Your Guide to UC Disability Benefits

UNIVERSITY
OF
CALIFORNIA

Your Guide to UC Disability Benefits

KEY DEADLINES

WITHIN 31 DAYS OF BEING HIRED BY UC

- Enroll in Supplemental Disability now when you won't need a statement of health.

BEFORE DISABILITY LEAVE BEGINS

As soon as you know you need to take a disability leave:

- Talk with your supervisor, your local Benefits Office or the Retirement Administration Service Center (if you're eligible for UCRP Disability) about your situation.
- See your doctor—to be certified for disability income, you need to be under a doctor's continuous care.
- File claim(s) for disability benefits (see page 13 for details).
- Contact your local Payroll or Benefits Office to make arrangements to pay the premiums for any benefits you decide to continue

DURING YOUR DISABILITY PERIOD

As soon as possible after your last day on pay status (or your UCRP disability date, if you're receiving UCRP disability):

- 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 after a family member becomes eligible to enroll in a benefit plan:

- Enroll your family member

Within 31 days after you leave your medical or dental plan's service area (if applicable to you):

- Transfer to a UC-sponsored plan in your new service area

Within 63 days after your UC-sponsored or COBRA continuation coverage ends (if applicable to you):

- Apply for conversion coverage or HIPAA-guaranteed issue coverage (if eligible)

Within 31 days after your Supplemental Life insurance ends:

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

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

AFTER YOUR DISABILITY ENDS

Within 31 days after you return to work:

- Contact your local Benefits Office to restart any benefits you chose not to continue during your disability leave and (if your location requires it) to re-enroll in benefits that you did continue.
- 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 time on short-term and/or supplemental disability (see page 23 for details)

Within 31 days after you return to your medical or dental plan's service area (if applicable):

- Transfer back to your previous plan(s) (see page 24 for details)

Got questions?
If you still have questions after reviewing the information here, check out UCnet (ucnet.universityofcalifornia.edu). You'll find general information, UC publications and forms, and details on benefit plans; the summary plan descriptions for UC's disability plans are available online at ucal.us/disabilitypubs.

To review the specific benefits you're enrolled in, select "AYS Online," log on, and then choose "Current Enrollments" under the "Health and Welfare" option. You can also contact your local Benefits Office for help.

Having the right disability insurance in place is a critical—and often overlooked—piece of your financial safety net. It can give you essential peace of mind should illness or injury ever prevent you from working for a long time. If you're a woman, this type of insurance also replaces a portion of your salary during pregnancy and for the first few weeks after childbirth.

As a UC employee, you have a wide range of options for disability coverage. This guide outlines:

- **The types and amounts of disability coverage that may be available to you**
- **How the plans work together**
- **How to apply for disability benefits**
- **How benefits are paid**
- **Your options for continuing other UC benefits during your disability**
- **What happens when your disability ends or your coverage runs out**

It also includes important information to consider about your choices regarding Supplemental Disability insurance, for which you pay the premiums.

If you're a faculty member, some of the information in this fact sheet may not apply to you. For more information about what you need to know and do, please see the *Disability Benefits for Faculty Fact Sheet* (ucal.us/disabilityfaculty).

And if you expect to become pregnant, the *Pregnancy, Newborn Child and Adopted Child Fact Sheet* (ucal.us/pregnancy) provides information specific to your situation.

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UC's Disability Plans

If you're eligible for full benefits, UC provides three types of disability insurance. They work in concert with each other, and in some cases with Workers' Compensation or Social Security disability, to provide you with varying amounts of coverage. In most cases, disability coverage from all sources combined can provide you with a maximum of 70 percent of your eligible earnings.

The UC plans include:

1. A basic plan, called Short-Term Disability, which covers up to 55 percent of your eligible monthly earnings to a maximum of $800 per month, for up to six months. If you're an employee with full benefits, you're covered at no cost to you. (If you have mid-level or core benefits, you aren't covered.) There is a standard seven-day waiting period before you can begin receiving benefits. This plan doesn't cover work-related injuries or illnesses. While you're receiving Short-Term Disability income, UC continues to pay its portions of your medical premiums. Your Short-Term Disability income is generally taxable.

2. A more comprehensive plan, called Supplemental Disability provides up to 70 percent of your eligible earnings. The maximum benefit is $15,000 per month. After 12 months, the definition of disability becomes more restrictive. If you still qualify, you receive up to 50 percent of your eligible earnings until your disability ends or age 65, whichever is earlier. If you become disabled at age 60 though 69, the maximum benefit period is the lesser of 5 years or to age 70. If you become disabled at age 70 or later, the maximum benefit period is one year. (If your disability is due to a mental health or substance abuse diagnosis, total benefits are limited to 24 months; if due to a pre-existing condition and disability begins in your first year of Supplemental coverage, benefits are limited to 12 months.)

You pay the premiums. The cost varies depending on your age, the waiting period you choose (a longer waiting period means a lower premium) and the UCRP disability benefits for which you are eligible. If you purchase Supplemental Disability, you have the option to select a waiting period of 7, 30, 90 or 180 days. This waiting period will then apply to your Short-Term Disability benefits as well. The Supplemental plan may provide payments for work-related disabilities, in coordination with Workers' Compensation. If you are receiving other sources of income (UCRP Disability, Social Security disability income, state disability) that exceed 70 percent of your eligible income, the Supplemental plan would pay a minimum of $100 per month.

Supplemental Disability income is generally not taxable, since you pay the premiums with after-tax dollars.

See "Making Choices about Supplemental Disability" on page 5 for additional important information about this plan.

3. UC Retirement Plan (UCRP) Disability is available to you if you're a member of UCRP, have at least five years of service credit, and have a disability that's expected to last 12 months or longer. It replaces a maximum of 25 to 40 percent of your salary, depending on when you joined UCRP and how much service credit you have. You may also be eligible to have UC contribute some portion of the cost of your medical and dental premiums while you receive UCRP Disability income. UCRP Disability income is generally taxable.

If you're a Safety member, you'll find UCRP disability information that applies to you in the *Summary Plan Description for Safety Members*, at ucal.us/UCRPsafety.

OTHER DISABILITY LEAVE AND BENEFIT OPTIONS

If your disability is work-related, state **Workers' Compensation** benefits may provide you with up to two-thirds of your salary (up to a maximum of $1,103.29 per week in 2015). You can supplement the Workers' Comp benefits up to 100 percent of your salary by using accrued sick leave. Once you use up your sick leave, you may be eligible for Workers' Comp Extended Sick Leave, which will supplement your Workers' Compensation up to 80 percent of your salary.

To learn more about Workers' Compensation, contact the Workers' Compensation manager at your location (there's a directory of UC Workers' Compensation managers at ucal.us/workerscompmanagers). Or see California's Workers' Compensation website, www.dir.ca.gov/dwc/.

If your location participates in the **Catastrophic Leave Donation Program** and you are a non-represented staff member, you may be able to extend your time on full pay and benefits further. You'll find information about this program in the "Leaves of Absence" policy document at policy.ucop.edu/doc/4010406/PPSM-2-210. If you belong to a union, please see the collective bargaining agreement that applies to you.

If you contribute to **Social Security** (or have in the past), contact the agency to find out about benefits for which you may be eligible. You may also be eligible based on contributions by a spouse or former spouse. To learn more, go to the Social Security website at www.ssa.gov/disability/.

Important! See your doctor.
To receive benefits under any form of disability coverage, you must be under a doctor's continuous care.

Making Choices About Supplemental Disability

The choices you make about Supplemental Disability will have important repercussions for you and your family if you need to use your coverage. Here are some issues to consider in deciding how to tailor your coverage:

THREE KEY THINGS TO KNOW:

- UC does not participate in California Supplemental Disability Insurance (CA-SDI). If you've worked for UC for less than 18 months and your previous employer was in California, you may be eligible for CA-SDI benefits under your previous employer.
- Even though you must pay the full cost of the premiums, it's always a really good idea to sign up for Supplemental Disability. It allows you to replace substantially more of your salary than do UC's other two plans, Short-Term Disability and UCRP Disability. You may find that the comparatively higher level of replacement income from Supplemental Disability provides crucial help in covering not only your usual living expenses, but the extra medical costs that can come with a lengthy period of disability.
- If you think you may need this type of insurance, it's to your advantage to enroll when you're first hired, during your period of initial eligibility, or PIE. (This is usually a 31-day period that starts on your hire date.) You should also consider choosing the shortest waiting period you think you'll need. If you try to enroll or shorten your waiting period later, you'll have to submit a statement of health, which could disqualify you based on a current or preexisting medical condition. Unlike other benefits, Supplemental Disability isn't usually open for enrollment during UC's annual Open Enrollment period.

CHOOSING A WAITING PERIOD:

- **You must use up to 22 sick days,** if you have them, even if you have the seven-day waiting period.
- **Are you considering becoming pregnant?** If you think you may become pregnant, it's wise to sign up for Supplemental Disability and choose a 7- or 30-day waiting period. For most pregnancies, the disability period begins two weeks before birth and ends six weeks after birth (eight weeks for caesarian section). If you choose a 90- or 180- day waiting period, you are not likely to receive any disability income following the birth of your child. Don't wait until you're pregnant to enroll. You'll be required to submit a statement of health, and if you're already pregnant, your enrollment application will not be accepted.
- **Do you have a lot of non-negotiable monthly expenses?** If you've recently purchased a new house, for instance, you may not want to risk a long waiting period without income to help pay your mortgage.
- **How much sick leave have you accrued?** If you don't have much, you might consider a shorter waiting period. You can change to a longer period later when you've accrued more sick leave. This chart can tell you how much sick leave you need to cover each waiting period.

SICK LEAVE NEEDED TO COVER WAITING PERIOD

Waiting period (calendar days)	**Minimum sick leave needed** (hours)	**Years of UC employment to earn needed sick leave***
7	40 hours	0.4
30	176 hours	1.8
90	528 hours	5.5
180	1,048 hours	10.9

* Calculations assume that you work 174 hours a month, earn eight hours of sick leave per month and do not use any earned sick leave.

- **How's your savings cushion?** If you have substantial savings and/or a lot of sick leave, you might choose a longer waiting period with a lower premium.

To calculate the premiums for different waiting periods, use the Insurance Premium Calculator on ucal.us/premiumcalculator.

Definition of disability: Under Supplemental Disability, the definition changes after you receive benefits for 12 months, and it becomes more difficult to meet the insurance carrier's requirements. During the first 12 months, disability is defined as being disabled so that you can no longer work at **your own** occupation. After 12 months of benefits, it's defined as being disabled so you can't work at any occupation for which you are reasonably suited. (Note that UCRP defines disability differently; for details, please see "Understanding UCRP Disability" on page 6.)

Pre-existing conditions: Disabilities related to pre-existing conditions that begin in your first year of coverage under Supplemental Disability are limited to a total of 12 months of benefits.

Mental Illness and Substance Abuse: Supplemental Disability long-term benefits for these issues are generally limited to a 24-month lifetime maximum benefit, unless you remain continuously hospitalized or in an extended treatment plan.

Understanding UCRP Disability

The UCRP Disability plan differs in several ways from Short-Term and Supplemental Disability. If you're a UCRP member, you don't need to enroll. It becomes available to you as a UCRP member based on your years of service credit and the date you joined UCRP. The disability date that UCRP uses to determine when payments begin may be different than the date the other plans use. And under UCRP Disability, there is no set waiting period. Instead, your benefits are payable beginning on your disability date, which is the later of:

- The first of the month in which the Plan Administrator receives your application; or
- The day after your last day on pay status.

UCRP's definitions of disability, which determine your eligibility for disability income under UCRP are different, too—and vary depending on when you joined UCRP.

If you're an inactive UCRP member and you left your UCRP accumulations in the Plan, you are eligible to apply for disability income within 12 months of leaving UC employment if medical evidence shows that you would have been entitled to disability income as of your separation date.

HOW UCRP DEFINES DISABILITY:

If you joined the plan on or after April 1, 1980, disability is defined as an inability to engage in gainful employment activity permanently or for extended and uncertain duration as a result of a physical and/or mental impairment. In the first year following your disability date, gainful employment is activity that would earn at least 50 percent of your final salary*. After that, gainful employment is activity that would earn in excess of the annually published monthly Social Security dollar amount (for 2014, $1,070 per month).

If you joined the plan before April 1, 1980, disability is defined as an inability to earn 80 percent or more of your final salary*; this definition applies in the first two years following your disability date. Beginning the third year after your disability date, it's an inability to earn 70 percent or more of your final salary*.

If you have separate periods of UCRP service that began both before and after April 1, 1980, the definition that applies to you will be based on the first date you joined UCRP.

* Final salary is your full-time equivalent compensation as of your UCRP disability date (or as of your medical separation date, if higher). If you worked less than your full and normal appointment during the last 12 months, your final salary will be adjusted based on your average percentage of time on pay status over the 36 months of continuous service before your separation date. However, if your doctor had you reduce the percentage of time you worked during this period because of your disability, your final salary will be calculated as if you had continued to work at your normal percentage of time. Full-time equivalent compensation is 100 percent of the covered compensation you would earn if employed full-time. This includes payment for approved leave of absence with pay, as well as amounts such as shift differentials. Not included are overtime or "by agreement" payments.

UCRP DISABILITY INCOME: HOW MUCH?

The amount of UCRP disability income available to you is defined as a percentage of your final salary. The specifics vary based on when you joined UCRP and your years of service credit.

IF YOU JOINED UCRP BEFORE JULY 1, 2013 (1976 TIER)

Generally, the maximum possible benefit is 40 percent of your final salary.

If you pay into Social Security, your benefit is calculated as:

- 15 percent of final salary, plus 2.5 percent of final salary per year of service credit greater than two, up to 40% of your final salary.
- A Social Security offset of $106.40, to cover what UC paid into Social Security on your behalf, will be subtracted from this amount.

Years of Service Credit	Percentage of Final Salary
5+	22.50%
6+	25.00%
7+	27.50%
8+	30.00%
9+	32.50%
10+	35.00%
11+	37.50%
12+	40.00%

If you *do not* pay into Social Security, your benefit is calculated as:

- 25 percent of final salary, plus 5 percent of final salary per year of service credit greater than two, up to 40 percent of your final salary.
- For each eligible child, add 5 percent of final salary up to 20 percent additional salary total.

	Percentage of Final Salary				
Years of Service Credit	No eligible children	One eligible child	Two eligible children	Three eligible children	Four eligible children
5–12	40%	45%	50%	55%	60% (maximum)

IF YOU JOINED UCRP AFTER JULY 1, 2013 (2013 TIER)

The maximum possible benefit is 25 percent of your final salary. Your benefit is calculated as:

- 8 percent of final salary, plus 1.7 percent of final salary per year of service credit greater than two, up to 25 percent of your final salary (see table below).

Years of Service Credit	Percentage of Final Salary
5+	13.10%
6+	14.80%
7+	16.50%
8+	18.20%
9+	19.90%
10+	21.60%
11+	23.30%
12+	25.00%

If you have separate periods of service in both the 1976 Tier and the 2013 Tier, your benefit is calculated as the greater of:

- A weighted average of 1976 Tier and 2013 Tier Calculations or
- Disability income under the 1976 Tier alone.

COST OF LIVING INCREASES

If you're receiving UCRP disability income, you'll receive an annual cost of living increase (COLA). Your first COLA will be payable beginning in the July after you've received disability income for one year.

The COLA is based on the Consumer Price Index (CPI) increase for the preceding year, and generally equals 100 percent of the CPI increase up to 2 percent; and 75 percent of the CPI increase over 4 percent. The maximum COLA is 6 percent. If the CPI decreases, UCRP disability benefits are not reduced.

SERVICE CREDIT AND DISABILITY: WHAT YOU NEED TO KNOW

BASICS

Your service credit is the unit that describes how much time you have worked as a UCRP member. If you work one year at full time, that's one year of service credit. One year of work at 50 percent time is one-half year of service credit. To be eligible for UCRP disability, you need to have at least five years of service credit.

BUYBACKS

Service credit that determines your eligibility for disability income may include service credit you bought back for an earlier period of UC employment. Service credit that you bought back for a leave period, though, doesn't count toward your eligibility for UCRP disability.

RECIPROCITY

If you've earned service credit in a retirement plan with which UC has reciprocity or another special arrangement (such as CalPERS), that service credit may be included in determining your *eligibility* for disability income. (It won't, though, be used to calculate the *amount* of your disability benefit.)

EARNING SERVICE CREDIT DURING UCRP DISABILITY

Generally, you don't earn service credit when you're not on active pay status. But while receiving UCRP disability income, you may be eligible to earn service credit at the same rate as your last twelve months on pay status before your UCRP disability date. You will be eligible to accrue service credit until your potential retirement income is equal to or greater than your UCRP disability income. This is called reaching your service cap.

One more thing: Any service credit you've earned while on disability does not affect your disability benefit—but when you retire, this service credit may increase your retirement benefit and UC's contribution toward your retiree health insurance, if you're eligible.

Understanding UCRP Disability

WHAT UC PAYS TOWARD HEALTH PREMIUMS DURING UCRP DISABILITY

If you are approved for UCRP disability income, you may be eligible to continue some health and welfare benefits. If you're eligible, the percentage of the UC contribution toward your medical and dental premiums would be either:

- 50 percent of UC's contribution; or
- The percentage of UC's contribution for which you would otherwise be eligible in retirement, based on your age, your years of service and when you joined UCRP (see ucal.us/ucrphwb for details).

You pay the full cost of the vision and legal plans.

Please note that to be eligible for UC contributions to your medical and dental premiums while on UCRP disability, you must have continued your UC-sponsored health insurance, even if you're on a leave without pay or have separated from UC employment. For more details about eligibility, please see UCnet.

IF YOU'RE ELIGIBLE TO RETIRE

If you become disabled and are eligible to retire, you may do so at any time and need not apply for UCRP disability income. It may, though, be to your advantage to apply for disability: Depending upon your age, years of service credit and other factors, you may be eligible for a higher monthly income benefit and higher UC medical and dental contributions if you're approved for UCRP disability income than if you retire.

If you become eligible to retire while receiving UCRP disability income, you may elect to retire at any time. If you do so, even if you have fewer than 10 years of service credit, your medical and dental insurance will continue, with UC making 50 percent of its maximum contribution.

Also, you may elect to apply for retirement income while your disability income application is pending. Be aware that your application for UCRP Disability must be received prior to the date your retirement election is irrevocable unless the delay is due to administrative error or your medical condition. It becomes irrevocable on your retirement date, or 15 days after the date on your retirement confirmation letter, whichever is later. If your disability claim is approved, you will have to choose whether to accept disability income or to withdraw your disability application and continue to receive retirement benefits.

How the Plans Work Together

All UC disability benefits are designed to work together. The length of your coverage depends on whether you purchase Supplemental Disability, the waiting period you choose, and whether you are eligible for UCRP Disability.

Remember that in most cases, disability coverage *from all sources combined* can provide you with a maximum of 70 percent of your eligible earnings. In some cases, you might receive disability income from Supplemental Disability while your application for Workers' Compensation or UCRP Disability is pending. If your application with the second source is approved, you may need to reimburse the supplemental disability plan for any duplicate benefits you receive. (For more details, see "During Your Disability: Receiving Disability Benefits" on page 21.)

You're also required to use up to 22 days of accrued sick leave, if you have it, before you begin receiving disability benefits, regardless of the length of your waiting period. (This is a good thing, as you'll continue to receive full pay and benefits while using sick leave.) If you have more than 22 days of sick leave, you may use that, as well as vacation leave, up to the full length of your waiting period. If you don't have enough sick and/or vacation leave to cover your waiting period, the rest of the waiting period will be unpaid. (See the examples on page 10 for illustrations of how sick and vacation leave combine with various types of disability coverage.)

Table 1, UC-Sponsored Disability Plans on page 9 summarizes the differences among the UC plans.

TABLE 1: UC-SPONSORED DISABILITY PLANS

	Short-Term Disability	Supplemental Disability	UCRP Disability for 1976 Tier*	UCRP Disability for 2013 Tier*
What it pays	Maximum of 55% of eligible earnings; cap of $800 per month	Maximum of 70% of eligible earnings (combined with other benefits such as Short-Term Disability and Workers' Compensation); cap of $15,000 per month	Maximum of 40% of final salary (minus $106.40)	Maximum of 25% of final salary
Length of coverage	6 months maximum	Up to age 65	If Disability Date** is before age 65, maximum of 5 years or until age 65 (for members coordinated with Social Security) or 67 (for non-Social Security coordinated-members) whichever is later. If Disability Date is age 65 or later, 12 months maximum or age 70, whichever is later.	If Disability Date** is before age 65, maximum of 5 years or until age 65, whichever is later. If Disability Date is age 65 or later, 12 months maximum or age 70, whichever is later.
Waiting period	7 days or the same as your Supplemental Disability waiting period	7, 30, 90 or 180 days	No waiting period. Benefits are payable beginning on your UCRP disability date. See "Understanding UCRP Disability" for details.	No waiting period. Benefits are payable beginning on your UCRP disability date. See "Understanding UCRP Disability" section for details.
Who's eligible	Employees with full benefits	Employees with full benefits who enroll and pay the premiums	UCRP members with a minimum of five years of service credit who meet the UCRP Disability Definitions criteria.** (For members who joined before 4/1/80, two years minimum service credit.)	UCRP members with a minimum of 5 years service credit who meet the UC Disability Definitions criteria**
Cost to you	None — UC pays	Depends on your age and the waiting period you select	Included in your UCRP contribution	Included in your UCRP contribution
Do UC medical, dental, other benefits continue?	Yes. UC's contributions for medical continue. If your leave is an approved Family and Medical Leave (FML), UC's contributions for dental and vision also continue for up to 12 weeks. If your disability leave is for pregnancy, UC's contributions for dental and vision continue for 16 weeks. If your leave is not FML, you may continue dental and vision coverage if you pay the full premiums (your cost and UC's).	Yes, if you choose to continue these benefits and pay both UC's and your portion of premiums. If your leave is FML, you pay only your portion of the premiums.	In some instances, yes. Specifics vary depending on your UCRP entry date, age, and years of service, among other factors. See "Understanding UCRP Disability" section for details.	In some instances, yes. Specifics vary depending on your UCRP entry date, age and years of service, among other factors. See "Understanding UCRP Disability" section for details.

* If you have separate periods of UCRP service in both tiers, see "How UCRP Defines Disability," on page 6 for the information that applies to you.

** The UCRP disability date may not be the same date your disability is considered to have begun under Short-Term and/or Supplemental Disability. For details about the UCRP disability date, see "Understanding UCRP Disability" on page 6.

Examples of How the Plans Work Together

Your disability benefits can combine in various ways to provide you with income and benefits while you're unable to work. These examples below illustrate some potential disability scenarios and coverage.

NON-WORK RELATED INJURY OR ILLNESS

Scenario 1: You are in a car accident and, as a result of your injuries, you are unable to work for three months. You have accrued 15 sick days and 12 vacation days.

SHORT TERM DISABILITY INSURANCE ONLY: 7-DAY WAITING PERIOD

Week	Week 1 through 3	Week 4 through Week 12
	• Waiting period: 15 days of sick leave • Full pay and benefits	• Short-Term Disability • 55% of monthly earnings to $800 per month
	• Health and insurance benefits continue during waiting period; see chart on page 16 for your options when you begin receiving disability benefits	

Date you become eligible for disability benefits.

SHORT TERM AND SUPPLEMENTAL DISABILITY INSURANCE: 30-DAY WAITING PERIOD

Week	Week 1 through 4.5	Week 4.5 through Week 12
	• Waiting period: 15 days of sick leave, 7 vacation days • Full pay and benefits	• Short-Term and Supplemental Disability • 70% of monthly earnings to $15,000 per month
	• Health and insurance benefits continue during waiting period; see chart on page 16 for your options when you begin receiving disability benefits	

Date you become eligible for disability benefits.

Scenario 2: You've been diagnosed with a serious form of cancer and your doctor says your treatment will prevent you from working for the next 18 months. You are a UCRP member in the 1976 Tier with 12 years of service credit. You are not enrolled in Supplemental Disability. You have accrued 17 sick days and five vacation days.

SHORT-TERM AND UCRP DISABILITY INSURANCE

Week	Week 1 through Week 4.5	Week 4.5 through Week 26	Week 27 through Week 78
	• Waiting period: 17 days of sick leave and 5 vacation days • Full pay and benefits	• 15% of income up to $800 from Short-Term Disability • 40% of your final salary from UCRP Disability (minus $106.40 if you are 1976 Tier member and pay Social Security)	• 40% of your final salary from UCRP Disability (minus $106.40 if you are 1976 Tier member and pay Social Security)
	• Health and insurance benefits continue	• Medical and dental insurance continue and UC pays a portion of the premiums; see chart on page 16 for your options	
	Date you become eligible for disability benefits.		

If you had enrolled in Supplemental Disability with a 30-day waiting period, your benefits would be enhanced as follows:

SHORT-TERM, SUPPLEMENTAL AND UCRP DISABILITY INSURANCE

Week	Week 1 through Week 4.5	Week 4.5 through Week 26	Week 27 through Week 78
	• Waiting period: 17 days of sick leave and 5 vacation days • Full pay and benefits	• Combination of Short-Term, Supplemental and UCRP Disability benefits • 70% of income	• Supplemental and UCRP Disability • 70% of income
	• Health and insurance benefits continue	• Medical and dental insurance continue and UC pays a portion of the premiums; see chart on page 16 for your options	
	Date you become eligible for disability benefits.		

Examples of How the Plans Work Together

WORK-RELATED INJURY OR ILLNESS

Scenario 1: While painting a UC building, you fall from the scaffolding and break your leg. You are unable to work for four months. You have 20 days of sick leave.

Week	Week 1 through Week 12	Week 13 through Week 16
	• Workers' Compensation pays 2/3 of salary; 1/3 of pay is sick leave • Full pay and benefits	• Workers' Compensation and extended sick leave • 80% of salary
	• Health and insurance benefits continue as if you are working	

Date you become eligible for disability benefits.

Scenario 2: You are diagnosed with a severe back problem and are unable to work for 12 months. Because you believe your problem is related to heavy lifting at work, you apply for Workers' Compensation. However, your claim decision is put on 90-day delay while the insurer gathers the necessary documentation and evidence. You have 25 days of sick leave and 15 vacation days. You also have Short-Term and Supplemental Disability Insurance with a 30-day waiting period.

SHORT TERM AND SUPPLEMENTAL DISABILITY INSURANCE: 30-DAY WAITING PERIOD

Week	Week 1 through 4	Week 5 through Week 52
	• Waiting Period: 22 days of sick leave • Full pay and benefits	• Short-Term and Supplemental Disability • 70% of salary
	• Health and insurance benefits as if you are working	• Medical only unless on approved FMLA leave, then medical, dental, vision

Date you become eligible for disability benefits.

Once the Workers' Compensation claim is approved, your benefits are reconfigured as described below. Please note that Workers' Compensation will repay the Short-Term and Supplemental Disability plan for the benefits you received or you may need to reimburse the disability carrier for any duplicate benefits; you will not receive both Workers' Compensation and Short-Term/Supplemental Disability benefits for that period.

SHORT-TERM AND SUPPLEMENTAL DISABILITY INSURANCE: 30-DAY WAITING PERIOD, AFTER WORKERS' COMPENSATION APPROVED

Week	Week 1 through Week 14	Week 15 through Week 41	Week 42 through Week 52
	• Combination of Workers' Compensation (up to 2/3 of salary up to $1,066.72 per week; this scenario assumes that Workers' Compensation pays the full 2/3); sick leave or vacation leave (1/3) • Full pay and benefits	• Workers' Compensation and extended sick leave • 80% of salary	• Workers' Compensation and Supplemental Disability • 70% of salary
	• Health and insurance benefits as if you are working		• See chart on page 16 for health and insurance benefits

Date you become eligible for disability benefits.

How to Apply for Disability

START RIGHT AWAY

Even if you have a lot of sick leave that you use during the first part of your disability, it's a good idea to apply for disability benefits as soon as possible. This will give you the best chance of avoiding a gap in income while paperwork is being processed.

HANG ON TO YOUR HEALTH BENEFITS, IF POSSIBLE

It's especially important to apply for UCRP disability income (if you're eligible for it) as soon as it appears that you won't be able to work for 12 months or more. While UCRP requires only that you apply within 12 months of separating from UC employment, if you apply within 120 days you'll preserve your right to continue your UC-sponsored retiree health coverage, provided your coverage is continuous. That means that while your application is pending, you must make arrangements to pay the premiums for any medical, dental, vision and legal coverage you wish to continue.

Here are the steps to take to apply for benefits:

STEP 1:

See your doctor. No matter what form of disability coverage you apply for, in order for you to receive benefits, your physician needs to certify the date your disability began and you need to be under a doctor's continuous care.

STEP 2:

Notify your supervisor or department chair and your local Benefits Office. (If your injury or illness is work-related, report this to the Workers' Compensation office at your location as well.)

STEP 3:

For Supplemental and Short-Term Disability

You can file your claim online, (mylibertyconnection.com code: UNIVERSITY) and check on its status after you file. For more details about the claims process, please see *Your Guide to Filing for Disability*, at ucal.us/LMguidetofiling.

For UCRP Disability

Get the required forms from the Retirement Administration Service Center (800-888-8267) or your local Benefits Office, fill them out and return them. (Your disability date is based on when your application is received.)

CONSIDER ALL YOUR OPTIONS

If you're eligible to retire under UCRP at the time you apply for disability benefits, you may want to compare your potential retirement benefit with your disability income. If the retirement benefit is higher, you may prefer to retire rather than apply for disability income. To get the calculations that will allow you to compare the two choices, contact your local Benefits Office or the Retirement Administration Service Center (800-888-8267).

Note that if you're eligible to retire, you may elect to receive retirement income while your UCRP disability application is pending. If you're approved for and you accept disability income, your retirement election will be revoked and the amount you received in retirement income will be deducted from your disability benefits.

STAY IN TOUCH

Disability benefits are complex, and each individual situation is unique. To ensure that you get the help you need, it's important for you to stay in communication with your supervisor or department chair and Benefits Office and, if you're applying for UCRP disability income, the Retirement Administration Service Center.

YOUR RECORDS—IMPORTANT!

You may need to provide:

- Your medical records (If your doctor charges any fees for sending your records, you're responsible for paying those fees.)
- Information about other disability benefits you receive or are eligible to receive
- Information about your education, work activities and related activities. (This will help UC understand your disability in relation to your usual employment responsibilities and other activities in your life.)
- Identity records such as your spouse or domestic partner's birth certificate or a marriage certificate or partnership declaration (This will help UC determine eligibility for continuing UC benefits for your family members.)

How to Apply for Disability

It's your responsibility to make sure your doctor forwards your medical records to the carrier and/or the Retirement Administration Service Center—your claim can't be processed without them. You need to fill out and sign a medical authorization form giving the doctor permission to forward the records. After you've done so, it's a good idea to follow up to make sure your doctor got the authorization and that the records have been sent.

California Employees:
Have you worked for UC for less than 18 months?
If so—and if your previous employer was in California—you'll need to file a claim directly with the California Employment Development Department (EDD) in order to receive California State Disability Benefits (CA-SDI). While UC itself does not participate in CA-SDI, employees who've recently worked elsewhere in the state may be eligible under their previous employer. If so, any CA-SDI income you are eligible for will be deducted from your UC disability benefits.

Once You've Applied: What Happens Next

IF YOU'VE APPLIED FOR SHORT-TERM OR SUPPLEMENTAL DISABILITY:

- Within a few days of receiving your claim, a case manager will call you to guide you through the process.
- To determine your eligibility, the carrier will review the medical facts of your case in light of your occupation.
- Once the carrier has all the necessary information, it will approve or deny your claim within a few days.
- Once your claim is approved, the carrier will mail checks to your home every two weeks.
- If your claim is denied, the letter notifying you of the denial will include information about your right to appeal.

IF YOU'VE APPLIED FOR UCRP DISABILITY:

- Once UC receives your application, an analyst will be assigned to your case to answer any questions you may have. He or she will let you know when specific documentation is needed, or if you need to take other actions. (Information that UC receives about you will be held in confidence and will be released or exchanged with others only with your written consent.)
- If the medical evidence you submit is inconclusive, you may need to have an independent medical examination. If so, UC will cover the fee.
- UC may need to review your potential qualifications for other types of work. If so, you may be asked to meet with a vocational rehabilitation professional to help you explore the options available to you and/or regain the skills you need to return to work. You may be asked to take skill or aptitude tests.
- Once UC has the information it needs from you, your doctors and others, it will review your case. You'll receive a written notice of the decision.
- If your application is approved, you'll receive a letter specifying your UCRP disability date, the amount of your monthly benefit, the terms and conditions of the approval, your medical, dental, legal and/or vision insurance coverage (if applicable) and when you can expect to receive your first payment.
- If you have been paying both employee and employer portions of your medical, dental, legal and/or vision plan premiums, you should contact your Benefits Office or the Retirement Administration Service Center to request reimbursement of any premium costs that may be owed you.
- If your application is denied, you'll receive an explanation for the denial in writing. If you don't agree with the decision, you have the right to appeal.

- Your request for an appeal must be submitted in writing within 60 days from the date you receive the denial notice and include documentation to support your claim. Send the request to the Disability Unit, UC Retirement Administration Service Center, P.O. Box 24570, Oakland, CA 94623-1570.
- The first payment you'll receive will include benefits retroactive to your UCRP disability date (Note that if you're receiving Supplemental Disability Income, you may owe some or all of this amount to the supplemental disability carrier). After that, your benefits will be paid at the first of each month. For example, your benefit payment for May would be payable the first of June. If you haven't received your payment by the tenth of the following month, you should contact the Retirement Administration Service Center.

Continuing UC Benefits While on Disability

You have a variety of options for continuing your other UC benefits (for both you and eligible family members) during your disability period.

The information and tables on the following pages summarize the benefits you may and may not continue, based on the type of disability coverage you have; the costs of continuing these benefits while you're on disability; and what you'll need to do to continue them.

You won't accrue vacation or sick leave while on disability leave. For additional details, see the personnel policy or collective bargaining agreement that applies to you.

If your disability leave is considered a Family and Medical Leave (FML), then UC's contributions to the premiums for your health coverage (medical, dental, vision) will continue for up to 12 weeks. See the *Pregnancy, Newborn Child and Adopted Child Fact Sheet* (ucal.us/pregnancy) for information about additional weeks of benefits coverage during a Pregnancy Disability Leave. For details about the criteria for Family and Medical Leaves, please see the *Family and Medical Leave Fact Sheet* (ucal.us/fml).

If you're approved for UCRP Disability, you may be able to continue your medical, dental, legal and vision coverage if you meet these criteria:

- You apply for UCRP disability income within 120 days of your separation from employment; and
- You were enrolled in (or, if eligible to be enrolled, you opted out of) the benefit when you left UC employment; and
- You elect to continue coverage when you apply for UCRP disability income; and
- You have continuous coverage until the date your disability income begins; and
- You meet the UCRP service credit requirements that apply to you. (The amount of the UC contribution toward premium costs may vary, based on your age, your UCRP entry date, and your years of service; see "What UC Pays toward Health Premiums," on page 8 for details); and
- You have not been on a leave without pay for more than 24 months.

To learn more about continuing other benefits while on UCRP Disability, see "Understanding UCRP Disability" on page 6.

Continuing UC Benefits While on Disability

TABLE 2—BENEFITS YOU CAN CONTINUE

	Under Short-Term and/or Supplemental Disability			Under UCRP Disability		
Benefit	**How long**	**Cost to you**	**What you need to know**	**How long**	**Cost to you**	**What you need to know**
Medical	Short-Term Disability: 6 months maximum. Supplemental: Up to two years*	Short-Term Disability: Your premium. Supplemental: Your premium and UC's portion	If you are receiving Supplemental Disability and your disability is an approved Family and Medical Leave, UC's contributions to the cost of premiums continue for up to 12 weeks. If you're on an FML Military Caregiver Leave, UC's contributions for medical, dental, and vision benefits continue for up to 26 workweeks in a single 12-month period. See the *Pregnancy, Newborn Child and Adopted Child Fact Sheet* for information about additional weeks of benefits coverage during a Pregnancy Disability Leave.	The length of your disability period	Your premium depends on the UC contribution for which you are eligible. The UC contribution is the higher of 50% or the percentage you would receive if you were retired.**	You must meet certain conditions to be eligible to continue this benefit under UCRP; see "Understanding UCRP Disability" section.
Dental, Vision	Up to 2 years*	Your premium and UC's portion	If your disability is an approved Family and Medical Leave, UC's contributions to the cost of premiums continue for up to 12 weeks. If you're on an FML Military Caregiver Leave, UC's contributions for medical, dental, and vision benefits continue for up to 26 workweeks in a single 12-month period. See the *Pregnancy, Newborn Child and Adopted Child Fact Sheet* for information about additional weeks of benefits coverage during a Pregnancy Disability Leave.	The length of your disability period	Dental: Same as Medical, above; Vision: The premium you would pay if you were retired**	You need to meet certain conditions to be eligible to continue this benefit under UCRP; see "Understanding UCRP Disability" section.
Legal	Up to 2 years*	Your premium		The length of your disability period	The premium you would pay if you were retired	You need to meet certain conditions to be eligible to continue this benefit under UCRP; see "Understanding UCRP Disability" section.
Basic Life, Core Life	Up to 4 months, beginning the month after your disability begins	None		Your UC group coverage ends after four months or when you leave active UC pay status.	You may convert to an individual policy if you pay the full premium.	Coverage may not be the same and may be more expensive.

* so long as you remain employed

** The amount of UC's contribution toward the premium depends on your age, your UCRP entry or re-entry date and the amount of service credit you have. For details, see "Understanding UCRP Disability" on page 4. You'll find information about retiree premium costs at ucal.us/retireepremiums.

TABLE 2—BENEFITS YOU CAN CONTINUE

	Under Short-Term and/or Supplemental Disability			Under UCRP Disability		
Benefit	**How long**	**Cost to you**	**What you need to know**	**How long**	**Cost to you**	**What you need to know**
Supplemental Life	Up to 2 years**, as long as you remain employed	Your premium. (If you become totally disabled while enrolled, you may qualify to continue your coverage without paying premium. Contact the carrier for information.)	If you leave UC employment, you may continue coverage at group rates for up to 6 months, if you have a UCRP disability application (see page 19) pending and file a premium waiver application. You may convert to an individual policy if you pay the full premium. Coverage may not be the same and may be more expensive.	N/A	N/A	N/A
Basic Dependent Life, Expanded Dependent Life	4 months (up to 2 years** if you continue Supplemental Life)	Your premium	You may convert to an individual policy if you pay the full premium. Coverage may not be the same and may be more expensive.	N/A	N/A	N/A
AD&D	Up to 2 years**, as long as you remain employed	Your premium		The length of your disability period	Your retiree premium	N/A
Health Flexible Spending Account	Contributions stop when you go off pay status, unless your leave is Family and Medical Leave. You may continue under COBRA, if eligible.	N/A	You'll need to complete the UPAY 850 form if you choose to continue this benefit during FML only. 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 by the filing deadline for the year following your leave; otherwise you'll lose any money left in your account.	N/A	N/A	Not eligible
Auto/Home/ Renters Insurance	To end of policy contract year	Your premium		N/A	Your premium	N/A
SelectPlus	Length of your leave	You pay only for the services of any caregiver you hire.		N/A	N/A	Not eligible

* so long as you remain employed

** The amount of UC's contribution toward the premium depends on your age, your UCRP entry or re-entry date and the amount of service credit you have. For details, see "Understanding UCRP Disability" on page 4. You'll find information about retiree premium costs at ucal.us/retireepremiums.

Continuing UC Benefits While on Disability

TABLE 3—BENEFITS YOU CANNOT CONTINUE

	Under Short-Term and/or Supplemental Disability		Under UCRP Disability	
Benefit	**When coverage ends**	**What you need to know**	**When coverage ends**	**What you need to know**
Short-Term, Supplemental Disability (for Other Disabilities)	Last active day at work before disability begins	Be sure to fill out a cancellation form from your Payroll or Benefits Office so you don't continue paying Supplemental premiums while on disability leave but still on pay status.	Last active day at work before UCRP Disability Date	Be sure to fill out a cancellation form from your Payroll or Benefits Office so you don't continue paying Supplemental premiums if you're receiving disability benefits.
Business Travel Accident, Workers' Compensation	Last active day at work before disability begins	N/A		N/A
DepCare Flexible Spending Account	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 by the filing deadline for the year following your leave; otherwise you'll lose any money left in your account.		N/A
Parking/Commuter	Contributions and coverage stop when you go off pay status.	N/A		N/A
Unemployment Insurance	Last active day at work	N/A	Last active day at work	N/A
Service Credit Buybacks	Your payroll deductions end when you go off pay status.	N/A	Last active day at work	N/A
ScholarShare	Your payroll deductions stop when you go off pay status.			N/A

Continuing Your Benefits: What You Need to Do

ARRANGE TO PAY YOUR 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. (See "Understanding UCRP Disability" on page 6 for important information about continuing benefits under UCRP.)

LET US KNOW YOUR CURRENT ADDRESS

If your health plan covers only a certain service area, a change in your permanent address could affect your eligibility.

So be sure to keep UC posted on your correct address: Update it online by signing in to your account on At Your Service Online, or let your local Benefits Office know of any changes.

If you'll be away from your medical plan's service area more than two months during your disability leave, and you must transfer to a UC-sponsored medical or dental plan in your new location, contact your local Benefits Office. 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.

MORE OPTIONS FOR CONTINUING YOUR BENEFITS: COBRA AND CALCOBRA

If your disability leave expires or you don't return to work, you (and/or enrolled family members) may have the option to continue medical, dental, vision, and health flexible spending account benefits under COBRA. COBRA coverage is identical to the UC-sponsored coverage you had immediately prior to qualifying for continuation coverage. 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 under CalCOBRA for up to an additional 18 months.

Though it's not required, UC will extend COBRA continuation coverage to eligible enrolled domestic partners, and/or domestic partner's eligible children or grandchildren. See the "Eligible Family Members" chart on pages 11–12 of *A Complete Guide to Your UC Health Benefits* (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 online to 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. Note that converting to an individual policy may provide you with fewer benefits than you'd have by continuing coverage through UC. You can't convert dental or vision benefits to an individual policy.

Deadlines: For medical coverage, you need to apply for conversion no later than 31 days after your UC-sponsored or COBRA continuation coverage ends. For the other benefits, you must apply within 31 days after your UC-sponsored 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, contact your local Benefits Office. You'll also find information there about applying for Life 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 your Life Insurance plan booklet online at ucal.us/EOCs.

CONTINUING YOUR LIFE INSURANCE WITHOUT PAYING PREMIUMS

If you're enrolled in Supplemental Life insurance, become totally disabled before age 65, and your disability continues for at least six consecutive months, you may qualify to continue coverage without paying premiums.

Deadline: You'll need to provide written proof of your disability to the insurance carrier no later than one year after the disability begins. To learn more, please contact Prudential at 800-524-0542.

Disability and Your Retirement Benefits

UCRP AND CAP

If you're receiving Short-Term or Supplemental Disability benefits only, you don't earn University of California Retirement Plan (UCRP) service credit. Your UCRP contributions and any Capital Accumulation Payment (CAP) balance you have will remain on deposit and you can't withdraw them.

If you're receiving UCRP disability income, you can't withdraw your UCRP accumulations. But, if you have a CAP balance and are approved for UCRP disability, you must take a distribution. You can roll it over into an IRA or an employer plan that accepts direct rollovers, including UC's DC, 403(b) or 457(b) plans.

It's often a good idea to roll over your CAP if you can: If your CAP balance is paid directly to you, your Short-Term or Supplemental Disability insurer will reduce your benefit for that month by the amount of the CAP.

If your application for disability insurance is denied and you separate from UC employment and want to receive a distribution of your UCRP accumulations, contact the Retirement Administration Service Center at 800-888-8267 to discuss your options.

RETIREMENT SAVINGS PROGRAM

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

As long as you have not been separated from UC employment, you can leave your money on deposit. (If you have been separated from employment with UC, you can leave money in any plan that has a balance of at least $2,000.)

If you're on leave without pay and receiving benefits from a UC-sponsored disability insurance plan, you may be eligible to take total or partial distributions from the 403(b) plan. For details on how to arrange this, contact Fidelity Retirement Services at ucfocusonyourfuture.com, or 866-682-7787.

403(B) LOANS

If you have taken a loan through the 403(b) Plan, within 90 days of your last day on pay status (or, if you're receiving UCRP Disability, within 90 days of your disability date), you may:

- Arrange to suspend 403(b) loan repayments for up to 12 months during your disability leave
- Arrange to 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

For details on how to arrange these options, contact Fidelity Retirement Services at ucfocusonyourfuture.com, or 866-682-7787.

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.

If you're receiving UCRP disability income, you're not allowed to borrow any additional funds from your 403(b) account.

TAXES AND ROLLOVERS

In most cases, you will owe taxes and, possibly, early distribution penalties on any taxable distribution that you take (such as a required CAP distribution) and don't roll over. For details about tax withholding and your rollover options, see the *Special Tax Notice for UC Retirement Plan Distributions*, which is available online at ucal.us/specialtaxnotice.

SOCIAL SECURITY

If your retirement benefits are coordinated with Social Security and you receive Short-Term Disability benefits, both you and UC contribute to Social Security based on your disability income. For Supplemental Disability, neither you nor UC contributes.

During Your Disability

RECEIVING DISABILITY BENEFITS

Depending on the type of disability coverage you have, you may receive benefits from one carrier before another. If your disability is work-related, for instance, Workers' Compensation is the first insurer responsible for covering your lost wages. But since Workers' Comp claims often take longer to process than Short-Term or Supplemental Disability claims, you may receive benefits from the Short-Term or Supplemental carrier until your Workers' Comp claim is processed. If one plan pays you benefits while another considers your claim, you may be required to reimburse the first plan for any duplicate benefits you receive later. If you have questions about this process, please contact the case manager with your disability insurance plan.

RE-EVALUATION OF YOUR ELIGIBILITY

For as long as you receive disability benefits, you will be required to provide the insurance carrier and/or UCRP with additional documentation of your medical, legal or financial situation. You're expected to submit the requested information as soon as you can. You also need to let the carrier or UCRP know of any other changes that could affect your eligibility for disability income, such as other disability benefits, pay you receive for any work you do, or a change in the status of your eligible children. (Any earnings may reduce the disability income you receive and overpayments of disability income will need to be repaid.)

Important!
If you're receiving UCRP Disability income and are enrolled in a UC-sponsored medical plan, and you or an enrolled family member become eligible for Medicare Part A, UC requires that you (or your family member) enroll in Medicare Parts A and B. **If you don't, you'll be permanently de-enrolled from your UC-sponsored medical plan.** To learn more, see the *Medicare Fact Sheet* (ucal.us/medicarefacts) or contact your Benefits Office.

MEDICAL TREATMENT

If a doctor prescribes treatment to help you return to work, you're expected to follow that treatment. If you don't, you could lose your disability benefits. (This doesn't apply to treatment that's experimental, or that's recommended rather than required.)

LENGTH OF YOUR DISABILITY

Under **Supplemental Disability**, your disability benefit usually may continue to age 65. But after you've received 12 months of benefits, the definition of disability becomes more difficult to meet. If you can't meet the new, stricter definition and can't return to your previous job, you may need to search for a new job that's a better match for your current abilities. Talk with the disability specialist at your location to learn more.

If you are approved for **UCRP Disability** benefits, you may be eligible to receive benefits until the latest of:

- The date you are no longer disabled as defined by UCRP
- Age 65 or five years if you are not yet age 65 on your UCRP disability date (age 67 if your membership is not coordinated with Social Security)
- Age 70 or 12 months if you are age 65 or older on your UCRP disability date

When Your Disability Ends

If your disability ends because you return to health, you'll need to contact your supervisor or department head, as well as your Benefits Office, to discuss your potential return to work.

If you're not ready to return to work full time and you've been receiving Supplemental Disability, you may want to apply for UCRP Disability, if you're eligible for it.

Or, if you've already been receiving UCRP disability and are eligible to retire, you may want to consider retiring. (See "If You Decide to Retire," on page 24.)

If you're not eligible for either of these options and your disability prevents you from returning to your previous job, you may need to consult with a vocational rehabilitation specialist to help you identify other types of work you can do. (See "Working Part-Time.") You might also be eligible for Social Security disability income; check with your local Social Security office.

If you're receiving UCRP disability income and UCRP no longer considers you disabled based on information about your condition, your benefit will end. You'll receive 60 days notice and have an opportunity to appeal if you disagree.

RETURNING TO WORK

RETURNING TO YOUR PREVIOUS JOB

Your job is protected for up to 12 weeks if your disability leave qualifies as a Family and Medical Leave. There are also some protections under Workers Compensation if your disability is work-related. Generally, though, your department is not required to hold your job open indefinitely if you're unable to return to it.

If you've been approved for UCRP disability income, your UC employment usually will be terminated. If you're able to work again, ask about rehabilitation services at your location, and for information about other appropriate positions.

WORKING PART-TIME

If you can't return to your previous job because of disability-related work restrictions, UC may be able to accommodate your needs. You may be able to work part-time and receive partial disability benefits. See the *Partial Disability: Stay at Work/Return to Work Fact Sheet*, available online at ucal.us/stayatwork for more details.

Additional UC services may be available to help you adjust to or overcome your disability. You may be able to modify or change your job duties, or use adaptive equipment. Vocational rehabilitation services may help you discover other forms of suitable employment. Talk to your supervisor, Benefits Office or the UCRP Disability Unit about these possibilities. (If your disability is work-related, check with the Workers Compensation office.)

RESTARTING YOUR BENEFITS: WHAT YOU NEED TO KNOW

For benefits you decided to continue during your disability—including medical, dental, legal, vision, life insurance plans and accidental death and dismemberment—your coverage continues once you return to work.

For benefits that you didn't have the option to continue, your coverage resumes the first day you're actively at work. (For Short-Term Disability, coverage restarts the day after your first active day back at work.)

Your retirement plan contributions and savings deductions resume automatically and you begin earning UCRP service credit when you return to pay status, so long as you return to a UCRP-eligible position.

If you have a previous UCRP service credit buyback in progress, tell your Payroll Office to resume payments. Your payment period will be extended, but the monthly payment amount won't change. For more information, see the *UCRP Buyback Booklet* at ucal.us/Buybackbooklet.

For benefits you opted not to continue, as well as for Supplemental Disability, there's a deadline for starting them up again: generally, within 31 days of your return to work, based on your Period of Initial Eligibility (PIE). Your PIE is the time during which you (and/or eligible family members) are allowed to enroll in UC-sponsored benefit plans. Your PIE starts the first day of eligibility (for example, the day you return to work or pay status). It ends 31 days later, or, if the 31st day falls on a weekend, on the next working day. UC defines a working day as a normal business day (Monday through Friday, excluding holidays) for your local Benefits or Payroll Office.

The specifics of re-enrollment vary depending on the length of your leave:

If you were on disability and/or leave for less than 120 days, you may re-enroll in the same plans, with the same coverage level, as when you left.

If your disability leave was 120 days or more, you're treated as a newly eligible employee and may enroll in any UC-sponsored plans for which you're eligible.

If you return to work in a new calendar year, you will have a new election for some plans, regardless of the length of your leave. Check with your Benefits Office for more information.

RESTARTING YOUR BENEFITS: WHAT YOU NEED TO DO

All Benefits
It's best to contact your local Benefits Office as soon as you return to work. At a minimum, you'll need to review your benefits within 31 days after you return. When you return, you'll need to fill out a form called UPAY 850 to restart your benefits.

Even if your location and your situation don't require you to re-enroll in your benefits, you might want to fill out the form anyway. It can be time-consuming, but it helps to ensure that nothing falls through the cracks. Talk with your local Benefits Office about this option.

Supplemental Disability
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 with the same waiting period you had before your leave. If your leave is 120 days or longer, you may select any of the waiting periods. Note that depending on the length of your leave, you may be subject to pre-existing condition exclusions.

Accidental Death and Dismemberment
You may enroll at any time. Your coverage will begin the day that your local Benefits Office or Payroll Office receives your UPAY 850 form.

DepCare FSA, Health FSA and TIP
During your new PIE, you may re-enroll in the DepCare and Health Flexible Spending Accounts. If your leave was less than 120 days, you may enroll for the rest of the plan year. Your contribution must be the same as before you went on leave. If your leave was 120 days or longer or you return in a new plan (calendar) year, you may choose a new annual contribution.

For TIP, unless you choose not to participate during your PIE, your contributions will restart automatically when you return to pay status.

Automobile and Homeowner/Renter's Insurance
If you continued coverage, you can restart payroll deductions when you go back on pay status. If you didn't continue coverage, you can re-enroll any time by calling the insurance company directly.

Vacation and Sick Leave
Once you start receiving paychecks again, you'll begin accruing vacation and sick leave. For additional details, see the personnel policy or collective bargaining agreement that applies to you.

Unemployment Insurance
Your coverage resumes automatically when you return to pay status.

If you've moved during your leave
If you have been out of your medical or dental plan's service area during your leave, you may be able to transfer back to your previous plan within 31 days of your return to the area. You (and/or your eligible family members) might also need to select a primary care physician or dentist. Get in touch with your local Benefits Office to learn about your options. To change providers, contact your medical carrier or dental carrier.

Buying back UCRP service credit
When you return to work at UC, you may be able to establish service credit for your Short-Term and/or Supplemental Disability leave period. Rules for buybacks include minimum and maximum periods that can be purchased, a payment schedule, and other restrictions. Generally, the sooner you begin a buyback, the less it will likely cost you. For more information, see the *UCRP Buyback Booklet*, available online at: ucal.us/Buybackbooklet.

Tip
Check your pay stub
Once you get your first pay stub after returning to work, check it over 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.

If You Decide to Retire

FROM DISABILITY TO RETIREMENT

If you're receiving UCRP disability, you'll be notified three to six months before your UC retirement benefit would equal your disability benefit. (At this point you're considered to have reached your service cap.) At that time, you may prefer to retire rather than continue to receive disability income.

You'll also be notified four months before the date you would reach the maximum eligibility period for receiving disability income (usually age 65). If you're covered by UC group medical, dental or legal insurance as part of your UCRP disability benefit and you retire without a lapse in UCRP income, your insurance coverage will continue automatically into retirement.

For more information, please see the *From Disability to Retirement Fact Sheet*, at ucal.us/disabilitytoretire or contact the Retirement Administration Service Center.

If you decide to retire, call the Retirement Administration Service Center (800-888-8267).

STEP 1:

Request a Personal Retirement Profile. UC can prepare your profile only when you're within 120 days of your retirement date.

Your profile will include up-to-date information summarizing your UCRP benefit options. Requesting the profile doesn't commit you to taking any particular retirement action. The profile is intended as a personalized planning tool to help you make informed choices.

STEP 2:

Look over your retirement profile and review your choices. Make your retirement choices on the form sent with the profile. A Retirement Administration Service Center retirement counselor can help you complete the form. (Note that this is the part of the process when you need to make a final decision: The decision is irrevocable from the retirement date specified on your election form, or—if this date is later—15 days after the date of the confirmation statement that the Retirement Administration Service Center will send you. See below.)

STEP 3:

Submit your election form to the Retirement Administration Service Center. When the election process is complete, the service center will send you a letter confirming your benefit amount.

You should also be sure to review the *From Disability to Retirement Fact Sheet* (ucal.us/disabilitytoretire) and the *Medicare Fact Sheet* (ucal.us/medicarefacts).

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.

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