choose to continue, contact your local Payroll or Benefits Office to arrange to pay your monthly premiums, as needed. You should do this as soon as you know you want to continue your benefits.

### ENROLL NEWLY ELIGIBLE FAMILY MEMBERS

If you're taking a leave because you're adding a new child to your family, you have 31 days after the birth to add your child to your benefits. (This is called a PIE, or Period of Initial Eligibility.)

For adopted children, the 31-day PIE starts on the date the child is placed with you for adoption or the day you have the legal right to control the child's health care, whichever is earlier. If you don't enroll your child during the first PIE, a second PIE begins with the date the adoption decree is final. Coverage for your child will start on his or her date of birth or, for adopted children, the first day of the PIE in which you enroll the child.

To learn more about the details of enrolling a new child in your benefits, please see the *Pregnancy, Newborn Child and Adopted Child Fact Sheet* ([ucal.us/pregnancy](http://ucal.us/pregnancy)) and/or the *Family Changes Fact Sheet* ([ucnet.universityofcalifornia.edu/forms/pdf/family-changes.pdf](http://ucnet.universityofcalifornia.edu/forms/pdf/family-changes.pdf)).

Note also that if a family member loses eligibility for benefits during your leave, you're responsible for getting in touch with your local Benefits Office to de-enroll that person. If you don't do this, you or your family member may be liable for any premiums for coverage after eligibility is lost.

### LET UC KNOW YOUR CURRENT ADDRESS

If your health plan covers only a certain service area, a change in your permanent address could affect your eligibility for that plan. So be sure to keep UC posted on your correct address: Update it online, or let your local Benefits Office know of any changes.

### TRANSFER TO A NEW PLAN, IF YOU MOVE

If you'll be living elsewhere for more than two months during your leave and your medical or dental plan has a service area, you must transfer to a UC-sponsored medical or dental plan in your new location; contact your local Benefits Office to make those arrangements. You'll need to transfer within 31 days of the date you leave the original service area. And check with your medical and dental plan carrier about whether you, and/or eligible family members, need to select a new primary care physician or dentist.

## How Family and Medical Leave Affects Retirement & Savings

### UCRP, CAP AND SERVICE CREDIT

Your UCRP contributions and service credit accrual stop during any unpaid portion of FML.

During your leave, your University of California Retirement Plan (UCRP) contributions and any Capital Accumulation Provision (CAP) balance you may have will remain on deposit. You don't have the option to withdraw them, and you don't earn UCRP retirement service credit. And you'll still be eligible for any UCRP benefits that you were eligible for when your leave began. You'll start accruing service credit again when you return to work.

If you have a UCRP service credit buyback in progress, your payroll deductions will stop when you go off pay status.

Once you return to pay status, your retirement plan contributions and retirement savings deductions will start up again automatically. At some locations, deductions for a UCRP service credit buyback in progress resume automatically. At other locations, you may need to reactivate them. Check with your Benefits Office about the requirements at your location.

### RETIREMENT SAVINGS PROGRAM

Contributions to the Retirement Savings Program (the DC Plan, 403(b) Plan and the 457(b) Plan) stop with your last paycheck.

If you're receiving benefits from a UC-sponsored disability plan during the unpaid portion of FML, you may be eligible to take total or partial distributions from the 403(b) Plan. Contact Fidelity Retirement Services at [myUCretirement.com](http://myUCretirement.com), or 866-682-7787 to learn more.

### 403(B) LOANS

If you have taken a loan through the 403(b) Plan, within 90 days of your last day on pay status, you may:

- Make monthly payments
- Make a full payment covering the period you'll be off pay status
- Repay the total outstanding amount of the loan before you go off pay status
- Suspend 403(b) loan repayments for up to 12 months during your leave

For details on how to arrange these options, contact Fidelity Retirement Services at [myUCretirement.com](http://myUCretirement.com), or 866-682-7787.



## Returning to Work

When you return to work, you'll need to resume payments. Depending on the terms of your loan, your payment amount may change, as you may need to repay the same amount over a shorter timeframe. At some locations, your payments will restart automatically. At others, you'll need to contact your local Payroll Office to get them started again.

If you leave UC employment, you must repay your loan in full or arrange to make payments within 90 days from the date your employment ends.

When you return from Family and Medical Leave, you have the right to come back to the same or a comparable position as long as you return to work right after the leave ends.

You begin accruing vacation and sick leave again once you return to pay status.

### RESTARTING YOUR BENEFITS

As soon as you return to work, get in touch with your Benefits Office to review your benefits and make sure they continue or get restarted the way you want them to. At some UC locations, you may need to re-enroll even in benefits you continued during your leave.

The chart on pages 10 and 11 shows what happens to benefits once you're back at work and what actions you need to take to restart them or make other changes. Be aware that if you return to work in a new appointment, that appointment will determine the benefits you're eligible for.

For many benefits, there's a deadline for re-enrollment: within 31 days after returning to work. If you miss this deadline, you may be able to enroll in some benefits during Open Enrollment. Some plans allow you to enroll at any time if you submit a statement of health, but there's no guarantee that you'll be accepted. Contact your Benefits Office if you have questions.

#### **Tip: Check your pay stub**

Once you get your first paycheck after returning to work, check your pay stub to make sure that you're enrolled in the benefits you chose. If questions or problems crop up, contact your local Benefits or Payroll Office right away.

# Returning to Work

**TABLE 3 — YOUR BENEFITS WHEN YOU RETURN TO WORK**

Benefit	What happens when you return	What you need to do	Deadline
<b>Medical, Dental, Vision</b>	<p>If you continued coverage while on leave, it should continue.</p> <p>You may re-enroll in the same plans with the same coverage as before if:</p> <ul style="list-style-type: none"> <li>• you didn't continue coverage and</li> <li>• your leave was less than 120 days and</li> <li>• your leave ends in the same plan year in which it began</li> </ul> <p>If your leave was 120 days or more, you may enroll in any UC-sponsored plans for which you're eligible. You may be asked to document family members' eligibility.</p> <p>If you're enrolled in the UC Health Savings Plan, contributions to the Health Savings Account resume automatically.</p>	<p>Contact your Benefits Office to find out if you need to re-enroll; if so, use form UPAY 850.</p> <p>If you've been out of your medical or dental plan's service area, you may transfer back to your previous plan. You may also need to choose a new physician and/or dentist.</p> <p>Contact your Benefits or Payroll Office to confirm, change or stop your contributions.</p>	Within 31 days after your return to work
<b>Legal</b>	If you continued coverage while on leave, it should continue. If you didn't continue coverage, you may re-enroll when you return.	Contact your Benefits Office to find out if you need to re-enroll; if so, use form UPAY 850.	Within 31 days after your return to work
<b>Basic Life, Core Life</b>	Coverage resumes automatically	No action needed	None
<b>Supplemental Life, Basic Dependent Life, Expanded Dependent Life</b>	<p>If you continued coverage during your leave, it should continue.</p> <p>If you didn't and your leave was less than 120 days, you may re-enroll in the same plans with the same coverage as before. If your leave was 120 days or more, you may enroll in any UC-sponsored plans for which you're eligible. You may be asked to document family members' eligibility.</p>	Contact your Benefits Office to find out if you need to fill out form UPAY 850.	Within 31 days after your return to work
<b>Accidental Death and Dismemberment</b>	If you continued coverage, it should continue. If you didn't, you may re-enroll at any time.	Contact your Benefits Office to find out if you need to re-enroll; if so, use form UPAY 850.	None
<b>Health Flexible Spending Account</b>	If you continued participation, your contributions for the rest of the plan year will be automatically adjusted according to the contribution option you chose before your leave. If you didn't, and your leave was less than 120 days, you may re-enroll for the rest of the plan year and your annual contribution must be the same as before your leave. If your leave was 120 days or more, you may enroll for the rest of the year and choose a new annual contribution.	To re-enroll, contact your Benefits Office and fill out form UPAY 850.	Within 31 days after your return to work
<b>Auto/Home/Renters insurance</b>	If you continued coverage, you may resume payroll deductions. If not, you may re-enroll at any time.	To resume payroll deductions, contact your Payroll Office. To re-enroll, contact the insurance company.	None
<b>Bright Horizons CareDirect</b>	You may use this benefit again when you return to an eligible position.	No action needed	None

**TABLE 3 — YOUR BENEFITS WHEN YOU RETURN TO WORK**

<b>Benefit</b>	<b>What happens when you return</b>	<b>What you need to do</b>	<b>Deadline</b>
<b>Basic Disability</b>	Coverage resumes automatically on your first full day actively at work.	No action needed	None
<b>Voluntary Short-Term and/or Long-Term Disability</b>	You'll need to re-enroll during your Period of Initial Enrollment (PIE). If your leave is less than 120 days, you may re-enroll in the Voluntary Disability Plan(s) you had before your leave. If your leave is 120 days or longer, you may select Voluntary Short-Term Disability, Long-Term Disability or both.	To re-enroll, contact your Benefits Office and fill out form UPAY 850.	Within 31 days after your return to work
<b>Business Travel Accident Insurance, Workers Compensation</b>	Coverage resumes automatically on your first full day actively at work.	Nothing	None
<b>Dependent Care Flexible Spending Account</b>	If your leave was less than 120 days, you may re-enroll for the rest of the year and your annual contribution must be the same as before.  If your leave was 120 days or more, you may enroll for the rest of the year with a new annual contribution.	To re-enroll, contact your Benefits Office and fill out form UPAY 850.	Within 31 days after your return to work
<b>Tax Savings on Insurance Premiums (TIP)</b>	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Benefits Office and fill out form UPAY 850.	Within 31 days of your return to work, or during the next Open Enrollment.
<b>Parking/Commuter Benefits</b>	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Payroll Office.	None
<b>Unemployment Insurance</b>	Coverage resumes automatically your first day actively back at work.	Nothing	None
<b>ScholarShare</b>	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Payroll Office.	None
<b>UCRP service credit purchases</b>	At some locations, deductions for a service credit purchase that was in progress when your leave began will restart automatically when you return. At others, you'll need to restart them.  If you owe additional interest for your leave period on a service credit purchase that was in progress before your leave began, UC will add it to your balance. Your payroll deductions won't go up; instead, the payment period will be extended.  You may purchase service credit for the time you were on leave.	Contact your Payroll Office to find out if you need to restart your service credit purchase payments.  Contact your Benefits Office or check the <i>UCRP Buyback Booklet</i> if you want to purchase service credit for the time you were on leave. The cost depends on when the leave occurred, its length, your age, and when you start the service credit purchase.	Restart service credit purchase payments as soon as you return to work.  No fixed deadline for purchasing service credit, but the sooner you start, the less it will cost you.

## More Options for Continuing Your Benefits

### COBRA AND CALCOBRA

If you don't return to work, you (and/or eligible family members) may have the option to continue medical, wellness, dental, vision, employee assistance program and health flexible spending account benefits under COBRA or CalCOBRA. The federal COBRA period runs for 18 months; if you have exhausted this coverage period, you and/or eligible family members may be able to extend your UC-sponsored medical coverage (UC Care and Core are not eligible) under CalCOBRA for up to an additional 18 months. (For the health FSA, you may continue your coverage only through the end of the current plan year, by making after-tax payments to your account.)

You may also want to explore your options through the health insurance marketplace established under the Affordable Care Act. In California, you can find information at [coveredca.com](http://coveredca.com) or call 800-300-1506.

Though it's not required, UC will offer COBRA continuation coverage to eligible enrolled domestic partners, domestic partner's children and/or grandchildren. See the "Eligible Family Members" chart on pages 13–14 of *A Complete Guide to Your UC Health Benefits* ([ucal.us/healthguide](http://ucal.us/healthguide)) for details on family members who may qualify.

**Deadlines:** You'll need to apply no later than 60 days from the date you lose coverage by reason of a qualifying event, or 60 days from the date you receive notice of your continuation rights — whichever is later. Talk with your local Benefits Office about how to apply, or go to [ucal.us/COBRA](http://ucal.us/COBRA).

### CONVERTING TO AN INDIVIDUAL POLICY

For certain plans—medical, legal, life insurance and Accidental Death and Dismemberment (AD&D)—you may be able to convert your UC- or COBRA-sponsored coverage to an individual policy. You can't convert dental or vision benefits to an individual policy.

**Deadlines:** You need to apply for conversion no later than 31 days after your UC-sponsored coverage ends. If you've extended your medical coverage under COBRA and want to apply for conversion after the COBRA period, you need to do so within 31 days after your COBRA coverage ends. (This assumes your coverage has been continuous; if you no longer have coverage, then you're not eligible to convert to an individual policy.)

To learn about applying for conversion coverage, see [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu). You'll also find information there about applying for life insurance and AD&D coverage.

### MAKING YOUR LIFE INSURANCE PORTABLE

If you're enrolled in Supplemental Life insurance, you may be eligible for the Prudential Portability benefit. This allows you to buy a Prudential group term-life policy for similar amounts to what you carry in Supplemental Life, Basic Dependent Life, or Expanded Dependent Life.

**Deadline:** You'll need to apply for the portability benefit within 31 days after your Supplemental Life insurance ends. For details about how to apply, see [ucal.us/lifeinsurance](http://ucal.us/lifeinsurance)

## If You Don't Return to UC Employment

If you end employment after a Family and Medical Leave, most of what you need to know, and do, is covered in the *Termination of Employment Fact Sheet* available at [ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf](http://ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf). See “More Options for Continuing Your Benefits,” on page 12, for information about COBRA continuation and conversion coverage.

### **REPAYMENT OF HEALTH INSURANCE PREMIUMS**

If you're on an approved Family and Medical Leave and you don't return to work, you could be liable for the health plan premiums (medical, dental and/or vision) that UC paid during any unpaid portion of your leave. UC has the option to recover its share of these premiums from your unpaid wages or any vacation or other pay due to you, or by taking legal action. (You'll be considered to have returned to work if you work for at least 30 calendar days, starting with your scheduled return date.)

You won't, though, be liable for these premiums if you haven't returned to work because of a serious health condition or other reasons beyond your control. If you have any questions about this, please contact your local Benefits Office.

### **SERVICE CREDIT PURCHASE**

If you have a service credit purchase in progress and have completed 12 or more monthly payments, you may make a lump sum payment within 60 days after your separation from UC employment to complete the purchase.

### **UNEMPLOYMENT INSURANCE**

For California Unemployment Insurance, your coverage stops the last day you are actively at work. Depending on your circumstances, you may or may not be eligible for unemployment insurance benefits. Contact your local office of the California State Employment Development Department. If you work outside California, contact the state agency for your location.

### **IF YOU DECIDE TO RETIRE**

If you don't return to UC employment because you retire, you will want to retire within 120 days of your separation from UC if you want to continue any medical, dental, vision or legal coverage you are eligible for as a retiree. For more information, please see the *Retirement Handbook*, available online at [ucal.us/retirementhandbook](http://ucal.us/retirementhandbook). Or contact the UC Retirement Administration Service Center at 800-888-8267.

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).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, 5th Floor, Oakland, CA 94607, and for faculty to the Office of Academic Personnel, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.



