Your benefits at a glance
Getting Started

Starting a new job involves a lot of choices. This quick-reference guide is designed to help you understand the many benefits available, and how to get started choosing the ones that are right for you.

This guide will take you through the steps to enroll in your UC-sponsored benefits and help you make the right benefit choices for you and your family. You’ll want to have *A Complete Guide to Your UC Health and Welfare Benefits*, the *Retirement Benefits Decision Guide* and *A Complete Guide to Your UC Retirement Benefits*, which are included in your Welcome Kit, available as a reference.

If you’re represented by a union, your benefits are governed by your union’s contract with UC and may be different than the benefits outlined here. Please see section 7 ("Collective Bargaining") for more information.

**SET UP YOUR ACCOUNTS**

**AYSO**

1. Go to ucnet.universityofcalifornia.edu, select your location from the dropdown, and then click on “AYS Online.”

2. Select “New to UC and have a temporary password?”

3. Enter your Social Security number. Your temporary password is your birthdate in the format mmddyyyy, with no dashes or slashes; for example, if your date of birth is June 17, 1981, your temporary password is 06171981.

4. Select “Sign In” and create your permanent password. It must contain 6 to 30 alphanumeric characters (e.g., 123abc) and may contain any of these special characters: ! @ $ ^ ( ) _ + * · } { \ ; > , . /

5. After you’ve agreed to the password authorization, create your username. Security enhancements require that you sign in to AYSO from now on with a username that is not your Social Security number.

**Tip:**

Remember, you have 31 days from your date of hire to enroll in your health benefits. Faculty have a second 31-day period of eligibility that begins on their first day on campus.

If you are eligible for primary retirement benefits, enroll as soon as you’ve chosen the option that is best for you. Though you have 90 days, your benefits are **prospective** from the date you enroll, so you can lose UC contributions (and service credit under Pension Choice) by waiting. See section 5 for details on retirement benefits choices.

**SO LET’S GET STARTED...**

Attend your local new employee orientation to help you get started.

Gather your family members’ Social Security numbers and birthdates; you’ll need them for benefits enrollment.

Depending on your location, you’ll use At Your Service Online (AYSO) or UCPath to enroll in and manage your health and welfare benefits. Either way, you’ll need an AYSO account to manage your UC Retirement Plan (UCRP) benefits and designate beneficiaries.

Go to ucal.us/accounts to learn about the benefits accounts for your location.

If you don’t have access to a computer, contact your local Benefits Office for help with your benefits enrollment.
6. Create a security word that a customer service or benefits representative can use to help identify you when you call for information.

7. After you provide your preferred email address, answer any 4 of the 11 challenge questions. You can answer your challenge questions to access your personal information if you forget your password.

UCPath

1. Go to ucnet.universityofcalifornia.edu, select your location from the dropdown, and then click on “UCPath.”

2. Sign in by using your network username and password.

Now you’re ready to enroll in health and other benefit plans.

ENROLL IN HEALTH AND WELFARE BENEFITS

You’re eligible for Full, Mid-Level or Core benefits depending on the type of appointment you have. For details about your eligibility, see page 5 in A Complete Guide to Your UC Health and Welfare Benefits.

To enroll online, sign in to your AYSO or UCPath account. Select “Benefits Enrollment” on the main menu to begin enrollment. You don’t have to do it all at once—you are free to sign in anytime during your first 31 days of employment to complete your enrollment choices. That includes weekends and holidays.

If you’re a faculty member and you miss the period of eligibility, you have a second 31-day period of eligibility that begins on your first day on campus.

If you don’t take any action during this 31-day period of eligibility, you and your dependents will not be enrolled in UC-sponsored coverage. In most cases, you won’t be able to change benefit plans or enroll family members until the next Open Enrollment period. You will also face more stringent requirements to enroll in some UC-sponsored insurance programs, including voluntary disability and supplemental life insurance.

VERIFY YOUR FAMILY MEMBERS’ ELIGIBILITY

If you enroll family members in medical, dental and/or vision plans, you must provide documents to verify their eligibility for coverage. Watch for the Family Member Eligibility Verification packet in the mail.

More Information:
ucal.us/fmv

Please note that this is a summary of your benefits only; additional requirements, limitations and exclusions may apply. Refer to applicable plan documents and regulations for details. The applicable policy issued by the carrier and the University of California Group Insurance Regulations and other applicable UC policies will take precedence if there is a difference between the provisions therein and those of this document.

Tips:

Name your beneficiaries.
Don’t forget to name beneficiaries for your UC Retirement Plan (UCRP) benefits, life insurance and accidental death and dismemberment benefits. You can name the same or a different beneficiary for each plan, and you can name more than one beneficiary for any plan. Just select “My Beneficiaries” on AYSO and follow the instructions. For retirement plans other than UCRP (Savings Choice or UC’s voluntary Retirement Savings Program plans), you’ll name beneficiaries on myUCretirement.com.

Confirm your choices.
About 10 days after you have enrolled, check your personal account to verify coverage for you and your family members. It’s your responsibility to promptly notify your Benefits or Payroll Office of any errors in your enrollment. The month after you enroll, review your earnings statement to be sure it reflects the correct benefit choices. Report discrepancies to your Benefits Office immediately.

Keep your records up to date.
Keep your address, email address and phone number up to date on AYSO and/or UCPath so UC can properly administer your benefits and keep you informed of changes to your benefits.

Are you in a domestic partnership?
Eligibility rules for domestic partners are different for health and welfare benefits and for UC Retirement Plan benefits. Check out “Establishing a domestic partnership” on UCnet (ucal.us/domesticpartnership) to make sure you’ve established your partner’s eligibility for UCRP survivor and death benefits.
Medical, Dental, Vision

Your health is important to us, and we offer a wide range of health benefits to help take care of you and your family.

MEDICAL PLANS
UC offers you a wide choice of medical plans. Some have lower premiums; others provide more flexibility in the doctors and hospitals you can use. All of the plans offer comprehensive benefits including medical and behavioral health office visits, hospital services and prescription drug coverage.

If you want to compare premiums, you can find that information online at: ucal.us/medicalpremiums

Your medical plan premiums are deducted from your pay before taxes are calculated, so you save on taxes.

More Information:
Online: ucal.us/medicalplans

VISION SERVICE PLAN
If you’re eligible for Full benefits, UC pays the full cost of vision insurance premiums for you and your family. The plan covers exams, lenses, frames (every other year) and contact lenses.

More Information:
Online: ucal.us/vision

DENTAL PLANS
If you’re eligible for Full benefits, you have a choice of two dental plans: Delta Dental PPO and DeltaCare USA, which is similar to a medical HMO, with a network of dentists. UC pays the full cost of either plan for you and your family.

Check out the DeltaCare USA network of dentists before choosing between the two plans, since the network is limited in some areas of California.

More Information:
Online: ucal.us/dental

Tip:
For most plans, you’re covered on your first day at work, but it can take 30 to 60 days after you enroll for the plan to have a record of your enrollment. So if you need immediate services, check with your plan first to see if it has a record of your enrollment. If it doesn’t, ask a representative to contact your local Benefits Office or the person in your department who handles benefits to help you get services.
Disability and Life Insurance

To help you prepare for the unexpected, UC offers insurance plans to provide a financial safety net for you and your family.

Disability Insurance

Disability insurance replaces some of your wages if you have an illness or injury that prevents you from working for an extended period of time, including for pregnancy and childbirth.

Unlike most employers in California, UC does not participate in State Disability Insurance (SDI). Instead, UC offers its own Basic and Voluntary Disability insurance plans to those eligible for Full, Mid-Level or Core benefits. You’re automatically enrolled in Basic Disability, at no cost to you. Basic Disability will replace 55 percent of your eligible earnings, to a maximum benefit of $800 per month, for up to six months. The six month benefit period includes a 14-day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available.

For greater financial protection, you may choose to enroll in Voluntary Short-Term Disability, Voluntary Long-Term Disability or both. The voluntary plans provide up to 60 percent of your eligible earnings, to a maximum benefit of $15,000 per month. Voluntary Disability income is generally not taxable, since you pay the premiums with after-tax dollars.

The start date and duration of your benefits depends on the level of coverage you choose:

- **Short-Term only**—You’ll be covered, but only for up to six months. The six month benefit period includes a 14-day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available.

- **Long-Term only**—You’ll be covered after six months, until your Social Security normal retirement age for most conditions.

- **Short and Long-Term**—You’ll be covered until your Social Security normal retirement age for most conditions. There is a 14-day waiting period, and you must use up to 22 days of sick leave if you have them before benefits begin. Choosing both Voluntary Short and Long-Term Disability provides the most comprehensive coverage for all types of disability leaves.

Premium costs depend on your monthly salary, age, retirement plan and the level of coverage you choose (short-term, long-term or both). See Your Guide to UC Disability Benefits for more information about your options, including exclusions and limitations.

**Tool:**
Insurance Premium Estimator
[ucal.us/premiumestimator]

**More Information:**
Disability Benefits for Faculty: [ucal.us/disabilityfaculty](ucal.us/disabilityfaculty)
Your Guide to UC Disability Benefits: [ucal.us/disabilitystaff](ucal.us/disabilitystaff)

**Tip:**
Be sure you understand the Basic and Voluntary Disability benefits and the sick leave policies and/or paid medical leave policies that apply to you before making a decision about enrolling in Voluntary Short-Term Disability, Long-Term Disability or both.

If you decide not to enroll in these plans during your first 31 days, you can apply for coverage later by submitting evidence of insurability (including a statement of health) to the insurance company. The insurance company may or may not approve your enrollment based on the application.
LIFE INSURANCE
UC provides Basic Life insurance equal to your base pay, up to $50,000, if you are eligible for Full benefits. If you have Mid-level or Core benefits, your life insurance is $5,000. UC provides these plans at no cost to you.

Faculty and staff with Full or Mid-level benefits may also enroll in Supplemental Life insurance and cover their dependents in Dependent Life insurance. You pay monthly premiums for the supplemental plans.

Tool:
Life Insurance Premium Estimator
ucal.us/lifepremiumestimator

If you decide not to enroll in these plans during your first 31 days, you can apply for coverage later by submitting evidence of insurability to the insurance company. The insurance company may or may not approve your enrollment based on the application.

More Information:
A Complete Guide to Your UC Health and Welfare Benefits, page 34
Online: ucal.us/lifeinsurance

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE
To help protect you and your family from the financial impact of an accident, UC offers Accidental Death & Dismemberment (AD&D) insurance. There are several levels of coverage for you and your family. You can enroll in, increase or decrease your AD&D coverage at any time. The rate chart for premiums is online at: ucal.us/adanddpremiums

More Information:
Online: ucal.us/accidentaldeath

Tip:
To determine how much life insurance you need, use the calculator on Prudential’s microsite for UC faculty and staff: prudential.com/uc
Legal and Flexible Spending Accounts

In addition to good health and retirement benefits, UC also offers you access to legal services, tax-savings plans and other benefits—at reduced prices.

**LEGAL PLAN**

The ARAG Legal Plan covers routine legal services like drawing up a will, adoption or divorce proceedings and criminal misdemeanors. You can enroll for a small monthly premium.

*More information:*
Online: ucal.us/legal

**FLEXIBLE SPENDING ACCOUNTS**

Flexible spending accounts, or FSAs, allow you to pay for eligible expenses on a pretax basis. You determine an amount to be deducted from your paycheck before taxes are calculated and placed in an FSA. You pay for eligible expenses from the account and save on taxes since you have lower taxable income. UC offers separate flexible spending accounts for health and dependent care expenses.

*More Information:*
*A Complete Guide to Your UC Health and Welfare Benefits*, page 46
Online: ucal.us/fsa

**HOMEOWNER/RENTER/AUTO INSURANCE**

You have access to auto, renter and homeowners insurance through California Casualty. You deal directly with the insurer, and premiums may be paid through payroll deduction.

*More information:*
California Casualty: calcas.com/web/ccmc/welcome
866-680-5142

**TRAVEL INSURANCE**

If you need to travel on official university business, you are eligible for coverage by UC’s business traveler insurance. You will be registered for coverage automatically when you make your arrangements through any of UC’s preferred travel agencies found in Connexxus, UC’s systemwide travel program. If you do not make your travel arrangements through Connexxus, you will need to register online for business travel insurance. Personal travel insurance is also available for protection when not traveling on university business.

*More information:*
Business travel insurance: ucal.us/businesstravel
UC Personal Travel Program: ucal.us/personaltravel

**Tip:**
Be sure to read the IRS rules and other details about the FSAs in *A Complete Guide to Your UC Health and Welfare Benefits*. In some cases, you may lose money in your FSA that you don’t spend.
Retirement Benefits

Preparing for a successful retirement is one of the biggest financial responsibilities you’ll face. All eligible new employees have a choice of primary—or required—retirement benefits, with costs shared by you and UC. UC also offers voluntary savings opportunities and a range of resources to help you make informed retirement decisions.

UC RETIREMENT BENEFITS CHOICES

If you are hired into an eligible faculty or staff position on or after July 1, 2016, or if you are hired in an ineligible position but become eligible for retirement benefits on or after that date, you are eligible for a choice of primary retirement benefits. Both benefit options can help you build valuable retirement income, in addition to Social Security benefits and any savings you may have.

- Pension Choice includes a pension benefit under the UC Retirement Plan, along with a supplemental 401(k)-style account for eligible faculty and staff.
- Savings Choice is a retirement account that works much like a 401(k), with mandatory employee and employer contributions.

Both you and UC contribute to the cost of the plan you select. You’ll receive the Retirement Benefits Decision Guide with more information about your options. When you’re ready, use the Retirement Decision Tool to make your choice: myUCretirement.com/choose

Unlike your medical benefits, your retirement benefits are prospective from the date you enroll. That means you can lose valuable UC contributions (and service credit under Pension Choice) by waiting to make a choice. If you don’t elect an option within 90 days, you’ll be automatically enrolled in Pension Choice.

More Information:
A Complete Guide to Your UC Retirement Benefits
Online: ucal.us/retirement

MANDATORY DC PLAN (SAFE HARBOR) CONTRIBUTIONS

If you’re not eligible for primary retirement benefits based on your position, you’ll make mandatory contributions to the Defined Contribution (DC) Plan as a Safe Harbor participant. In lieu of paying Social Security taxes, you contribute 7.5 percent of your wages to the plan on a pretax basis, and you can choose from a range of funds in which to invest. The money you contribute is yours to keep and can be rolled over to other retirement accounts if you leave UC.

REHIRED, NEWLY ELIGIBLE AND FORMER CALPERS-COVERED EMPLOYEES

Retirement benefits may differ for certain employees:
- If you are rehired after having previously worked for UC in an eligible appointment;
- If you started at UC before July 1, 2016, and become eligible for full retirement benefits after that date; or
- If you were a “Classic Member” under CalPERS and are eligible for reciprocity.

If you’re in one of these groups, or if you have questions, please contact the UC Retirement Administration Service Center.

VOLUNTARY RETIREMENT SAVINGS PROGRAM

You can enhance your retirement security by voluntarily participating in the UC Retirement Savings Program. The program consists of three plans:
- Tax-Deferred 403(b) Plan
- 457(b) Deferred Compensation Plan
- Defined Contribution Plan

To enroll or learn more, visit myUCretirement.com

RETIREE HEALTH & WELFARE BENEFITS

Under both primary retirement benefit options, if you work for UC for 10 years or more you may be eligible to continue some of your UC-sponsored health and welfare benefits when you retire from UC. Details about UC retiree health benefits are available in the UC Retiree Health Fact Sheet.
Work and Life

UC employees are dedicated and hard-working, but all work and no play can make for unhealthy (and unhappy) people. At UC, we offer a number of benefits and programs to help you maintain a healthy work-life balance.

UC LIVING WELL

UC is committed to the well-being of employees and their family members and to building a culture that supports healthy lifestyles.

UC Living Well offers access to programs, activities and support to improve your health and quality of life. This includes campus and health system wellness activities, as well as a variety of tools and resources offered by your medical plan to help you live well.

Learn more at uclivingwell.ucop.edu

UC facilities are tobacco free. If you need resources to help you quit using tobacco, you’ll find information here: ucal.us/TobaccoFree

EMPLOYEE ASSISTANCE PROGRAM

Each UC location administers its own Employee Assistance Program (sometimes called Faculty and Staff Assistance). Services are free and confidential. Contact information is available at ucal.us/eap

TRAVEL RESOURCES

As a UC employee, you’re eligible to use the Connexxus travel program for both business and personal travel to receive UC-negotiated rates and ticket protection such as automatic enrollment in UC traveler insurance, allowances for name changes on nonrefundable airfare, and agent assistance for any changes when needed.

More information:
Online: travel.ucop.edu
Email: uctravel@ucop.edu

VACATION AND SICK LEAVE

Vacation and sick leave policies differ depending on your position. You can find more information about these and other leave policies online:

Faculty: ucal.us/facultyleave
Staff: ucal.us/staffleave
Represented faculty and staff: see your collective bargaining agreement: ucal.us/agreements

FAMILY CARE RESOURCES

UC pays the fee that gives you access to resources through Bright Horizons Care Advantage, helping you find childcare and eldercare providers. Sittercity is a database of pre-screened childcare providers—including emergency backup care providers—plus pet sitters, tutors and more. Years Ahead helps you find the right eldercare provider for your family member, from in-home companies to memory care facilities.

More Information:

Bright Horizons Care Advantage: careadvantage.com/universityofcalifornia
Family-friendly academic personnel policies: ucal.us/acadfamilyfriendly
Staff absence from work policies: ucal.us/staffleave

Tip:
Working at UC gives you many other benefits and privileges, including access to fitness and recreation centers, libraries and museums; tuition and bookstore discounts and more. Learn about these local benefits at your new employee orientation or visit your location’s human resources website.
COLLECTIVE BARGAINING

UC is committed to establishing and maintaining cooperative relations with its 16 unions, and to bargaining constructively and in good faith to come to agreement on the terms and conditions of employment for the roughly 85,000 UC employees in 27 bargaining units.

Terms and conditions of employment for exclusively represented employees are spelled out in the detailed contracts that the university and the unions have negotiated. Contract provisions cover all aspects of employment. If you are a member, you can find the contract that applies to you on the Labor Relations website (ucal.us/laborrelations), or directly from the union. If you have questions about the details of contract provisions and implementation, union representation or agency fees, contact the union directly.

Union Agency Fees
California law requires mandatory union fee payroll deductions for UC employees who are represented by a union but do not join the union and pay regular member dues. Under the law, these deductions constitute an “agency fee” to the union to help cover the union’s costs for negotiations, contract administration and related activities.

The agency fee amount is determined by each union at UC, but cannot exceed the union’s regular membership dues.

UC faculty members eligible for Academic Senate membership are exempt from the agency fees. An employee who is a member of a bona fide religion, body or sect that has historically held conscientious objections to joining or financially supporting public employee organizations may instead pay an amount equivalent to the agency fee to a nonreligious, nonlabor charitable fund.

More information about agency fees is available directly from the unions.

More Information:
ucal.us/laborrelations

Tip:
If you are a member of a union, your benefits and their costs are subject to collective bargaining and may be different from those outlined in these pages. Check your bargaining agreement for details: ucal.us/agreements
You also have a wealth of information at your fingertips to help you keep up with what’s going on at UC and to answer any other questions you may have about working here.

UCnet, the systemwide website for UC faculty and staff, provides news and information about UC, plus comprehensive information on benefits and policies.

See: ucnetsite.universityofcalifornia.edu

Your location’s website is also a great source of information about what’s happening.

The offices listed below can answer your questions about working at UC.

**Berkeley**
Benefits: 510-664-9000, Option 3
Academic Personnel: 510-642-5626

**Davis**
Benefits: 530-752-1774
Academic Personnel: 530-752-5726

**Davis Medical Center**
Benefits: 916-734-8099

**Irvine**
Benefits: 949-824-5210
Academic Personnel: 949-824-7175

**Irvine Medical Center**
Benefits: 714-456-5736
Academic Personnel: 949-824-4886

**Los Angeles**
Benefits: 310-794-0830
Academic Personnel: 310-825-3841

**Los Angeles Medical Center**
310-794-0500

**Merced**
Benefits: 209-228-2363
Academic Personnel: 209-228-7948

**Riverside**
Benefits: 951-827-4766
Academic Personnel: 951-827-2933

**San Diego**
Benefits: 858-534-2816
Academic Personnel: 858-534-0068

**San Diego Medical Center**
Benefits: 619-543-3200

**San Francisco**
Benefits: 415-476-1400
Academic Personnel: 415-476-2888

**San Francisco Medical Center**
Benefits: 415-353-4545

**Santa Barbara**
Benefits: 805-893-2489
Academic Personnel: 805-893-3445

**Santa Cruz**
Benefits: 831-459-2013
Academic Personnel: 831-459-4300

**UC Office of the President**
Benefits: 855-982-7284
Academic Personnel: 510-987-9497

**Lawrence Berkeley National Lab**
Benefits: 510-486-6403

**Agriculture and Natural Resources**
Benefits: 530-752-1774
Academic Personnel: 530-750-1354

**ASUCLA**
Benefits: 310-825-7055

**Hastings College of the Law**
Benefits: 415-565-4703

**UC Retirement Administration Service Center**
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 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, Oakland, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.