

# Group Insurance Eligibility Factsheet for Employees and Eligible Family Members

This factsheet describes UC's general rules about:

- employee eligibility for health and welfare benefits
- family member eligibility for UC-sponsored group insurance plans: medical, dental, vision, accidental death and dismemberment (AD&D), dependent life and legal.

The information in this booklet is subject to change.

**This factsheet describes eligibility only.** See the chart on page 3 for an overview of the plans that apply to your benefits package.

## Table of Contents

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<b>Before You Enroll</b> .....	<b>2</b>	<b>Enrollment</b> .....	<b>8</b>
<b>After You Have Enrolled</b> .....	<b>2</b>	– When to Enroll .....	8
<b>Employee Eligibility</b> .....	<b>3</b>	– Other Enrollment Options .....	9
– Initial Requirements.....	3	– Loss of Family Member Eligibility .....	9
– Health and Welfare Benefits Packages.....	3	– Verification of Family Member Eligibility .....	9
– Continuing Requirements .....	3	<b>Questions and Answers</b> .....	<b>10</b>
<b>Eligible Family Members</b> .....	<b>4</b>	<b>For More Information</b> .....	<b>13</b>
– Eligible Adult.....	4		
– Eligible Child.....	5		
– Tax Treatment of Dependent Coverage.....	6		
– No Duplicate UC Coverage .....	6		
– Rules Regarding Pre-Existing Conditions .....	6		
– Ineligible Family Members.....	7		

## Before You Enroll

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### Understand Your Benefits Options

**This factsheet describes eligibility only.** Additional resources are available to help with health and welfare plan decisions. The Health & Welfare section of the At Your Service website ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)) has detailed information about UC-sponsored plans including UC plan summaries, links to plan websites, carrier telephone numbers, plan costs and more. *A Complete Guide to Your UC Health Benefits* provides UC-sponsored plan information including plan options and coverage.

For more information on publications mentioned in this factsheet, see page 13.

### Enrollment Deadlines

Be sure to complete your enrollment or benefit change transactions by the specified deadline. If you are a new employee and do not enroll, you will be automatically enrolled in self-only coverage based upon your benefits package. See the “Period of Initial Eligibility” section on page 8 for more details.

### No Duplicate Coverage

UC rules do not allow duplicate coverage in UC-sponsored plans. This means you may not be covered in UC-sponsored plans as an employee and as an eligible family member of a UC employee or retiree at the same time. See page 6 for more details.

## After You Have Enrolled

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### Confirm Your Choices

Confirm your enrollment on the At Your Service website and review your pay statement to verify that it reflects your benefit choices. Immediately notify your Benefits or Payroll Office of any errors in your enrollment.

### Keep Your Records Updated

Make sure that UC always has your current address and phone number to correctly administer your benefits and send you benefits information.

If you move, your benefit plan may not be available in your new area. See “Moving Out of a Service Area” on page 8.

Use At Your Service Online ([atyourservice.ucop.edu](http://atyourservice.ucop.edu); select “Sign in to My Accounts”) to update your personal information, such as your home address, home telephone number, and income tax withholding.

Please note: Lawrence Berkeley Laboratory employees cannot use At Your Service to update records. Call your benefits or payroll office.

### Life Changes

Events in your personal life (such as getting married, establishing a domestic partnership, getting divorced or legally separated, terminating a domestic

partnership or having or adopting a child) may affect your UC benefits. See “Life Events (Benefits Checklists)” on page 13.

It is your responsibility to de-enroll any family member who loses eligibility (see “Loss of Family Member Eligibility” on page 9).

### Continuation

If you separate from UC employment, generally, your UC-sponsored benefits will stop. If you retire from UC, see the *Group Insurance Eligibility Factsheet for Retirees and Eligible Family Members* (available on the At Your Service website) for more details.

COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985): If you or a family member lose eligibility for UC-sponsored medical, dental, vision coverage, and/or Health Flexible Spending Account (Health FSA), you may be eligible to continue coverage under COBRA. See the At Your Service website for more information.

Conversion Privileges: Within 31 days after UC-sponsored coverage ends (if your participation has been continuous), you may be able to convert your group insurance coverage to individual policies.

# Employee Eligibility

Employees eligible for benefits are covered under one of three benefits packages—Full, Mid-level, or Core.

## Initial Requirements

### Full Benefits

You are eligible to enroll in Full Benefits if you are in an eligible position and:

- You are a member of a UC-sponsored retirement plan: UCRP or another defined benefit plan to which UC contributes, such as the California Public Employees' Retirement System (CalPERS).

There are two ways to qualify for UCRP membership:

- 1) You are appointed to work in an eligible position at least 50 percent time for a year or more<sup>1</sup>—**or**
- 2) You have worked 1,000 hours in a 12-month period in an eligible position.

Members of the Non-Senate Instructional Unit qualify for UCRP membership after working 750 hours in an eligible position within a 12-month period.

### Mid-level Benefits

You are eligible for Mid-level Benefits if:

- You are not a member of a UC-sponsored retirement plan: UCRP or another defined benefit plan to which UC contributes, such as the California Public Employees' Retirement System (CalPERS), **and**
- You are appointed to work at least 50 percent time for a year or more,<sup>1</sup> **or**
- You are appointed to work 100 percent time for at least three months.

### Core Benefits

You are eligible for Core Benefits if you are appointed to work at least 43.75 percent time in an eligible position.

## Health and Welfare Benefits Packages

	Full	Mid-level	Core
Medical	•	•	
	or	or	
Medical—Core	•	•	•
Dental	•		
Vision	•		
Short-Term Disability	•		
Supplemental Disability	•		
Workers' Compensation	•	•	•
Basic Life	•		
Core Life		•	•
Supplemental Life	•	•	
Basic Dependent Life	•	•	
Expanded Dependent Life	•	•	
AD&D	•	•	•
Business Travel Accident	•	•	•
Legal	•	•	•
Automobile and Homeowner/ Renter	•	•	
Health FSA	•	•	•
DepCare FSA	•	•	•
TIP	•	•	•
SelectPlus	•	•	•

## Continuing Requirements

UC bases your ongoing eligibility for benefits on the number of regular hours you are paid by UC to work each week. (Paid time excludes bonuses and overtime.)

To remain eligible for your benefit level, you must maintain an average regular paid time of at least 17.5 hours per week and remain in an eligible appointment.

If your average regular paid time drops below 17.5 hours a week, you become ineligible for medical (including Core), dental and vision coverage as well as Basic and Core Life insurance, and Short-term Disability and Supplemental Disability coverage. You may still be eligible for Supplemental Life, AD&D, Health Flexible Spending Account, Dependent Flexible Spending Account, Legal, and Auto and Homeowner/Renter coverage, as long as your earnings cover the required premiums.

<sup>1</sup> Or your appointment ending date is for funding purposes only or for visa purposes only and your employment is intended to continue for more than a year.

# Eligible Family Members

Family members eligible for coverage under your health and welfare benefits package (see page 3) include one eligible adult and/or any eligible children. Your family member(s) are eligible for only the plan(s) for which you are eligible and in which you have enrolled.

## Eligible Adult

In addition to yourself, you may have only one eligible adult family member enrolled in your UC-sponsored plans:

- a legal spouse, **or**
- a domestic partner who meets the requirements noted in the chart below.

## Eligible Adult

Family Member	Eligibility	Must be	Medical	Dental	Vision	Legal	AD&D	Dependent Life
Legal spouse <sup>1,2</sup>	Eligible	Legally married	•	•	•	•	•	•
Domestic partner (same-sex/opposite sex) <sup>1</sup>	Eligible	<ul style="list-style-type: none"> <li>• for opposite sex domestic partners, either the employee or the domestic partner must be age 62 or older and eligible to receive Social Security benefits based on age</li> <li>• registered with the State of California or a substantially equivalent same-sex partnership established in another jurisdiction. A domestic partnership that has not been registered with the State of California must meet the following criteria to be a domestic partnership for UC HR purposes:               <ul style="list-style-type: none"> <li>– parties must be each other's sole domestic partner in a long-term, committed relationship and must intend to remain so indefinitely</li> <li>– neither party may be legally married or be a partner in another domestic partnership</li> <li>– parties must not be related to each other by blood to a degree that would prohibit legal marriage in the State of California</li> <li>– both parties must be at least 18 years old and capable of consenting to the relationship</li> <li>– both parties must be financially interdependent</li> <li>– parties must share a common residence</li> </ul> </li> </ul>	•	•	•	•	•	•

<sup>1</sup> The surviving family members who are eligible for continuation of health and welfare benefits cannot enroll a spouse or domestic partner (or the spouse or domestic partner's children/grandchildren).

<sup>2</sup> A legally separated spouse is not eligible for UC-sponsored coverage.

## Eligible Child

You may enroll eligible children shown in the chart below.

Note that your disabled child aged 26 or older is still considered to be your eligible child and not an adult.

You may enroll your domestic partner's child or grandchild even if you do not enroll your partner; however, your partner must be eligible for UC-sponsored coverage and you must provide the appropriate documents to UC, if requested.

## Tax Dependency

In order to be eligible for UC-sponsored coverage, your **grandchild, step-grandchild, legal ward or overage disabled child(ren) over age 26** (see chart below) must be claimed as a tax dependent by you or your spouse. Your domestic partner's **grandchild** must be claimed as a tax dependent by you or your domestic partner.

**Reminder:** Your family member(s) are eligible for only the plan(s) for which you are eligible and in which you have enrolled (see "Health and Welfare Benefits Packages" on page 3).

## Eligible Child

Medical  
Dental  
Vision  
Legal  
AD&D  
Dependent Life

Family Member	Eligibility Must be	Medical	Dental	Vision	Legal	AD&D	Dependent Life
Natural or adopted child	To age 26	•	•	•	•	•	•
Stepchild							
Domestic partner's child <sup>1</sup>							
Grandchild or step-grandchild	To age 26	•	•	•	•	•	•
Domestic partner's grandchild <sup>1</sup>	<ul style="list-style-type: none"> <li>• unmarried</li> <li>• living with you</li> <li>• supported by you or your spouse/domestic partner (50%+)</li> <li>• claimed as a tax dependent by you or your spouse/domestic partner</li> </ul>						
Legal ward	To age 18	•	•	•	•	•	•
Overage disabled child (except a legal ward) of employee	Age 26 or older	•	•	•	•	•	•
	<ul style="list-style-type: none"> <li>• unmarried</li> <li>• incapable of self-support due to a mental or physical disability incurred prior to age 26</li> <li>• enrolled in a UC group medical plan before age 26, and the coverage is continued coverage<sup>2</sup></li> <li>• application must be made to the carrier before age 26 or during the PIE for newly eligible employees or newly acquired family members and carrier must approve</li> <li>• chiefly dependent upon you, your spouse or eligible domestic partner for support and maintenance (50%+ support)</li> <li>• claimed as your, your spouse's or your eligible domestic partner's dependent for income tax purposes or, if not, is eligible for Social Security income or Supplemental Security Income as a disabled person. The overage disabled child may be working in supported employment which may offset the Social Security or Supplemental Security Income.</li> </ul>						

<sup>1</sup> Domestic partner must be eligible for UC-sponsored health coverage.

<sup>2</sup> A newly hired employee with a disabled child over age 26 or an employee who newly acquires a disabled child over age 26 (through marriage/ domestic partnership or adoption) may also apply for coverage for that child, provided that: the child's disability began before the child turned age 26, the child has had continuous group medical coverage since age 26; and the employee applies for UC group medical coverage during the employee's Period of Initial Eligibility.

## Tax Treatment of Dependent Coverage

The University currently pays 100 percent of the cost of dental and vision coverage for you and your family, as well as a portion of your family members' medical plan coverage. Under current state and federal tax laws, the value of the contribution UC makes on behalf of you and most family members is not taxable. However, for certain family members, the value of these benefits may be classified as your "imputed income," and may be subject to California state and/or federal income taxes.

- **For your same-sex spouse and his/her eligible children or grandchildren:** If 1) you were married in California between June 16, 2008 and November 4, 2008 or 2) your marriage is valid under the laws of the jurisdiction in which you were married, regardless of the date of your marriage: the UC/ employer contribution is not considered to be imputed income for California state income tax purposes. However, the value of that coverage is considered imputed income for federal income tax purposes.
- **For your same-sex or opposite-sex domestic partner and his/her eligible children or grandchildren:** If you have registered your domestic partnership with the state of California, the UC/employer contribution is not considered to be imputed income for California state income tax purposes. However, the value of that coverage is considered imputed income for federal income tax purposes (but see paragraph below regarding stepchildren). If you have NOT registered your domestic partnership with the state of California, the UC/employer contribution will be considered imputed income for both federal and California state income tax purposes; however, if you have entered into a valid same-sex union, other than a marriage, in another jurisdiction, and California recognizes that union as substantially equivalent to a California registered domestic partnership, you may be able to exclude the imputed income from state taxation when you file your state tax return.
- **For your natural, adopted or stepchildren who are not your tax dependents:** Under rules implemented as part of health care reform legislation, there is no imputed income for federal or California State income tax purposes on the value of the UC/ employer contribution for coverage provided to your natural, adopted and/or stepchildren (if you are considered the child's stepparent under California state law; i.e., the child's parent is your spouse or your registered domestic partner), regardless of

whether they are your tax dependents. You will continue to have imputed income for both state and federal income tax purposes for coverage provided to children of your non-registered domestic partner and step-grandchildren if they are not your tax dependents.

For any category above, if your family member is your tax dependent (for income tax and/or health coverage purposes) as defined by the IRS, you are not subject to imputed income on UC contributions for health insurance for these family members for either state or federal income tax purposes. For information needed to make a determination regarding tax dependency, please refer to IRS (federal) or Franchise Tax Board (California state) publications and consult your accountant, attorney or other tax advisor.

## No Duplicate UC Coverage

UC rules do not allow duplicate coverage. If you are covered as an eligible family member and then become eligible for UC coverage yourself, you have two options. You can either opt out of the employee coverage and remain covered as another employee's dependent or make sure the UC employee or retiree who has been covering you de-enrolls you from his or her UC-sponsored plan before you enroll yourself.

Family members of UC employees may not be enrolled in more than one UC employee's plan. For example, if a husband and wife both work for UC, their children cannot be covered by both parents.

If duplicate enrollment occurs, UC will cancel the plan with later enrollment. UC and the plans reserve the right to collect reimbursement for any duplicate premium payments and for any plan benefits provided due to the duplicate enrollment.

## Rules Regarding Pre-Existing Conditions

When you enroll in any UC-sponsored medical, dental or vision plan, you will not be excluded from enrollment based on your health, nor will your premium or level of benefits be based on any pre-existing health conditions. In fact, you will not be asked for a statement of health. The same applies to your eligible family members.

However, enrolling in or increasing coverage for Supplemental and Dependent Life insurance and Supplemental Disability insurance outside of a period of initial eligibility (PIE) does require a statement of health. Pre-existing conditions may also limit the amount of benefits you can receive under Supplemental Disability during your first year of coverage.

## **Ineligible Family Members**

Certain family members are not eligible to participate in UC-sponsored plans. Family members ineligible for UC-sponsored plan coverage include but are not limited to: siblings, in-laws, cousins, nieces and nephews, legally separated spouses, former spouses, former domestic partners, foster children, great grandchildren and your children's and grandchildren's spouses.

If your enrolled family member loses eligibility for UC-sponsored coverage (for example, because of divorce or loss of eligible child status), you must notify UC by de-enrolling that individual. If you wish to make a permitted change in your health or flexible spending account coverage, you must notify UC within 31 days of the eligibility loss event, although for purposes of COBRA eligibility, notice may be provided to UC within 60 days of the family member's loss of coverage. However, regardless of the timing of notice to UC, coverage for the ineligible family member will end on the last day of the month in which the eligibility loss event occurs (subject to any continued coverage option available and elected).

Making false statements about satisfying eligibility criteria, failing to timely notify the University of a family member's loss of eligibility, or failing to provide verification documentation when requested may lead to de-enrollment of the affected family members. In addition, employees may be subject to disciplinary action and de-enrollment from health benefits for a period of up to 12 months and may be responsible for any UC-paid premiums due to enrollment of ineligible individuals.

## **Former Spouse/Domestic Partner**

UC health and welfare eligibility rules do not allow for coverage of an ex-spouse/domestic partner. See question 9 on page 11 for more details.

## **Adult Dependent Relative**

Adult dependent relatives are not eligible unless they were enrolled before Dec. 31, 2003. Adult dependent relatives lose eligibility for UC-sponsored health plans when they become eligible for premium-free Medicare Part A. Adult dependent relatives reaching age 65 will be automatically de-enrolled unless you submit documentation that proves they are ineligible for premium-free Medicare Part A.

Adult dependent relatives also lose eligibility for UC-sponsored health plans if they are not your tax dependent for income tax purposes or are no longer living with you unless they reside in a convalescent hospital or nursing home.

To notify UC that your adult dependent relative is not eligible, contact your local Benefits Office.

# Enrollment

## When to Enroll

### Period of Initial Eligibility (PIE)

A PIE is a time during which you or your eligible family members may enroll in UC-sponsored health and legal plans. A PIE starts on the first day of eligibility—for example, the day you are hired into a position that makes you eligible for medical coverage. It ends 31 days later or, if the 31st day falls on a weekend, the next work day. UC defines a working day as a normal business day—Monday through Friday, excluding holidays.

You may enroll your eligible family members during the 31-day PIE that begins on the first day the family member meets all eligibility requirements. If your enrollment is completed during your PIE, coverage is effective the date the PIE began.

If you are eligible for the Full Benefits package and don't enroll, UC will automatically enroll you for self-only coverage in the Core medical plan, the Delta Dental plan, and the Vision Service plan. Coverage is effective the date the PIE began.

If you are eligible for the Mid-level Benefits package or the Core Benefits package but don't enroll, UC will automatically enroll you for self-only coverage in the Core medical plan. Coverage is effective the date PIE began.

### Other Periods of Initial Eligibility

If you are not enrolled in a UC-sponsored health and welfare plan and you have a newly eligible family member, you may enroll yourself and your eligible family member(s) when your family member becomes eligible. For some plans, a statement of health may be required for a spouse/domestic partner or dependent to be enrolled if they were not enrolled when first eligible. You may also have an opportunity to enroll in a medical plan if you opted out of UC coverage due to other coverage and employer contributions toward the other coverage end or change. Proof of continuous coverage and loss will be required.

### New Spouse, Domestic Partner or Child

If you get married, establish a domestic partnership, or have a new child (through birth or adoption), you will have a new 31-day period of initial eligibility in which to enroll yourself and new family members. During

this PIE you may enroll the newly acquired family member plus any other eligible family member who is not enrolled. You may also change your medical plan when adding new family member(s).

### Adopted Child

The PIE for an adopted child begins on the earlier of the date the child is placed for adoption with you, your spouse or domestic partner or the date you have or your spouse or domestic partner has the legal right to control the child's health care. If you do not enroll your child during this PIE, a second PIE begins with the date the adoption is final. Coverage begins on the first day of the PIE in which you enroll the child.

### Legal Ward

If you are appointed by the court as a legal guardian of an unmarried child under the age of 18, you have a 31-day PIE to enroll the child. The PIE begins on the date the court grants you legal guardianship and the child meets all of the eligibility requirements.

### New Faculty Member

If you are a newly appointed faculty member and don't enroll when first eligible, a second PIE starts on the first day of classes for the semester or quarter in which your appointment starts or the first day of arrival to the campus, whichever occurs first.

### Moving Out of a Service Area

If you move out of a plan's service area, you and/or your eligible family members must transfer into a medical plan and/or dental plan in your new location.

### Declined Enrollment

You may decline (opt out of) enrollment in UC health plans for yourself and/or your eligible family members because you have other medical insurance coverage or because of religious beliefs.

If you decline due to having other health coverage and you subsequently lose that coverage involuntarily or the employer contribution toward the other coverage ends or changes, you may enroll yourself and/or your eligible family members in a UC-sponsored health plan. You must request the enrollment within 31 days after the other coverage ends. Contact your local Benefits Office for more information.

## Other Enrollment Options

To be sure you get the coverage you want, sign up during your PIE. If you miss your PIE, you may enroll in selected UC-sponsored plans as follows:

### Open Enrollment

Open Enrollment (usually held in the fall) is your annual opportunity to:

- transfer to a different medical or dental plan,
- add or de-enroll eligible family members,
- enroll in or opt out of UC-sponsored medical, dental, and/or vision plans, even if you previously opted out of UC-sponsored coverage,
- opt in or out of TIP,
- enroll or re-enroll in DepCare FSA and Health FSA.

Changes made during Open Enrollment are effective January 1 of the following year.

The legal plan is open during Open Enrollment only when specifically announced.

### Statement of Health

If you did not enroll in Supplemental Disability, Supplemental Life and Dependent Life insurance during your PIE, you may enroll by submitting a statement of health to the insurance company for approval. A statement of health is also required to reduce your Supplemental Disability waiting period or to increase your Supplemental Life coverage.

The insurance company may or may not accept your enrollment based on the statement of health.

### 90-Day Waiting Period

If you miss your PIE, you may enroll yourself or eligible family members in medical coverage only at any time with a 90 consecutive calendar day waiting period that begins the day the completed enrollment form is received by your local Benefits or Payroll Office. Coverage is effective after the 90 days have elapsed. Your premiums may need to be paid on an after-tax basis. If you currently have family coverage and wish to add another eligible child, you may do so at any time.

## Loss of Family Member Eligibility

An enrolled family member's coverage stops at the end of the month in which he or she no longer meets all of the eligibility requirements (see the charts on pages 4 and 5).

You are responsible for canceling coverage for family members who become ineligible. UC and the plans reserve the right to collect repayment for any expenses incurred due to the ineligible enrollment, including the employer contribution.

In certain situations, your family members who lose eligibility may be able to continue group medical, dental, vision and/or Health FSA coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985, as amended). See the At Your Service website for additional information or contact your Benefits Office for details.

## Verification of Family Member Eligibility

If you enroll your family members in medical, dental and/or vision insurance, you must provide documents to verify your family members' eligibility. You will receive a packet of materials to complete the verification process, and you must respond by the deadline shown on the letter or risk de-enrollment of your newly enrolled family members. Failing to provide documentation when requested may lead to de-enrollment of the affected family members. In addition, employees may be subject to disciplinary action and de-enrollment from health benefits for a period of up to 12 months and maybe responsible for any UC-paid premiums due to enrollment of ineligible individuals.

Subject to carrier approval, the employee and eligible family members who are de-enrolled may be able to continue coverage for up to the de-enrollment period by paying the applicable COBRA rate premium. The payment is made directly through the third party administrator selected by UC. The employee's eligible family member(s) may not separately elect this continued coverage. Ineligible family members are not eligible for continuation coverage.

# Questions and Answers

## Eligibility for a Spouse/Domestic Partner

### 1. I am getting married. Can I add my new spouse to my UC-sponsored plans?

Yes. Your spouse becomes eligible for coverage in your UC-sponsored plans on the date you marry. You can enroll your new spouse during the 31-day period of initial eligibility. You may also choose a different medical plan.

If your new spouse also works for UC and is enrolled in UC coverage, he/she cannot be added to your plans unless the current coverage is cancelled. Since duplicate coverage is not allowed, he/she must choose whether to enroll as your family member or remain enrolled independently.

### 2. My spouse and I do not live together. Is he still an eligible family member?

Yes. As your spouse, he is eligible. Please note that you and your spouse must be enrolled in the same plan. Be sure to verify your plan service area. If you become legally separated, divorce or if the marriage is annulled, he will no longer be eligible and you must de-enroll him from your UC-sponsored plans. Eligibility stops at the end of the month in which the divorce/legal separation/annulment is final.

### 3. I am a UC employee with self-only UC-sponsored health coverage. My spouse has lost his job and is losing his group benefit coverage. Can I enroll him in my UC-sponsored plans?

Yes. If your eligible family member loses individual or group coverage involuntarily, you may add him/her to your UC-sponsored plans within 31 days of the loss of coverage and you may also choose a different medical plan. If you miss the PIE, you may add your spouse to your medical plan only after a 90-day waiting period. (See “When to Enroll” on page 8 for additional information.) Proof of involuntary loss of the individual or group coverage will be required. Additionally, you may add him/her to your plan(s) during any Open Enrollment.

### 4. If my spouse and I are covered by my UC medical plan and my spouse also has both of us covered under her non-UC plan at work, which coverage pays first?

When a UC employee is covered under a UC-sponsored medical plan and also is covered as a dependent under another plan, the UC-sponsored coverage pays first for the employee. If the UC employee's spouse also has dual medical coverage, the non-UC plan would be his/her primary coverage. The rules may be different if you are covered under another plan as an active employee and a retiree. Check your plan's booklet for details.

### 5. My spouse is covered under my UC medical plan. We are receiving Social Security benefits and were recently notified that we are eligible for Medicare. Even though I'm still working, are we still eligible for UC-sponsored medical coverage? Should we enroll in Medicare?

Your coverage through UC will continue under the non-Medicare medical plan, and you will automatically be enrolled in Medicare Part A. As long as you continue to work at UC, UC-sponsored medical coverage will be primary and Medicare Part A coverage will be secondary. The same applies to your spouse as long as he/she remains covered on your UC medical plan.

Once you retire from UC, you should contact Medicare to sign up for Medicare Part B. You will also need to complete UC's *Retiree Continuation, Enrollment, or Change* form (UBEN 100) and provide a copy of your Medicare card. (See page 13 for a list of Medicare-related publications.) **If you retire and do not enroll in Medicare Part B, you and any enrolled family members will be permanently de-enrolled from UC-sponsored medical coverage.** The UC Customer Service Center can help when you retire.

### 6. My same-sex partner and I were recently married. Do I need to make any changes to my benefits?

If your spouse is not currently covered, you have 31-days from the date of the marriage to enroll your spouse. Complete the *Enrollment, Change or Cancellation* form (UPAY 850). If your spouse is currently enrolled under your UC-sponsored coverage, you do not need to make any enrollment changes, but you should let your Benefits Office know about your change in status to ensure proper tax treatment.

## 7. May I add my domestic partner to my UC-sponsored plans?

Yes. You may add your domestic partner during your 31-day PIE when your domestic partner meets the UC eligibility requirements or during Open Enrollment.

This applies even if you are not registered as domestic partners with the State of California Domestic Partners Registry, or are not married.

To add your domestic partner when he or she becomes eligible, you must submit an *Enrollment, Change, Cancellation, or Opt Out—Employees Only Health and Welfare Plans* form (UPAY 850). This form is available from the At Your Service website under “Forms & Publications.”

## 8. Does having my domestic partner enrolled in my plan(s) affect my income tax?

If you have registered your domestic partnership with the state of California, the UC/employer contribution is not considered to be imputed income for California state income tax purposes. However, the value of that coverage is considered imputed income for federal income tax purposes.

If you have NOT registered your domestic partnership with the state of California, the UC/employer contribution will be considered imputed income for both federal income tax purposes and California state income tax purposes; however, if you have entered into a valid same-sex union, other than a marriage, in another jurisdiction, and California recognizes that union as substantially equivalent to a California registered domestic partnership, you may be able to exclude the imputed income from state taxation when you file your state tax return for 2012.

Finally, for federal tax purposes, you will be subject to imputed income for coverage provided to your domestic partner unless your domestic partner is your tax dependent under IRS rules.

## Eligibility for a Former Spouse or Domestic Partner

### 9. Can my former spouse/domestic partner continue coverage on my UC-sponsored plans?

No. A former spouse or domestic partner is not eligible. Eligibility stops on the last day of the month in which a divorce, legal separation, annulment or termination of partnership is final. Be sure to de-enroll

your former spouse/domestic partner from all plans in which he/she is enrolled.

If a legal decree requires you to maintain health coverage for your former spouse/domestic partner or any other ineligible family member, you must make private arrangements for such coverage. You may not keep your former spouse/domestic partner or any other ineligible family members on your UC plans. However, your former spouse/domestic partner may be able to continue medical, dental or vision coverage through COBRA. (Note: COBRA does not apply to those who have never met UC's eligibility requirements.) For information about COBRA continuation privileges, see the At Your Service website or contact your Benefits Office.

## Eligibility for an Adult Dependent Relative

### 10. Can I cover my parent?

No. You may not cover your parent as an adult dependent relative unless your parent was covered before January 1, 2004, UC coverage has been continuous and your parent meets all eligibility requirements.

## Eligibility for Child(ren)

### 11. My son lives with his mother in another town. Is he eligible for coverage under my UC-sponsored plans?

Your natural or adopted children are eligible for coverage up to age 26 whether or not they live with you and regardless of how much of their support you provide. If you are enrolled in an HMO medical plan or the DeltaCare® USA dental plan, your enrolled family members must live in the plan's service area. Contact your plan directly to confirm your options.

### 12. If my children are covered by my UC medical plan and my spouse also covers our children under her non-UC plan, which plan will pay first for medical services for our children?

Generally, under the “birthday rule” provision, the plan of the parent whose birthday falls earlier in the year pays first. If one plan does not have a birthday rule, the provisions of that plan determine the order of benefits.

**13. My child goes to school in another state and lives there for nine months of the year. Does this make him ineligible for coverage on my plans?**

If your child's permanent residence is your address, living away at school will not make him ineligible. However, if you are enrolled in an HMO medical plan or the DeltaCare® USA dental plan, your enrolled family members can receive services only from contracted providers, except in emergencies. Call your plan for more information or contact your Benefits Office to discuss your other options.

**14. My husband and I claim his children (my stepchildren) on our tax return and we pay for most of their support. They live with us part of the year. Are they eligible for coverage under my UC-sponsored plans?**

Yes. Your stepchildren are eligible for UC-sponsored coverage, even if they are not your tax dependents or supported by you and your husband.

### **Eligibility for a Legal Ward**

**15. Why does eligibility for a legal ward end at age 18 when it continues to age 26 for other children?**

California law stipulates that legal guardianship ends when a child reaches age 18. Group insurance for legal wards stops at the end of the month in which the child turns 18.

**16. My legal ward will soon turn age 18 and will no longer be eligible for coverage on my UC-sponsored plans. Is she eligible for health coverage under COBRA?**

Yes. COBRA allows enrolled family members to continue coverage for a limited time after they lose eligibility for UC-sponsored group coverage. (Note: COBRA does not apply to those who have never met UC's eligibility requirements.) For information about continuing coverage under COBRA and/or converting to an individual policy, refer to the At Your Service website or call your Benefits Office for more information.

### **Eligibility for Disabled Child(ren)**

**17. My child is 25 years old and disabled. How can I continue to cover her on my UC-sponsored plans?**

Assuming that all eligibility requirements are met (see the chart on page 5), you must obtain approval from

your medical plan before your child's 26th birthday and notify your local Benefits Office. Be sure to call as soon as possible prior to your child's birthday; the process can take two to three months. If the medical plan carrier approves continued coverage, your child may also remain enrolled in UC-sponsored dental, vision, legal, dependent life and AD&D coverage. Contact your medical plan for information and the proper form. Note that UC and your medical plan have the right to periodically request proof of continued disability in order to continue UC-sponsored group coverage.

### **Eligibility for Stepchild(ren)**

**18. I cover my stepson on my UC-sponsored plans. Next year, my husband and I want to file separate tax returns. Will my stepson still be eligible for UC-sponsored coverage?**

Yes. UC does not require stepchildren to be tax dependents to be eligible for coverage.

**19. My stepdaughter lives with my wife and me. The divorce settlement from my wife's previous marriage provides for the child's father to claim my stepdaughter as a dependent for tax purposes. Can I cover her on my UC-sponsored plans?**

Yes. UC does not require stepchildren to be tax dependents to be eligible for coverage.

### **Eligibility for Other Enrollees**

**20. I am the legal guardian for a child who does not live with me. Is this child eligible for coverage on my UC-sponsored plans?**

No. You cannot enroll him or her as a legal ward unless he or she is living with you.

**21. My 15-year-old niece lives with me off and on, but I am not her legal guardian. She is not currently enrolled. Can I enroll her?**

A niece is not an eligible child. To become your legal ward (and therefore eligible), you would need to be appointed as your niece's legal guardian by the court.

## For More Information

To find Benefits Office phone numbers, select “Directories and Contacts” under “Quick Links” on the UC HR website ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)).

The following publications are available online from At Your Service ([atyourservice.ucop.edu](http://atyourservice.ucop.edu)) or from your Benefits Office.

### Health and Welfare Benefits

- *A Complete Guide to Your UC Health Benefits*
- *Health Flexible Spending Account (Health FSA) Summary Plan Description*
- *Dependent Care Flexible Spending Account (DepCare FSA) Summary Plan Description*
- Evidence of Coverage booklets
- *Disability Factsheet*
- *Disability Benefits Information for Faculty*
- *Pregnancy and Newborn Child Factsheet for Employees with Sick Leave*
- *Tax Savings on Insurance Premiums (TIP) Summary Plan Description*
- *Group Insurance Eligibility Factsheet for Retirees and Eligible Family Members*
- *Benefits for Domestic Partners*
- *Survivor and Beneficiary Handbook for Family Members and Beneficiaries of UC Employees*

### Medicare

- *Medicare Factsheet*
- *Medicare Advantage Universal Enrollment/Election Form (UBEN 127)*
- *Medicare Advantage Prescription Drug Plan Disenrollment Form (UBEN 101)*

### Life Events (Benefits Checklists)

- Family Changes
- Family and Medical Leave
- Furlough
- Indefinite Layoff
- Leave Without Pay
- Military Leave
- Paid Leave
- Sabbatical Leave
- Temporary Layoff
- Termination of Employment

### UC Retirement

- UCRP summary plan descriptions
- *UC Retirement Handbook*
- *The UCRP Buyback Booklet*

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 (1-800-888-8267). 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 your Human Resources Office and retirees should call the UC Customer Service Center (1-800-888-8267).

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

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.

Website address: [atyourservice.ucop.edu](http://atyourservice.ucop.edu)