Your Guide to Survivor and Beneficiary Benefits

For Family Members and Beneficiaries of UC Retirees and Disabled Members Receiving UCRP Income

UNIVERSITY
OF
CALIFORNIA
KEY DEADLINES

AS SOON AS POSSIBLE AFTER THE RETIREE’S DEATH:
• Notify the UC Retirement Administration Service Center, (800-888-8267) and Fidelity Retirement Services (866-682-7787) of the death.

WITHIN 60 DAYS AFTER THE RETIREE’S DEATH, OR THE DATE YOU RECEIVE NOTICE OF YOUR COBRA CONTINUATION RIGHTS, WHICHEVER IS LATER:
• If you lose eligibility for UC-sponsored health and welfare benefits at the time of the retiree’s death, apply for COBRA medical, dental, and/or vision coverage, if you wish to.
• For more information about continuation coverage and deadlines, see page 11.

WITHIN 120 DAYS OF THE RETIREE’S DEATH:
• If you were eligible for UC-sponsored medical and/or dental benefits at the time of the retiree’s death, but were not enrolled, notify the Retirement Administration Service Center that you want to preserve your eligibility for these benefits.

WHEN YOU TURN 65:
• If you're continuing UC-sponsored medical coverage and are eligible for Social Security, enroll in Medicare Parts A and B and transfer to a UC-sponsored plan for Medicare enrollees. If you don't, you'll be permanently de-enrolled from your UC-sponsored medical coverage.
Losing a loved one is never easy, and it can be difficult to settle your loved one’s estate while you are still grieving. Please be assured that UC staff will work with you to explain any benefits available to you and to other survivors or beneficiaries.

The Retirement Administration Service Center (RASC) will be your primary point of contact. Service Center representatives can answer questions and guide you through the process of claiming both UCRP benefits and UC-sponsored health and welfare benefits, if you’re eligible. The best way to contact the Retirement Administration Service Center is by phone, at 800-888-8267. For email, fill out the online form at ucal.us/askrasc. You can send mail to P.O. Box 24570, Oakland CA 94623-1570.

This handbook summarizes the benefits and claims process for survivors of UC retirees. (For the purposes of this document, “retiree” also means disabled UCRP members who were receiving UCRP income at the time of their death. You’ll find a more complete definition of retiree in the “What You Need to Know” section, page 6.)

If you are the survivor of someone who was still working at UC at the time of his or her death, please see Your Guide to Survivor and Beneficiary Benefits for Family Members and Beneficiaries of UC Employees, available online at ucal.us/survivorhandbook. If you are the survivor of a former UC employee, please see Your Guide to Survivor and Beneficiary Benefits for Family Members and Beneficiaries of Former UC Employees, at ucal.us/frmremployeesurvivor.
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When a Retiree Dies: What You Need to Do

In this handbook, a UC retiree is defined as anyone who receives a monthly benefit from the University of California Retirement Plan (UCRP), including:

- Retired members, who receive UCRP monthly retirement income
- Disabled members, who receive UCRP disability income

There are other terms in this handbook that are defined a little differently than usual. You’ll find additional definitions in the Glossary on page 15.

Before benefits can be paid, you’ll need to complete the steps outlined below. It’s understandable that you may have questions you’d like answered right away. However, for confidentiality reasons UC can’t provide initial benefits information over the phone. Staff members will help you get through the process as quickly as possible.

Typically, the process of getting benefits to you takes about seven weeks from the date you notify UC of the retiree’s death.

**STEP 1:**
Notify UC of the death as soon as possible, by calling the Retirement Administration Service Center at 800-888-8267. When you call, you’ll need to provide the following information about the deceased:

- Name
- Social Security number
- Date of birth
- Date of death
- Date of marriage or state registration of domestic partnership, if applicable.

In order for the retiree’s domestic partner to be eligible for benefits, the retiree must have filed with UC either the California registration form (or a valid comparable form from another jurisdiction) or the UC Declaration of Domestic Partnership form (UBEN 250) no later than the member’s retirement date. In addition, the retiree must have confirmed that the partnership was in existence at least one year prior to his or her retirement. The partnership must be continuous to the date of the member’s death.

You should also be prepared to provide the following information about any surviving family members:

- Names
- Addresses
- Social Security numbers
- Dates of birth
- Date of marriage or domestic partnership registration

**STEP 2:**
Notify Fidelity Retirement Services of the retiree’s death and ask about plan balances in the UC Retirement Savings Program. (For details about the program, see page 13.)

**STEP 3:**
Wait to receive a letter from UC (typically mailed within three weeks after you notify UC of the death). Each person who may be eligible for a benefit will receive a letter explaining benefits that may be payable and outlining the requirements for any forms or documents UC needs.

If you believe you’re eligible for a benefit and you don’t receive a letter from UC, please send a written inquiry to the Retirement Administration Service Center at P.O. Box 24570, Oakland CA 94623-1570.

**STEP 4:**
Send UC the forms and documents requested in the letter you received. These may include copies of the death certificate, birth certificates for the spouse and/or children, and marriage or partnership evidence. (It’s a good idea to gather these documents ahead of time, but please don’t send them until you receive the letter from UC outlining the specifics of what you need to provide.)

**STEP 5:**
Expect to receive income benefits within one month after the Retirement Administration Service Center receives the requested documents.

In most instances, UCRP benefits payable to survivors or beneficiaries can’t be attached by creditors. If you’re receiving these benefits, you can’t assign them to others, including mortuaries and funeral homes.

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**Final retirement benefit payment**
The UCRP member’s final monthly benefit becomes part of his or her estate. In the rare instance that you have a final paper check that can’t be cashed, it should be returned to the Retirement Administration Service Center so it can be reissued to the estate.
Death and Income Benefits for Survivors of Retirees

The information below summarizes the range of death and income benefits that may be available to you as a survivor or contingent annuitant. If you have questions about any of the terms, please see the Glossary on page 15.

In addition to the benefits listed below, you may also be eligible for health and welfare benefits, including medical, dental, vision, legal and accidental death and dismemberment. For more information, please see the section on health and welfare benefits, page 10. You may also be eligible to receive funds from the UC Retirement Savings Program, if your loved one participated; see page 13.

**BASIC DEATH BENEFIT**

Who is eligible: The member’s beneficiary

The benefit: $7,500

Distribution options: If you are the member’s spouse, the distribution can be paid to you directly or rolled over into a traditional or Roth IRA or other qualified employer retirement plan. If you are the member’s domestic partner or other non-spouse beneficiary, the distribution can be paid to you directly, but it can be rolled over to only an “inherited IRA.”

Typical processing time before you’ll receive benefit: One month from the date the Retirement Administration Service Center receives the required documents from you

**POSTRETIREMENT SURVIVOR CONTINUANCE**

Who is eligible: The eligible surviving spouse or domestic partner, if the member and spouse or partner were married or in a domestic partnership continuously from one year before retirement until the member’s death. If the survivor is claiming status as a domestic partner, the member must have filed the required domestic partnership documentation no later than his or her retirement date. If there is no eligible surviving spouse or domestic partner, then eligible children or dependent parents.

Note: Some 2013 Tier members are not eligible for this benefit; see the Complete Guide to UC Retirement Benefits available at ucal.us/guidetoretirementben.

The benefit: Monthly income that is a percentage of the member’s basic retirement income. The benefit is payable as of the first day of the month after the member’s death. The benefit continues to the next eligible survivor(s), if any, after the recipient’s death or loss of eligibility, and ends when there are no more eligible survivors.

- Survivors of 1976 Tier members coordinated with Social Security: 25 percent of the member’s final basic retirement income
- Survivors of 1976 Tier members not coordinated with Social Security: 50 percent of the member’s final basic retirement income

If the member had service in more than one tier, the survivor receives the appropriate percentage, based only on the member’s 1976 Tier service credit

Distribution options: Cannot be rolled over

Typical processing time before you’ll receive benefit: One month from the date the Retirement Administration Service Center receives the required documents from you

**RETIREMENT INCOME CONTINUANCE FOR CONTINGENT ANNUITANTS**

Who is eligible: The member’s contingent annuitant named at the time the member retired

The benefit: Lifetime monthly income, in an amount based on the ages of the member and contingent annuitant when the member retired, and on the retirement income option selected. The benefit is payable as of the first day of the month after the member’s death. This benefit ends with the death of the contingent annuitant; it does not continue to another person.

Distribution options: Not eligible for rollover

Typical processing time before you’ll receive benefit: One month from the date the Retirement Administration Service Center receives the required documents from you

Monthly UCRP benefits—including survivor benefits—include an annual cost-of-living adjustment (COLA) based on changes in the Consumer Price Index. When a UCRP member retires, the next COLA begins one full year from the July 1 that coincides with or follows the retirement date. The COLA typically increases every July 1 after that. A proportional COLA is included with any monthly benefit paid after the retiree’s death.
Income and Benefits for Survivors of Disabled Members

The information below explains the death, income and life insurance benefits that may be available to you as the survivor of a disabled UCRP member. If you have questions about any of the terms below, please see the Glossary on page 15.

In addition to the benefits listed here, you may also be eligible for health and welfare benefits, including medical, dental, vision, legal and accidental death and dismemberment. For more information, please see the section on health and welfare benefits, page 10. You may also be eligible to receive funds from the UC Retirement Savings Program, if your loved one participated. Please see page 13.

**BASIC DEATH BENEFIT**

**Who is eligible:** The member’s beneficiary

**The benefit:** $7,500.

**Distribution options:** If you are the member’s spouse, the distribution can be paid to you directly or rolled over into a traditional or Roth IRA or other qualified employer retirement plan. If you are the member’s domestic partner or other non-spouse beneficiary, the distribution can be paid to you directly, but it can be rolled over to only an “inherited IRA.”

**Typical processing time before you’ll receive benefit:** One month from the date the Retirement Administration Service Center receives the required documents from you.

**PRERETIREMENT SURVIVOR INCOME**

**Who is eligible:** The eligible survivors of the disabled member. These may include an eligible spouse, domestic partner, children or dependent parents.

If there is an eligible spouse at the time of death, the benefit is payable as of the first day of the month following the date of death.

If there is no eligible survivor at the time of death, but a survivor later becomes eligible, the income begins when the survivor meets the eligibility requirements. (See the terms beginning with “eligible” in the Glossary, page 15, for details on the eligibility requirements.) For example, say that a disabled member dies at age 48, and his 45-year-old spouse is neither caring for a child nor disabled. In this case, no monthly preretirement survivor income would be payable until the spouse reaches age 60.

The benefit continues to the next eligible survivor(s), if any, after the recipient’s death, and ends when there are no more eligible survivors.

**The benefit:** Monthly income in an amount based on the member’s appointment and UCRP classification when the member was last employed:

- **1976 Tier members coordinated with Social Security who have two or more years of service credit:** 25 percent of the member’s final salary
- **1976 Tier members not coordinated with Social Security who have two or more years of service credit:** 25 to 50 percent of the member’s final salary, based on the number of eligible survivors
- **2013 Tier members with two or more years of service credit:** 15 percent of the member’s final salary
- **Members with service in more than one tier:** an amount based on a weighted average formula; contact the Retirement Administration Service Center for details

**Distribution options:** To a spouse: It can be rolled over into a traditional or Roth IRA or other employer retirement plan only if expected to be paid for less than ten years. The Retirement Administration Service Center will notify eligible survivor(s) if the benefit may be rolled over. For example, say that a disabled member dies at age 48 and his 45-year-old spouse is caring for a 17-year-old child. The spouse may be eligible to receive a monthly benefit on the child’s behalf until the child reaches age 22—a period of less than ten years. In this case, the benefit paid to the spouse is eligible for rollover.

To a domestic partner or other non-spouse survivor: If the distribution is expected to be paid for less than ten years, it can be rolled over only to an “inherited IRA.”

**Typical processing time before you’ll receive benefit:** One month from the date the Retirement Administration Service Center receives the required documents from you.
SURVIVOR INCOME FOLLOWING DEATH WHILE ELIGIBLE TO RETIRE

Who is eligible: The surviving spouse or domestic partner of a disabled member who dies while eligible to retire. (Disabled 1976 Tier members are eligible to retire at age 50 with five years of service credit; 2013 Tier members are eligible to retire at age 55 with five years of service credit.)

The benefit: Lifetime monthly income, calculated as though the member had elected to retire on the day after the date of death and chosen the full-continuance option with the spouse or domestic partner as contingent annuitant. (To learn more about the full continuance option, called Option A, please see the UCRP summary plan description appropriate to the member’s class, available on UCnet (ucnet.universityofcalifornia.edu).)

If the spouse or domestic partner also qualifies as an eligible survivor, both preretirement survivor income and the Option A benefit are calculated and the higher benefit is paid. The benefit is payable from the first of the month following the member’s death and continues until the death of the surviving spouse or domestic partner.

For members with benefits in multiple tiers, the spouse or domestic partner will receive benefits based on service in the 1976 Tier beginning the day after the date of death. If the member dies before age 55, the remaining benefit, attributable to 2013 Tier service, will be paid to the spouse/domestic partner at the time the member would have reached age 55.

Distribution options: Not eligible for rollover

Typical processing time before you’ll receive benefit: One month from the date the Retirement Administration Service Center receives the required documents from you

Monthly UCRP benefits—including survivor benefits—include an annual cost-of-living adjustment (COLA) based on changes in the Consumer Price Index. When a UCRP member retires, the COLA begins one full year from the July 1 that coincides with or follows the retirement date. The COLA typically increases every July 1 after that. A proportional COLA is included with any monthly benefit paid after the retiree’s death.

LIFE INSURANCE

Who is eligible: The beneficiary of a disabled member who is covered by Basic, Core or Senior Management Life and, if enrolled, Supplemental Life

The benefit: A one-time payment. The amount varies depending on the coverage elected by the member. The plans allow for continued life insurance protection for covered employees who become totally disabled before age 65.

If the member was eligible, protection under the Basic, Core or Senior Management Life extended death benefit continues for up to one year beyond the date that group coverage ended, or age 65, whichever comes first. Protection under the Supplemental Life waiver of premium provision continues until age 70.

Typical processing time before you’ll receive benefit: Varies. Please contact the Benefits Office at the UC location where the deceased last worked. You'll find contact information at ucnet.universityofcalifornia.edu/contacts/campus-contacts.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Who is eligible: The beneficiary of a disabled member who was enrolled in AD&D coverage at the time of death and whose death was caused by an accident

The benefit: A one-time payment, in the amount elected by the member

Distribution options: Not eligible for rollover

Typical processing time before you’ll receive benefit: Varies
Health and Welfare Benefits

In addition to the death and income benefits outlined above, you and other surviving family members and/or the contingent annuitant may also be eligible for coverage in UC-sponsored health and welfare benefits.

Your eligibility, and what you need to do to continue coverage or enroll, depend on a variety of factors, including whether you had UC-sponsored coverage at the time of the retiree’s death. The details are outlined below; if you have questions, please contact the Retirement Administration Service Center at 800-888-8267.

NOTE: The health and welfare benefits described here do not apply to survivors of Los Alamos and Lawrence Livermore National Laboratory retirees. Contact the resources listed on page 18 for more information.

IF YOU WERE ENROLLED IN UC COVERAGE AT THE TIME OF THE RETIREE’S DEATH

ELIGIBILITY
If you were enrolled as a family member in a UC-sponsored plan (including medical, dental, vision, accidental death and dismemberment or legal) when the retiree died, you may continue coverage as long as all of the following apply:

• You will receive monthly survivor income from UCRP
• The monthly benefit becomes payable within 120 calendar days of the retiree’s death and
• Your UC-sponsored coverage is continuous

In rare circumstances, a delay in processing paperwork may cause a gap in coverage. If coverage is later confirmed, it will be retroactive. That means out-of-pocket expenses that would otherwise have been covered will be reimbursed after retroactive premiums are collected.

If your monthly survivor income should stop, your eligibility for UC-sponsored health and welfare coverage ends. See “If you don’t meet eligibility requirements,” page 11, for information on options for continuing coverage.

MAKING CHANGES
Initially, you’ll need to remain in the plans in which you’re enrolled. If you want to make changes, including adding eligible children, you may do so during the annual Open Enrollment period, usually held in November. (If you need to add a newborn or newly adopted child to your coverage, you may do so when the new child is added to your family.)

If you move out of a medical or dental plan’s service area, you’ll have a 31-day period of eligibility in which to transfer to a plan in your new location.

REMARRIAGE OR A NEW DOMESTIC PARTNERSHIP
If you remarry or begin a new domestic partnership, you may not enroll your new spouse or domestic partner or the child or grandchild of your new spouse or partner in UC-sponsored plans.

MEDICAL AND DENTAL COVERAGE
If you’re eligible, your coverage can continue automatically, with the monthly costs deducted from your monthly survivor income.

Or, if you have other coverage, you may suspend your UC-sponsored coverage and preserve your eligibility for these benefits. If you do so, and your other medical and dental coverage has been continuous, you may enroll in UC-sponsored coverage:

• During any future Open Enrollment period
• If you add an eligible child to your family or
• If you lose other coverage involuntarily

You’ll need to verify that your other coverage has been continuous and, if applicable, that you’ve lost coverage involuntarily.

LEGAL COVERAGE
You may either continue or cancel this coverage. If you cancel it, you may re-enroll:

• During any future Open Enrollment period when the plan is open to new members
• If you add an eligible child to your family or
• If you lose other coverage involuntarily

Important!
When you turn 65, if you’re eligible for Social Security you’ll need to enroll in Medicare Parts A and B and transfer into a UC-sponsored medical plan for Medicare enrollees. If you don’t, you’ll be permanently de-enrolled from your UC-sponsored medical coverage. For more information, please see the Medicare Fact Sheet at ucal.us/medicarefacts.
VISION COVERAGE
UC doesn’t pay the cost of vision coverage for retirees. If you choose to continue coverage, you’ll need to pay the full premium yourself.

For this plan, the provider, VSP, handles all administrative services. If you decide to continue coverage, you’ll need to notify VSP (866-240-8344, or at vsp.com) and make payments directly to them.

If you don’t continue coverage, it will end on the last day of the last month for which premiums were paid. You may re-enroll during any Open Enrollment period when the plan is available for new enrollees, when you add an eligible child to your family, or if you lose other coverage involuntarily.

AD&D
If you’re eligible for coverage, you’ll need to contact AIG Benefit Solutions directly to update your coverage.

If you don’t continue coverage, you may enroll at any future time. If you have questions, please contact AIG directly at 800-551-0824 or online at aig.com.

IF YOU DON’T MEET ELIGIBILITY REQUIREMENTS
If you were enrolled as a family member in a UC-sponsored plan when the retiree died, but aren’t eligible for monthly UCRP income, your coverage will end on the last day of the month in which the retiree died. The exception is if you qualify as a covered family member of the person who is receiving survivor income. If you have questions about whether this circumstance applies to you, contact the Retirement Administration Service Center.

If you want to continue your coverage, you may have the option to do so via COBRA, or by converting to an individual policy. Here are the details:

COBRA
You may be able to continue medical, dental or vision coverage by paying the full premiums directly to the carrier. You have a 60-day period in which to apply for COBRA continuation; it begins on either the retiree’s date of death, or the date you receive notice of your continuation rights, whichever is later.

If you’re enrolled in Medicare on the retiree’s date of death, you’re eligible to continue your UC Medicare medical coverage through COBRA. If, however, you become eligible for Medicare after you elect COBRA, your medical COBRA coverage will be terminated, even if you have not yet reached the end of your maximum continuation period.

For more about COBRA, check ucal.us/COBRA or contact the Retirement Administration Service Center

You may also want to explore the possibility of continuing coverage through the Affordable Care Act’s health care marketplace. In California, check the website of Covered California at www.coveredca.com.

CONVERSION TO INDIVIDUAL POLICY
After your COBRA coverage ends (if your participation has been continuous) or as an alternative to COBRA, you may be able to convert your UC-sponsored medical plan to an individual policy. (This option isn’t available for dental or vision coverage.) If you want to apply for conversion, you have a 31-day window after your UC-sponsored or COBRA coverage ends. Be aware that the premiums for an individual policy may be significantly higher than for your UC-sponsored medical coverage.

You may also be able to convert your legal or AD&D coverage to an individual policy, within 31 days of the date your group coverage ends. To learn more, contact ARAG at 800-828-1395 (for legal coverage), or AIG Benefits Solutions (for AD&D) at 800-772-7863.
Health and Welfare Benefits

**IF YOU WERE NOT ENROLLED IN UC COVERAGE AT THE TIME OF THE RETIREE’S DEATH**

**ELIGIBILITY**
If you were not enrolled as a family member in a UC-sponsored plan (medical, dental, vision, accidental death and dismemberment or legal) when the retiree died, but were eligible for enrollment, you may enroll if the following apply:

- You will receive monthly survivor income from UCRP
- The monthly benefit becomes payable within 120 calendar days of the retiree’s death and
- You were not enrolled in medical and/or dental coverage with UC because you had continuous coverage through another source

**REMARRIAGE OR A NEW DOMESTIC PARTNERSHIP**
If you remarry or begin a new domestic partnership, you may not enroll your new spouse or domestic partner or the child or grandchild of your new spouse or partner in UC-sponsored plans.

**MEDICAL AND DENTAL COVERAGE**
If you’re eligible for UC-sponsored medical and dental coverage, you’ll need to notify the Retirement Administration Service Center within 120 days of the retiree’s death that you wish to preserve your eligibility status for medical and dental insurance.

If your non-UC medical and dental coverage has been continuous, you may enroll yourself and eligible children in a UC-sponsored medical or dental plan during any future Open Enrollment period, when you add an eligible child to your family, or if you lose coverage involuntarily. You’ll need to verify that your other coverage has been continuous and, if applicable, that you’ve lost coverage involuntarily.

**LEGAL COVERAGE**
If you’re eligible, you may enroll during any future Open Enrollment period when the legal plan is available to new members, if you add an eligible child to your family, or if you lose coverage involuntarily.

**VISION COVERAGE**
UC doesn’t pay any portion of the cost of vision coverage for retirees. If you choose to enroll, you’ll need to pay the full premium yourself.

If you’re eligible, you may enroll:

- During any Open Enrollment period when the plan is open to new members
- When you add an eligible child to your family or
- If you lose other coverage involuntarily

For this coverage, the provider, VSP, handles all administrative services. To enroll, you’ll need to notify VSP (866-240-8344, or at vsp.com) and make payments directly to them.

**AD&D**
If you’re eligible for coverage, you may enroll at any time, by contacting provider AIG Benefit Solutions directly at 800-551-0824 or online at aig.com.
UC Retirement Savings Program

Your loved one may have contributed to one or more of the UC-sponsored retirement savings plans, which include:

- Defined Contribution (DC) Plan
- Tax-Deferred 403(b) Plan and/or
- 457(b) Deferred Compensation Plan

The benefits from these plans are based on the amount of money contributed, plus any earnings on the contributions, and minus any losses.

To find out about plan balances that may be available to you, and the distribution options for them, contact Fidelity Retirement Services at 866-682-7782.

If the deceased had a loan outstanding from the 403(b) plan at the time of death, the beneficiary has the option to repay the loan in full. If it is not repaid, the outstanding balance will be reported as a distribution, and will be subject to federal and state taxes. Fidelity will send you information about repaying the loan in full.

SYSTEMATIC WITHDRAWALS

If systematic withdrawals had been set up from any of the three plans above, they will stop when Fidelity is notified of the participant's death. If there is any money remaining in the plan(s), it is payable to the beneficiary.

REQUIRED MINIMUM DISTRIBUTIONS

Federal tax law requires that after a certain time—usually when the participant reaches age 70½—a minimum amount of money must be distributed from the DC Plan, 403(b) Plan and the 457(b) Plan. If you’re the beneficiary of these plans, Fidelity will notify you when these required distributions become necessary.

Other Sources of Income

In addition to the UC income benefits outlined above, you and other survivors or beneficiaries may also be eligible for benefits through Social Security or other public retirement systems. To learn more, see the list below.

SOCIAL SECURITY

The most common source of additional survivor benefits is the Social Security Administration. For more information, go to ssa.gov, visit your local Social Security office, or call 800-772-1213.

OTHER RETIREMENT SYSTEMS

If your loved one also belonged to another public retirement system, such as CalPERS or CalSTRS, additional benefits may be available to you. To learn more, contact the other retirement system:

California Public Employees' Retirement System (CalPERS)
800-225-7377
www.calpers.ca.gov

California State Teachers' Retirement System (CalSTRS)
800-228-5453
www.calstrs.com

Civil Service Retirement System (CSRS)
888-767-6738
www.opm.gov/retirement-services/csrss-information

Federal Employees Retirement System (FERS)
888-767-6738
www.opm.gov/retirement-services/fers-information

Sacramento County Employees' Retirement System (SCERS)
800-336-1711
www.retirement.saccounty.net/Pages/default.aspx

Orange County Employee Retirement System (OCERS)
714-558-6200
www.ocers.org
If you’re eligible to receive benefits from the UC Retirement Plan, the Retirement Administration Service Center will send you information about how the money may be taxed. If the distribution is eligible to be rolled over to an IRA or other employer plan, you’ll also receive the Special Tax Notice for UC Retirement Plan Distributions, which explains your options. Fidelity will send you information about distribution options for Retirement Savings Program accounts.

Before you make any decisions about what to do with money left to you as a beneficiary, UC strongly recommends that you consult a qualified tax advisor.

UCRP BASIC DEATH PAYMENT, 403(B) PLAN, 457(B) PLAN AND DC PLAN

The basic death payment and any distributions from the UC Retirement Savings Program—with the exception of any non-taxable distributions from the DC Plan—are eligible to be rolled over to an IRA or another employer plan. Under certain circumstances, preretirement survivor income may also be eligible for rollover. See the section on preretirement survivor income on page 8.

Any distributions that you roll over don’t need to have tax withheld. For distributions paid to you, tax rules require that 20 percent be withheld for federal taxes.

Distributions that are paid to most trusts or an estate, charity or corporation named as beneficiary are not eligible for rollover. On these distributions, tax rules require that ten percent be withheld for federal taxes, unless the beneficiary specifies otherwise.

In January, you’ll receive a Form 1099R reporting any distributions you received during the previous year and showing the amount that is taxable.

UCRP MONTHLY INCOME

Monthly benefits from UCRP—both survivor continuance for eligible survivors and retirement income continuance for the contingent annuitant—are subject to federal and state taxes in the year you receive them.

Federal and state taxes will be withheld automatically from your monthly benefit unless you elect otherwise. (The automatic withholding amounts may not be enough to cover your tax liability; it’s a good idea to consult your tax advisor to clarify the amount you need to have withheld.) You can ask UC to withhold more from your monthly payments at any time. If you have questions, the Retirement Administration Service Center can explain your withholding options.

Each January, you’ll receive a Form 1099R reporting any distributions you received during the previous year and specifying the amount that is taxable.
**Beneficiary**

The person(s) designated by a member to receive a benefit when the member dies. The beneficiary can be any person(s) or entry capable of accepting and holding property.

For UCRP, beneficiaries are designated by the member electronically using At Your Service Online (https://atyourservice.ucop.edu/ayso) or on a Designation of Beneficiary—Retirees, Former Employees and Others form (UBEN 117). The beneficiary designation remains valid unless the member changes it online or submits a new form.

For the DC, 403(b) and 457(b) plans, beneficiary designations are held by Fidelity Retirement Services. See “Resources” on page 18 for contact information. Each of these plans can have different beneficiaries, or the same beneficiaries can be named for all.

If more than one person is named as beneficiary of a plan, the member can designate the share (percentage) each person should receive. If the member does not specify the share, the benefit will be paid to the beneficiaries in equal shares.

For all plans, if beneficiaries are not named, if the beneficiary designation is not valid, or if the named beneficiary is no longer living, benefits go to the first survivor in this list:

- Spouse or domestic partner
- Biological or adopted children, in equal shares (children of a deceased child share their parent’s benefit.)
- Parents (in equal shares) or
- Siblings (in equal shares)

If none of these people are living, benefits are paid to the member’s estate.

**Contingent Annuitant**

The person named by a UCRP member to receive lifetime retirement income under one of the payment options upon the member’s death. The contingent annuitant is named at the time of retirement. Once retirement begins, a designation of contingent annuitant cannot be changed; if a contingent annuitant dies, another one cannot be named.

**Disability**

This definition of disability determines whether a spouse, domestic partner or child is considered disabled, which affects eligibility for certain benefits:

A medically determinable physical or mental impairment which prevents the individual from engaging in “substantial gainful activity” on the basis of qualified medical opinion. “Substantial gainful activity” means any type of gainful activity commensurate with age, education skills or general background, which could reasonably be expected to result in earnings in excess of the Social Security Administration’s annually published dollar amount used to determine substantial gainful activity ($1,090 per month in 2015; for updates, go to ssa.gov).

Eligibility is determined by the plan administrator, and the spouse, domestic partner or child must cooperate with all requests for information, including medical information. The disability must be expected to continue for an extended and uncertain period of time. For a disabled spouse or domestic partner, the disability must exist at the time of the member’s death. For a disabled child, the disability must have arisen while the child was otherwise eligible, i.e., under age 18, or under 22 and attending an educational institution on a full-time basis.
Glossary

**ELIGIBLE CHILD**
The biological or adopted child or stepchild of a deceased retired or disabled member or the biological or adopted child of the deceased member’s domestic partner. The child must have received at least 50 percent support from the member for one year before the member’s death, retirement date or disability date, whichever came first. On the date of the member’s death, the child must be:

- Under age 18
- Under age 22 and attending an educational institution full time or
- Disabled (see “Disability” above); the disability must have occurred while the child was eligible based on age, as listed above

The one-year support requirement does not apply to a member’s child as follows:

For a biological child:

- If the child is born after the member’s disability date or
- Is born within 10 months after the member’s death or
- Is born less than one year before the member’s death, disability or retirement date

For an adopted child, it does not apply if the adoption is finalized:

- After the member’s disability date or
- As of the date of the member’s death or disability or
- Less than one year before the member’s death, disability or retirement date.

A stepchild or domestic partner’s biological or adopted child must have been living with or in the care of the member just before the member’s death, disability or retirement.

An eligible child may qualify for pre- or postretirement survivor benefits, or serve to qualify the retired or disabled member’s spouse or domestic partner for preretirement survivor income. Preretirement survivor income payable on behalf of an eligible child under age 18 will be paid to the parent if the child is in the parent’s care and no guardian of the estate of the child has been appointed. If a guardian has been appointed, payment will be made to the guardian. If no guardian has been appointed and the eligible child has reached age 18, payment will be made to the eligible child.

**ELIGIBLE DEPENDENT PARENT**
The birth or adoptive mother or father of a disabled or retired member who received at least 50 percent support from the member for the year just before the member’s date of death, disability or retirement.

**ELIGIBLE DOMESTIC PARTNER**
The partner of a deceased disabled UCRP member; the partnership must have been established at least one year before the member’s death or disability date, and the partner must:

- Be responsible for the care of an eligible child (see definition of eligible child, at left)
- Be disabled (see definition of disability, page 15) or
- Have reached age 60

If the domestic partner is responsible for the care of an eligible child who is the member’s biological child, the one-year domestic partnership requirement is waived.

If the deceased was a retiree or a disabled member who was eligible to retire, the domestic partner may be eligible to receive benefits as a surviving domestic partner; see the definition of a surviving domestic partner, page 17.

For more information, see Benefits for Domestic Partners, available on the UCnet website (ucnet.universityofcalifornia.edu) or from the Retirement Administration Service Center.
**ELIGIBLE SPOUSE**

The widow or widower of a deceased disabled member. The date of marriage must have been at least one year before the member’s disability date, and the spouse must:

- Be responsible for the care for an eligible child (see definition of eligible child, page 16)
- Be disabled (see definition of disability, page 15) or
- Have reached age 60 (The qualifying age is 50 for a widow if the spouse and member were married before October 19, 1973, the member had entered UCRP by that date and did not elect to become a member with benefits coordinated with Social Security.)

If the spouse is responsible for the care of an eligible child who is the member’s biological child, the one-year marriage requirement is waived.

If the deceased was a retiree or a disabled member who was eligible to retire, the widow or widower may be eligible to receive benefits as a surviving spouse; see the definition of a surviving spouse, at right.

**SURVIVING SPOUSE**

The widow or widower of either a deceased retired member or a deceased disabled member in the 1976 Tier. (The spouses of deceased retired or disabled 2013 Tier members are not eligible for this benefit.) The surviving spouse is eligible to receive the survivor continuance benefit without qualifying as an eligible spouse under the following conditions:

- Retired member—the surviving spouse must have been married to the member for at least one year before the member’s retirement date and continuously until the member’s death.
- Disabled member—the member must have been eligible to retire at the time of death.

**SURVIVING DOMESTIC PARTNER**

The partner of either a deceased retired member or a deceased disabled member in the 1976 Tier. (The partners of deceased retired or disabled 2013 Tier members are not eligible for this benefit.) The surviving domestic partner is eligible to receive the survivor continuance benefit without qualifying as an eligible domestic partner under the following conditions:

- Retired member—the surviving domestic partner must have been in a relationship with the member for at least one year before the member’s retirement date and continuously until the member’s death.
- Disabled member—the member must have been eligible to retire at the time of death.

**UCRP TIERS**

UCRP member class based on when the member became eligible to participate:

- Active UCRP members who first become eligible to participate in UCRP on or after July 1, 2013 are part of the 2013 Tier.
- Active members who began accruing benefits before July 1, 2013 are part of the 1976 Tier.
- If a 1976 Tier member had a break in service and returned to eligible UC employment on or after July 1, 2013, the member would have accrued additional service under the 2013 Tier. Members in this category have service in more than one tier.
**Resources**

**UCNET**
ucnet.universityofcalifornia.edu

UCnet is the university’s website for employees, retirees and their family members. This site includes information about UC benefits, electronic versions of many of the publications listed below and links to the websites of many of the organizations listed below.

**UC RETIREMENT ADMINISTRATION SERVICE CENTER**
800-888-8267
Hours: 8:30 a.m.–4:30 p.m., Pacific Time, Monday–Friday
Ucal.us/askrasc

**FIDELITY RETIREMENT SERVICES**
(for Retirement Savings Program information)

**UC Focus on Your Future**
ucfocusonyourfuture.com

Retirement Services Center
866-682-7787
Hours: 5:30 a.m.–9:00 p.m., Pacific Time, Monday–Friday

**INSURANCE CARRIERS**

**AIG Benefits Solutions—AD&D**
800-772-7863

**Blue Shield of California**
855-201-8375
https://www.blueshieldca.com/uc
Blue Shield Health Savings Plan, Blue Shield Medicare PPO, Blue Shield Medicare PPO without Prescription Drugs, Core, High Option Supplement to Medicare

**ARAG Legal**
800-828-1395
https://www.araglegalcenter (Use access code 11700)

**DeltaCare® USA**
800-422-4234
www.deltadentalins.com/uc/index.html

**Delta Dental PPO**
800-777-5854
www.deltadentalins.com/uc/index.html

**Health Net Blue & Gold**
800-539-4072
https://www.healthnet.com/uc

**Health Net Seniority Plus**
800-539-4072
https://www.healthnet.com/uc

**Kaiser Permanente—California**
800-464-4000
my.kp.org/universityofcalifornia

**Kaiser Permanente Senior Advantage**
800-443-0815
my.kp.org/universityofcalifornia/?kp_shortcut_referrer=kp.org/universityofcalifornia

**The Prudential Insurance Company**
(Life Insurance Claims Division)
800-524-0542
www3.prudential.com/cmeflinks/UniversityOfCalifornia

**OneExchange**
855-359-7381
https://medicare.oneexchange.com/uc

**Optum**
888-440-8225
https://liveandworkwell.com (Use access code 11280)

**UC Care**
855-201-2087
uc-care.org

**Vision Services Plan (VSP)**
866-240-8344
https://vsp.com

**Western Health Advantage**
888-563-2250
https://www.westernhealth.com/mywha/welcome-to-wha/university-of-california

**INSURANCE CARRIERS FOR LANL AND LLNL NATIONAL LABORATORIES**

**Los Alamos:** Contact the benefits office, 505-667-1806

**Lawrence Livermore:** Contact Empyrean-Lawrence Livermore Customer Care Center at 844-750-5567 or www.llnsretireebenefits.com
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 UC 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, CA 94607, and for faculty to the Office of Academic Personnel, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.