

**APPENDIX B-1
ENUMERATION OF UNIVERSITY BENEFITS**

A. HEALTH BENEFITS

1. **Medical Program** – A variety of Health Maintenance Organizations (HMOs) and fee-for-service plans are available to cover eligible employees and their eligible family members. Choice of plans may vary from location to location. Eligible part-time employees appointed and paid by the University to work a specified minimum appointment and average regular paid time may be covered by the CORE major medical plan. The plan is available to the employee and eligible family members.
2. **Dental Program** – Dental plans are available to eligible employees. Employees may cover themselves and their family members.
3. **Vision Program** – A vision plan is available to eligible employees. Employees may cover themselves and their eligible family members.

B. UNIVERSITY OF CALIFORNIA RETIREMENT SYSTEM (UCRS)

1. **University of California Retirement Plan (UCRP)** – Eligible employees covered by this Agreement shall be covered by the University of California Retirement Plan (UCRP). The level of required contributions to UCRP is determined annually by the Plan actuary and The Regents.
2. **UCRP Tier Two Benefits** – The Tier Two membership classification of UCRP was closed on July 1, 1990, and is only available on a continuing basis to active UCRP members who previously elected Tier Two.
3. **Tax Deferred 403 (B) Plan** – Voluntary participation in the UC Tax-Deferred 403(b) Plan is available to all University employees except students who normally work less than twenty (20) hours per week. The plan provides a mix of internally and externally managed investment options.
4. **Defined Contribution Plan (DC Plan)**
 - a. **Pre-Tax Account** – Member contributions to the University of California Retirement Plan (UCRP) that had been redirected to the Pretax Account prior to 2010 continue to be held in the pre-tax account. Member contributions were made through payroll reductions which defaulted to the Savings Fund if another fund was not selected. Participants are offered a mix of internally and externally managed investment options.

- b. **Pre-Tax/Safe Harbor Account** – Employees who are not in a UC-sponsored defined benefit retirement plan make mandatory contributions of 7.5% of earnings up to the Social Security wage base to the Pretax Account in lieu of paying the Old Age, Survivors and Disability Insurance portion of Social Security taxes (Safe Harbor contributions). Although payroll deductions default to the Savings Fund, participants are offered a mix of internally and externally managed investment options.
 - c. **After Tax Account** – Voluntary participation in the After-Tax Account is available to all University employees except students who normally work less than twenty (20) hours per week. The plan provides a mix in internally and externally managed investment options.
5. **457(b) Deferred Compensation Plan** – Voluntary participation in the UC 457(b) Plan became available October 1 2004, to all University employees except students who normally work less than twenty (20) hours per week. The Plan provides a mix of internally and externally managed investment options.

C. LIFE INSURANCE

- 1. **University-Paid** – Two University-Paid life insurance plans –Basic Life and Core Life – provide basic life insurance coverage. The amount varies, depending on your appointment rate and average regular paid time. Eligible employees are automatically covered by the plan for which they qualify.
- 2. **Supplemental** – Optional personal life insurance and dependent life insurance is available and may be purchased by eligible employees.

D. OTHER INSURANCE

- 1. **Accidental Death & Dismemberment Insurance** – Eligible employees may purchase Optional AD&D insurance. A variety of coverages and amounts are available to cover employees and their eligible family members.
- 2. **Business Travel Accident Insurance** – Employees who are traveling on official University business are covered for 10 times the annual salary or up to a maximum of \$500,000 of accidental death and a scheduled dismemberment insurance.

3. **Disability Insurance**
 - a. Short-Term Disability Insurance – Short Term disability insurance is available to eligible employees. Eligible employees are automatically covered by the plan.
 - b. Supplemental Disability Insurance – Optional supplemental disability insurance may be purchased by eligible employees. This optional coverage augments the Short-Term Disability Insurance referenced above, and provides Long Term Disability Coverage.
4. **Legal Expense Insurance Plan** – A legal expense insurance plan may be purchased by eligible employees. The plan is employee-paid through payroll deductions.
5. **Auto/Homeowners Insurance** – Individual auto and home insurance policies are available which may be purchased by eligible employees through payroll deduction.

E. OTHER BENEFITS

1. **Tax Effective Salary Reduction Programs**
 - a. Retirement Tax Savings Plan – Required monthly participant contributions to the University of California Retirement Plan (UCRP) and the DC Plan Pretax Account are automatically deducted from gross pay before federal and state taxes are calculated.
 - b. Tax Savings on Insurance Premiums (TIP) – Employees enrolled in certain benefit plans are automatically enrolled in TIP, unless the employee makes an election to withdraw. After the University contribution (if any) is applied, the net insurance premiums are deducted from gross pay before federal and state taxes.
2. **Dependent Care Reimbursement Account (DepCare)** – DepCare is available to eligible employees and allows employees to pay for eligible dependent care expenses on a pre-tax, salary reduction basis.
3. **Health Care Reimbursement Account (HCRA)** – The Health Care Reimbursement Account is available to eligible employees and allows them to pay for eligible health care expenses not covered by the employee's medical, dental, or vision plans on a pretax, salary reduction basis.
4. **U.S. Savings Bonds** – Through payroll deductions, investments can be made in United States Series EE Savings Bonds.

5. **Death Payments** – Death payments are provided upon the death of an employee who has been on pay status at least fifty percent (50%) time at least six (6) continuous months prior to death. Payment is a sum equal to the deceased's regular salary for one (1) month, and shall be paid to the person or persons in the first of the following categories in which there is a survivor: legal spouse or domestic partner; child or children' parent or parents; or siblings. If there is no survivor in any of the foregoing categories, the benefit will be paid to the estate, or if there is no estate, to the beneficiary designated in the deceased's University-paid life insurance policy. All monies due and payable to the employee at the time of death shall be paid to the employee's surviving spouse or domestic partner and/or eligible dependent(s).

3. **Alternate Retirement Plans** – Employees covered by alternate retirement plans are subject to those plans' rules and regulation, and not subject to UCRP coverage.