

ARTICLE 34 - INSURANCE AND RETIREMENT BENEFITS

Employees in this unit are eligible to participate in a number of benefit programs generally available to non-management, non-supervisory, non-confidential, non-academic employees of the University who are not exclusively represented. The current benefits for each plan are briefly summarized in this Article. However, the Union understands and agrees that the descriptions below do not purport to recite completely the coverage or eligibility requirements for each plan, the details of which can be found at www.atyourservice.ucop.edu.

If during the term of this Agreement the University chooses to alter the coverage, rate of contribution, or carrier of these health and welfare and/or retirement plans as they apply to other staff employees described above, such changes will apply to employees covered by this Agreement. The Union will be notified of any such proposed change(s) before they are implemented and the Union and the University will meet and discuss on the proposed change(s) as described in the Side Letter attached hereto as Appendix H.

A. Medical Insurance

A variety of comprehensive group medical plans and a major medical insurance plan are currently available to provide coverage for employees and their eligible family members. Costs in excess of the amounts paid by the University's maximum rate of contributions are to be paid by the employee through payroll deduction.

B. Dental Insurance

Two comprehensive dental options are offered for employees (and their eligible family members) who are covered by this Agreement and who are members of a defined benefit plan to which the University contributes.

C. Vision Service Plan

A vision plan for employees (and their eligible family members) who are covered by this Agreement and who are members of a defined benefit plan to which the University contributes.

D. Life Insurance

Group term life insurance equal to one times annual salary, up to fifty thousand dollars (\$50,000) is provided without charge to employees who covered by the defined benefit plan to which the University contributes. The coverage amount is based on the employee's University salary and appointment rate as of January 1 of each year. Additional supplemental life insurance (up to four times salary) and Basic Expanded and Dependent life insurance are also available at the employee's expense.

Group term life insurance equal to \$5,000 is provided to employees eligible for Core Benefits (but not members of the defined benefit plan).

E. Accidental Death and Dismemberment Insurance

Accidental death and dismemberment insurance is available for employees and their families at low group rates.

F. Business Travel Accident Insurance

Employees who are traveling on official University business are covered by one hundred thousand dollars (\$100,000.00) of accidental death and dismemberment insurance without charge to the employee.

G. Automobile and Homeowner/Renter Insurance

Voluntary automobile and homeowner/renter insurance is available via payroll deductions for employees eligible for Full or Mid-level benefits, although carrier underwriting requirements must be met.

H. Retirement Income Plans

1. The basic University of California Retirement System (UCRS) plan provides eligible employees with lifetime retirement income, long-term disability income, family survivor income, and cash death benefits. Social Security is provided for all employees hired since April 1976, coordinated with UCRS and with the same benefits. Any employee who is enrolled in the Public Employment Retirement System (PERS) shall continue in the plan.
2. The Capital Accumulations Provision (CAP), adopted by the Regents of the University of California on November 14, 2002, shall apply to the members of this bargaining unit who meet the eligibility requirements adopted by the University of California Retirement Program.

I. Disability Income Insurance

The Short-term Disability plan provides basic coverage for temporary disability to employees who are members of the defined benefit plan to which the University contributes without charge to the employee. If an employee wants more coverage, the employee can enroll in the Supplemental disability plan, which pays a higher level of benefits for temporary disabilities and also covers the employee for long term disabilities. In order to be eligible for these plans the employee must be a member of a defined benefit plan to which the University contributes.

J. Flexible Spending Accounts: Dependent Care Assistance Program (DEPCARE-FSA) and Health Care Reimbursement Account (FSA).

These programs allow employees to pay for eligible dependent care or health care expenses on a pre-tax basis.

K. Tax-Deferred 403(b) and 457(b) Plans

Non-student University employees may voluntarily participate in tax-advantaged, supplemental retirement plans.

L. Legal Expense Insurance Plan

A legal expense insurance plan is available to members of this bargaining unit who are members of a defined benefit plan to which the University contributes. The legal plan provides members and their eligible dependents with coverage for basic legal services associated with preventive, domestic, consumer, and defensive legal matters.