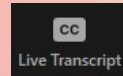


# The UC Retirement Process From Start to Finish

Welcome to the webinar. We will start shortly.



Select for Closed Captioning

## UC Retirement Process from Start to Finish

### We will review in detail:

- Glossary of terms
- First steps to retire
- Initiating your retirement
- Completing your Retirement Election
- How to submit required documents
- Track the progress of your retirement
- Your confirmation letter
- UC retiree health plans and Medicare
- What to expect once you are retired

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In this webinar, we will first start off covering a glossary of terms which are helpful to understand as we move through the presentation. We will then talk through:

- the First steps you can take as you prepare to retire
- How to initiate your retirement from UC
- Completing your retirement election
- How to submit required documents needed to process your retirement
- Where you can go to track your retirement election
- Details about your retirement confirmation letter
- Steps to enroll in retiree health benefits, if eligible, and how to coordinate your UC retiree medical benefits with Medicare
- And what to expect once retired

Understanding UC's retirement process step-by-step will better prepare you for this next chapter in your life and make your retirement a smooth one.

# Glossary of Terms

## Glossary of Terms

### University of California Retirement Plan (UCRP)

- Provides lifetime monthly income or, if eligible, a lump sum cash out once vested (5 or more years)

### Retirement Savings Program (RSP)

- Voluntary defined contribution plans to help save for retirement
- DC Plan
- 403(b) Plan – Pretax and Roth
- 457(b) Deferred Compensation Plan - Pretax and Roth

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UCRP stands for the University of California Retirement Plan. This is UC's pension and provides lifetime monthly income options upon retirement. For some, there is also an alternate lump sum cashout option. To be eligible, or vested, for UCRP benefits, you need to have 5 or more years of UCRP service credit. For more information on your UCRP benefits, please visit UCRAYS at [Retirementatyour.service.ucop.edu](https://retirementatyour.service.ucop.edu)

Under the Retirement Savings Program, or RSP, we offer three defined contribution plans that allow you to save additional money for your retirement. With the DC Plan, you can make voluntary after-tax contributions that you can also have access to at any time, even while employed at UC. You may have also made mandatory pre-tax contributions to the DC Plan during your career depending on your employment classification. Additionally, you can make voluntary pre-tax and/or Roth contributions to either the UC 403(b) Plan or the 457(b) Deferred Compensation Plan or both. Your RSP balances will be based on contributions made into the plans and the investment returns. Fidelity is our record-keeper for these plans and you can view your balances or enroll through Fidelity's website at [Netbenefits.com](https://netbenefits.com).

## Glossary of Terms

### Separation Date

- Last day of employment at the University in a UCRP eligible position (aka termination date)
- Can be a workday, sick/vacation day, leave of absence or weekend

### Retirement Date

- Effective or start date of UCRP retirement benefits
- (monthly income or LSC)
- At least one day following your separation date

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Your separation date is your last day of employment at the University, otherwise known as a termination date. It can be a working day, a day on vacation or sick leave, or a weekend. It can also be a day where you are on a paid or unpaid leave of absence. Nevertheless, it is the last day of your employment at UC prior to your retirement date.

Your retirement date is the effective date of your UCRP retirement benefits and can be the day immediately following your separation date, there could be a one business day break, or it could be 10 years after your UC separation. Nevertheless, it is one of your most important decision as you consider when is the right time to retire for you.

The choice of separation date and retirement date will impact the benefit calculation and other benefits you may be eligible to receive from UCRP.

## Glossary of Terms

### Basic Retirement Income (BRI)

- Monthly UCRP retirement income based on age, years of service and salary at retirement

### Capital Accumulation Payment (CAP)

- Special allocations to UCRP members in early 1990s and early 2000s
- Must be paid upon retirement (rollover or distribution)
- Check UCRAYS → *Membership details*

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Basic Retirement Income, or BRI, is the monthly income you will be eligible to receive upon retirement based on your age, years of UCRP service credit, and 3-year average salary. Instead of the BRI, you can elect an alternate payment option which would reduce your BRI to provide lifetime monthly income to someone else upon your death or, depending on your tier or member classification, you can elect a lump sum cashout. Alternate payment options or the lump sum cashout will be based on the BRI calculation.

The Capital Accumulation Payment, or CAP, is the result of a series of special allocations provided to active UCRP members in the early 1990s and early 2000s. If you were an active UCRP member during these times, an amount equal to a percentage of your eligible salary would have been deposited into an interest-bearing account. Upon retirement, you must take a taxable distribution of the CAP account or roll the funds over to another qualified plan. If you have a CAP account, you can log on to UCRAYS and view your CAP account balance in the membership details section.

## Glossary of Terms

### Eligible Survivor

- Specifically defined by UCRP
  - › Spouse or domestic partner, one year married or partnered
  - › Child under age 18, 22 if in school full time, or disabled
  - › Dependent parent(s)

### Contingent Annuitant

- Elect an alternate payment option to provide lifetime monthly income upon your death
- Can be your eligible survivor or anyone else
- Can only name one contingent annuitant
- Irrevocable

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As defined by UCRP, an eligible survivor is a person who may receive monthly survivor income automatically or who may be eligible to continue health benefits upon your death. The first eligible survivor is a spouse or domestic partner, provided you have been married or partnered for at least one year prior to your retirement date and you must remain married or partnered continuously until your death. The next eligible survivor is a minor child, a child under age 22 if attending school full time, or a disabled child. Finally, the last eligible survivor could be a dependent parent.

A contingent annuitant is a person you name, through an alternate payment option, to receive lifetime monthly income upon your death. If you elect a contingent annuitant option, your income will be reduced depending on your age and the age of the contingent annuitant at retirement, as well as the option you select. Your contingent annuitant can be any person you want, including your eligible survivor, or someone else. You can only name one person as your contingent annuitant however and the election of a contingent annuitant at retirement is an irrevocable decision.

## Glossary of Terms

### **UC Retirement At Your Service (UCRAYS)**

- Review membership details
- Initiate UCRP retirement, disability or service credit purchase
- Update your UCRP beneficiary
- Second Choice Election for Savings Choice participants

### **Retirement Administration Service Center (RASC)**

- System of record for UCRP membership
- Processes UCRP retirement, survivor and disability income benefits
- Enrollment and eligibility for UC retiree medical, dental, and legal
- Contact through Messages on UCRAYS or (800) 888-8267

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UCRAYS, or UC Retirement At Your Service, is your online member portal for all things related to UCRP whether you are an active, inactive, or retired member. The website can be found at: <https://retirementatyourservice.ucop.edu> , or by clicking on the icon from the right hand side of the UCnet website ([ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)).

In UCRAYS, you can review your membership details, including any service credit in UCRP or Savings Choice as well as your UCRP and CAP account balances. You can prepare UCRP retirement estimates and elect your UC retirement. If you are an active employee, you can also initiate an application for UCRP disability or an eligible UCRP service credit purchase. You would also use UCRAYS to designate or update your UCRP beneficiaries and, if a Savings Choice participant, make a Second Choice Election to switch to Pension Choice.

The Retirement Administration Service Center, or RASC, is a division within Systemwide Human Resources at UCOP responsible for the day-to-day operations of benefits from UCRP and UC's retiree health plans. The RASC manages the system of record for membership in UCRP and processes the calculation and payments for UCRP retirement, survivor and disability income benefits. The RASC also enrolls eligible retirees, family members and survivors in UC's retiree medical, dental and legal benefits. If you need to contact the RASC for specific details on your retirement benefits, you can send a Secure Message through UCRAYS or call, Monday to Friday, 8:30 am to 4:30 pm, PT, at 1-800-888-8267.



# First Steps to Retire

## First Steps

- ✓ **Attend other workshops and webinars ([myUCretirement.com](https://myUCretirement.com))**
- ✓ **Review your UCRP estimates and RSP balances**
- ✓ **See your projected Social Security benefit**
- ✓ **Find out if you qualify for benefits from previous employers**
- ✓ **Ensure your personal finances are in order**
- ✓ **Consult with your tax or financial advisor**
- ✓ **Speak with a Fidelity Workplace Financial Consultant**

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First, take advantage of the many workshops, presentations and webinars that are available to help you understand your benefits and all the things you'll need to prepare for as you take this important step. You can visit [myUCretirement.com](https://myUCretirement.com) to enroll in any of the classes we offer, or those offered by our Fidelity partners.

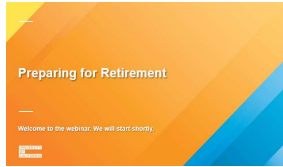
To be better prepared, you can visit UCRAYS to review your UCRP retirement estimates or model various retirement scenarios including survivor and contingent annuitant options. You should also review your RSP balances at Fidelity's website, [NetBenefits.com](https://NetBenefits.com).

If you will be eligible for Social Security benefits, please visit [ssa.gov](https://ssa.gov) to view your projected Social Security benefits as the income you receive will be dependent upon the age you collect them.

Find out if you have any other sources of savings and potential retirement income from previous employers. And you might also want to consult with your own tax or financial advisor and make ensure your personal finances are in order so that you can take the next step into retirement financially secure.

Fidelity Workplace Financial Consultants are available to meet with you one on one, via zoom, or the telephone and can help you put all the pieces together, including UCRP, RSP balances, Social Security and other retirement income sources, to ensure you are retirement ready. Each location has at least one dedicated Fidelity Consultant or you reach out to their phone team at 1-800-558-9182, M-F, 5am to 6pm, PT.

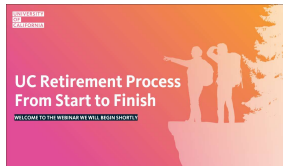
## Retirement Planning Webinar Series



- 1 **Preparing for Retirement**  
Comprehensive overview of the UC Retirement Plan (UCRP).



- 2 **UC Retiree Health**  
Overview of your transition from employee to retiree health and Medicare.



- 3 **UC Retirement Process**  
Guide on how to create your retirement profile and elect retirement in the UCRAYS system.

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Visit → <https://ucnet.universityofcalifornia.edu> search: "retirement planning webinars"

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In addition to this webinar, the UC also offers 2 additional UC Retirement Planning webinars, Preparing for Retirement which provides a comprehensive overview of UCRP, and the Retiree Health webinar which provides a comprehensive overview of your transition from employee health to retiree health and Medicare. There is no limit to how many times you attend these webinars and attending more than once can be helpful as you prepare for retirement. More information including registration details about these webinars can be found on UCnet.

## UCnet – Preparing for Retirement

The screenshot shows the UCnet website interface. On the left is a blue sidebar with the 'UCnet' logo and a navigation menu. The main content area is titled 'Be prepared!' and contains a list of links and resources. A red arrow points to the 'Preparing for Retirement' link in the list of resources.

**UCnet**

Home Compensation **Employ**

Health & welfare  
Medical  
Dental  
Vision  
Health flexible spending account (FSA)  
Health savings account (HSA)  
Accident, critical illness and hospital indemnity  
Disability  
Life  
Accidental Death & Dismemberment (AD&D)

**Be prepared!**

First, learn more about what your benefits and income will look like in retirement:

- Check out retirement estimates on [UCRAYS](#) and your Retirement Review on [myUCRetirement.com](#)
- Read about your [eligibility for retiree health and welfare benefits and UC's contribution to the premiums](#)

Next, [attend a retirement planning webinar or watch a webinar recording](#):

- [Preparing for Retirement](#) — The big picture for UCRP members who plan to retire within the next five years
- [The UC Retirement Process from Start to Finish](#) — Details and deadlines for UCRP members who plan to retire within the next 4-12 months
- [Retiree Health Benefits](#) — Details about eligibility, choices and costs for UC retiree health coverage for those considering retirement within the next 4-12 months

A few other helpful planning resources are:

- [Retirement counseling from the RASC](#)
- [The Retirement Handbook PDF](#)
- Pre-retirement workshops offered by your location's [Benefits Office](#) or [Retirement Center](#)
- One-on-one meetings with [UC-dedicated Workplace Financial Consultants](#)

**Manage your benefits**

- [UCPath: Benefits and payroll](#)
- [UCRAYS: UCRP pension benefits](#)
- [Fidelity NetBenefits: Retirement savings plans](#)

**See benefits info for:**

- [Postdoctoral scholars](#)
- [Residents and fellows](#)
- [Represented employees](#)
- [Retirees](#)

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You can also visit UCnet under the Compensation & Benefits tab for more information on your UC retirement benefits, including summary plan descriptions, factsheets, and benefits summary documents. Search for “Preparing for Retirement” or use the QR code and you’ll find a roadmap that lists all the steps of the retirement process, one by one, and links to important documents.

We recommend you review the Retirement Handbook, for example, which has lots of great information and details about the options you can select at retirement, eligibility information, required documents and decisions you’ll make when you retire from UC.

You can also find links to our UC RASC webinars, such as the one you are attending today, where you can view PDF copies of the webinar presentation itself as well as recorded versions of the presentation, when available.

## First Step – Initiate Your Retirement



### **Initiate your retirement:**

- Initiate your retirement up to three months in advance of your retirement date
- Prepare your Personal Retirement Profile (PRP)
- Retirement process takes 60-90 days to complete from start to finish

**Staff employees:** inform your department

**Academic appointees:** notify Academic Personnel, Provost or Dean's Office

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The first step in the formal process of initiating your retiring from UCRP is to prepare your Personal Retirement Profile, or PRP. You can initiate your retirement no sooner than 3 months prior to your anticipated retirement date. For example, if you plan to retire July 1st, you can initiate your retirement no sooner than April 1st. Your PRP will be your planning tool and will include estimates of all your retirement income options from UCRP as well as your eligibility for UC retiree health benefits. You'll use your PRP to make your retirement election decisions.

The entire process of retirement from start to finish can take 60-90 days, so, we recommend you start early to ensure you have enough time to make an informed decision and your retirement application can be processed in time.

When you elect to retire, you will have to inform your department or, if you are an academic appointee, your local Academic Personnel that you are retiring. You can do this at the time you initiate your retirement, or you can wait until closer to your separation date, whatever time frame works for you. We do not inform your department you are retiring, so, it's important you take all necessary actions needed to ensure your separation from UC employment is processed in time for your retirement benefits to be paid. If not, your first retirement payment(s) could be delayed.

## Some Retirement Date Considerations

### Service Credit and Age Factor

- Impacts the retirement income calculation, eligibility for retiree health benefits

### Faculty Teaching Schedule

- Some restrictions on the dates you can separate based on academic schedule
- Example: Separate Oct 31<sup>st</sup> and Retire November 1<sup>st</sup> if teaching fall quarter

### Retirement Cost of Living Adjustment (COLA)

- Paid July 1<sup>st</sup> following 12 months of receiving monthly retirement income

### 1976 Tier & Safety Members – Inactive HAPC COLA

- Retiring in 2025: You must separate on June 27<sup>th</sup> (Fri) and retire July 1<sup>st</sup> (or later)

**Run retirement estimates to compare dates and/or attend the Preparing for Retirement webinar for more details**

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Selecting your retirement date is one of the biggest decisions you'll make and there are many factors that go into your decision whether it's personal or professional. Let's walk through a few things you should consider when you select your retirement date.

First, is understanding that your accrued service credit and age factor at the time of your retirement impact your retirement income calculation and eligibility for retiree health benefits. This is covered in more detail in our Preparing for Retirement webinar, so I encourage you to attend it if you've not yet done so.

If you're a faculty member, there are restrictions on the dates you can separate based on the academic schedule. For example, a faculty member who separates Oct. 31<sup>st</sup> and retires November 1<sup>st</sup> would continue to teach into December even though they are retired to complete the fall quarter. If you have questions about faculty retirement dates, contact Academic Personnel directly for more information.

Another thing to consider is the cost-of-living adjustment (COLA). Those who choose monthly retirement income earn an annual COLA each July first after being retired for one year. Depending on the date you choose to retire, you could wait 12 months (if you retire July 1), 18 months (if you retire Jan 1), or almost two years if you retire in August, September or October.

If you're a 1976 tier member or Safety member and you are planning to retire July 1, 2025, you must separate on June 27<sup>th</sup> (Friday) or June 29<sup>th</sup> (Sunday) and retire July 1<sup>st</sup> or later to be eligible to receive the Inactive COLA.

You can create retirement estimates or PRP's using different separation dates and retirement dates to compare or attend our Preparing for Retirement webinar for more details.

## Initiate Retirement – Personal Retirement Profile (PRP)



## How do I initiate the retirement process?



### Log on to UCRAYS and select:

- Retirement → Initiate & Elect UCRP Retirement → Create your Personal Retirement Profile (PRP)
- Follow the prompts to create and save your PRP

Or



### Fill out the Request for Retirement Initiation Packet form:

<http://ucal.us/retirementform>

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There are two ways in which you can initiate your retirement:

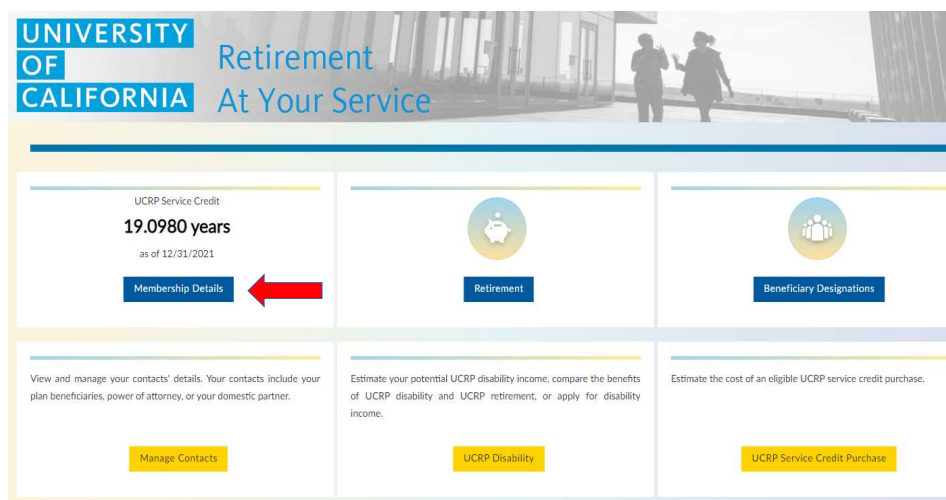
1) Log on to UCRAYS and select the “Retirement” icon. From there, you can select “Initiate & Elect UCRP Retirement” and follow the prompts to create and save your PRP.

If you do not want to use UCRAYS, or you are unable to do so:

2) You can fill out the “Request for Retirement Initiation Packet” form and submit to the RASC and we will prepare your PRP for you.

Now, we will walk through the steps of creating your PRP.

## UCRAYS Home Screen



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If you are logged in to UCRAYS, this is the screen you will see. On the upper left, you can select “Membership Details” to view your UCRP and CAP balances, review your UCRP service credit, and any UC retiree health and welfare service credit, if applicable. You can also use UCRAYS to manage your contacts, update your beneficiary designations and, if you are an active employee, apply for UCRP disability income or elect an eligible UCRP service credit purchase.

When you are ready to retire, or if you want to view or prepare a retirement estimate, click on “Retirement”.

## UCRAYS – Membership Details

### Membership Details

Your membership information is listed below. For more details on your UCRP or CAP balances, including UCRP service credit and contribution history, click on the membership type or plan links below.

Membership Type	Balance of UCRP Accumulation	UCRP Service
<a href="#">1976 Tier with SS</a>	\$80,132.39	34.6010
<b>Total</b>	<b>\$80,132.39</b>	<b>34.6010</b>



The information shown here is based on available data and is not a guarantee of eligibility or benefit amounts.

UCRP is a defined benefit pension plan described under IRC section 401(a). Retirement benefits are based on your age at retirement, your years of UCRP service, and your average salary, not on your UCRP accumulations.

If you are eligible and elect to retire under UCRP, your UCRP accumulations are paid back as UCRP retirement income (including any monthly income or lump sum cashout). These funds are not paid out separately. If, upon separation from UC employment, you elect a refund of UCRP accumulations, you will forfeit all UCRP service credit and any potential retirement, survivor or disability income based on that service.

Capital Accumulations Payment (CAP)	Balance as of 12/31/2022
<a href="#">CAP1</a>	\$34,571.34
<a href="#">CAP2</a>	\$14,693.05
<b>Total</b>	<b>\$49,264.39</b>



CAP is a supplemental benefit for certain UCRP members who were actively employed on specific dates and paid covered compensation during specific periods. Any CAP balance is payable upon retirement or you may request a refund upon separation from UC employment.

UCRP accumulations are updated with member contributions monthly after payroll processing. Interest on UCRP accumulations and CAP balances, if any, are updated with interest monthly, at the end of each month.

To view your 403(b), 457(b) and/or Defined Contribution plan balances, go to the [UC Retirement Savings Program](#).

#### Health & Welfare Service

Membership Type	Health & Welfare Service
UCRP	34.6010
<b>Total</b>	<b>34.6010</b>



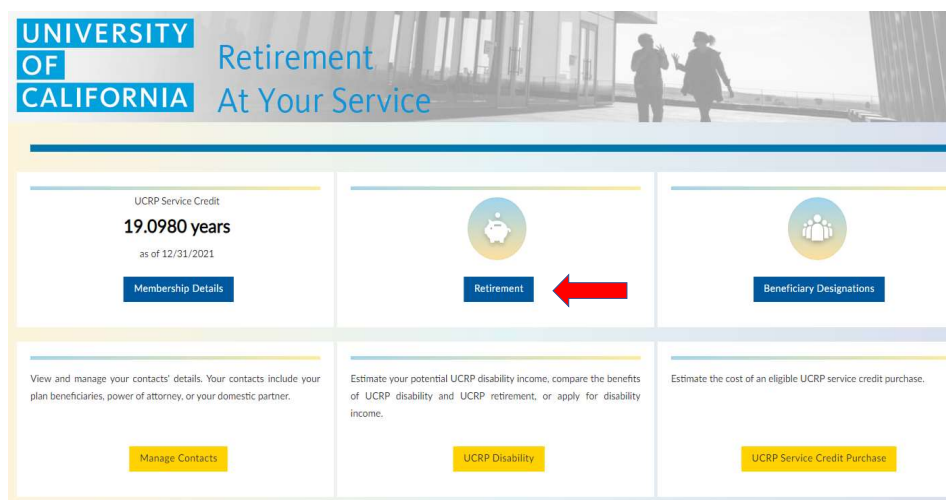
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When you click on your Membership Details, you can view your current service credit, including in which tier that service has been earned, as well as the contributions you've made into UCRP.

If you have a CAP account, which we will discuss in more details later in the presentation, you can view your current balances and the monthly interest accrued.

And, if you are active employee, you can see the years of service credit – including UCRP and/or Savings Choice service – that counts towards eligibility for retiree health and welfare benefits.

## UCRAYS Home Screen



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If you are logged in to UCRAYS, this is the screen you will see. On the upper left, you can select “Membership Details” to view your UCRP and CAP balances, review your UCRP service credit, and any UC retiree health and welfare service credit, if applicable. You can also use UCRAYS to manage your contacts, update your beneficiary designations and, if you are an active employee, apply for UCRP disability income or elect an eligible UCRP service credit purchase.

When you are ready to retire, or if you want to view or prepare a retirement estimate, click on “Retirement”.

## UCRAYS – Compare retirement estimates

### Compare Estimates

Select up to three retirement and/or disability estimates and click on Compare Estimates to view the benefit comparisons below.

Select	Transaction Number	Estimate Type	Retirement Date	Disability Date	Separation Date	Created
<input checked="" type="checkbox"/>	11733415	Retirement	07/01/2024		06/27/2024	04/04/2024 09:31 AM
<input checked="" type="checkbox"/>	11733414	Retirement	06/29/2024		06/28/2024	04/04/2024 09:29 AM
<input type="checkbox"/>	11134896	Retirement	07/01/2024		06/29/2024	02/06/2024 05:52 PM
<input type="checkbox"/>	11132453	Retirement	07/01/2024		06/29/2024	02/06/2024 10:44 AM
<input type="checkbox"/>	9022215	Retirement	07/01/2024		06/29/2024	05/05/2023 06:18 PM

Compare Estimates

### Estimate Comparison

	Estimate 1				Estimate 2			
Benefit Type :	Retirement				Retirement			
Retirement Date :	07/01/2024				06/29/2024			
Disability Date :								
Age at Retirement/Disability Date :	58 Year(s) 7 Month(s)				58 Year(s) 7 Month(s)			
Total UCRP Service :	55.942				55.942			
Monthly Benefit :								
	Benefit Option	Member Benefit	Survivor Benefit	Contingent Annuity Benefit	Benefit Option	Member Benefit	Survivor Benefit	Contingent Annuity Benefit
	BRI	\$5,992.35	\$1,498.10	N/A	BRI	\$5,872.73	\$1,468.18	N/A
	Option A	\$5,378.33	\$1,498.10	\$3,680.24	Option A	\$5,341.75	\$1,468.18	\$3,673.57
	Option B	\$5,563.48	\$1,498.10	\$2,710.40	Option B	\$5,503.92	\$1,468.18	\$2,690.63
	Option C	\$5,662.85	\$1,498.10	\$2,082.38	Option C	\$5,590.21	\$1,468.18	\$2,061.02
	Option D	\$5,772.69	N/A	\$2,886.33	Option D	\$5,684.39	N/A	\$2,842.20
	LSC	\$1,122,699.35	N/A	N/A	LSC	\$1,095,009.77	N/A	N/A

View Detailed Estimate

View Detailed Estimate

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Another thing to consider is the new UCRP factors which become effective July 1, 2024. The new UCRP factors do not impact your basic retirement income, however, you could see variations in your calculations to the lump sum cashouts or alternate payment options A – D.

Create PRP's using different separation dates and retirement dates to compare estimates.

For more information about the new UCRP factors that come into effect there is an article which posted on UCnet which covers these new factors in more detail.

## UCRAYS – Initiate & Elect Retirement

### Retirement Estimates, Initiation, and Election

To help prepare for your University of California Retirement Plan (UCRP) retirement, you may:

- View your basic retirement estimates below.
- Create a more detailed retirement estimate by clicking on Create a Retirement Estimate. This will allow you to select your own retirement date, view alternate payment options, and adjust your review at a later time.
- Begin and complete the process of electing your UCRP retirement benefits by selecting Initiate & Elect UCRP Retirement.

#### Learn More about UCRP Retirement

For more information on preparing for your retirement, including details on the steps to initiate your retirement from the University of California Retirement Plan (UCRP), please visit [UCNET](#).

Create a Retirement Estimate

Initiate & Elect UCRP Retirement



#### UCRP Benefit Estimate

If vested upon separation from UC employment, you may choose lifetime monthly retirement income or, if eligible, a one-time lump sum cashout. If you are currently working at UC, the estimates listed. These estimates are not a guarantee of eligibility or benefit amounts.

Basic Retirement Income Option	Age 64	Age 69	Age 74
Lifetime Monthly Amount*	\$2,947.89	\$3,810.15	\$4,588.06
Temporary Social Security Supplement**	\$64.95	N/A	N/A

Lump Sum Cashout (LSC) Option	Age 64	Age 69	Age 74
One Time Payment	\$494,481.46	\$568,762.25	\$587,595.90

\*If you are a multi-tier member and retire prior to age 55, any monthly retirement income attributable to any 2013 and/or 2016 tier service credit will not be payable until you reach age 55. A lump sum cashout will be payable at age 55.

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From the Retirement screen, you can view and create UCRP retirement estimates on own. There is no limit to the number of estimates that you can create. It is a great planning tool that allows you to model different retirement scenarios and can help you prepare for retirement. On this screen, you'll also be given three BRI estimates based on three different ages and, if eligible, the lump sum cashout.

When you are ready to initiate your retirement, select "Initiate & Elect UCRP Retirement".

## UCRAYS – Create a New PRP

### Initiate & Elect UCRP Retirement

Congratulations on your decision to initiate your retirement from the University of California Retirement Plan (UCRP). Retiring is a very important and personal decision and this tool will walk you through the process. Before you get started, we recommend you attend one of the [Preparing for Retirement seminars or webinars](#) put on by the Retirement Administration Service Center (RASC).

The first step of the retirement process is to prepare your Personal Retirement Profile, or PRP. Your PRP is intended to help you make decisions about your UCRP retirement benefits. The information provided is for informational purposes only. If you notice any data discrepancies, please [Contact the Retirement Administration Service Center \(RASC\)](#) as soon as possible.

We recommend that you review your PRP, as well as the [Retirement Handbook](#), thoroughly in order to understand all your retirement benefits options. You may wish to discuss your options with a financial advisor.

**Important note:** Initiating your retirement and receiving a PRP is not the final step in the retirement process. When you are ready to proceed with retirement, you will need to do the following election form for signature:

- Log on to UCRAYS and complete the Retirement Election, or
- [Contact the RASC](#) via telephone at 1-800-888-8267 (in U.S.), 1-510-987-0200 (from outside the U.S.).

**The RASC must receive your signed retirement election form and any required documentation no later than 90 days after your intended retirement date.** After 90 days, you must elect a new retirement date.

**Important note:** Your election will not be effective if your signed election form is received by the RASC after your death.

If you have service with the California Public Employees' Retirement System (CalPERS) or the California State Teachers' Retirement System (CalSTRS), you will need to take action to apply for reciprocity benefits, you must retire from UCRP and CalPERS on the same date. You may reach CalPERS by phone at: 1-888-225-7377, or online at: [www.calpers.ca.gov](http://www.calpers.ca.gov). You may reach CalSTRS by phone at: 1-888-225-7377, or online at: [www.calstrs.ca.gov](http://www.calstrs.ca.gov).

#### PRP and Retirement Election

Click Create a New PRP to prepare a new Personal Retirement Profile. Any active PRPs you create will be saved here for you to view or elect UCRP retirement at a later time.

Create a New PRP



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Before you get started, please note all the detail information above which includes links to the Retirement Handbook, to UCnet for our retirement webinars, as well as contact information if you have further questions.

If you have created a PRP previously, you can view that PRP if it has not expired. PRPs will expire 90 days after the selected retirement date.

To start, select “Create a New PRP”.

## UCRAYS – Create PRP

### Create a new Personal Retirement Profile (PRP)

A PRP provides your personal UCRP retirement information, including your retirement income projections, your eligibility f

To create a new PRP, complete the following steps.

Step 1: Review Membership Account(s), Salary and Service Details

Step 2: Enter retirement details

Step 3: Verify Address

Step 4: Enter Eligible Spouse/Domestic Partner details

Step 5: Review/Add Other Eligible Survivors

Step 6: Enter contingent annuitant details

Step 7: Review current insurance details

Step 8: Review retirement details and create PRP

Create PRP



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There are several steps in the process of creating your PRP and the wizard on UCRAYS will walk you through each one. Please note that not all steps will be available to all members if, for example, you aren't eligible for UC retiree health benefits. You can also skip passed some steps that don't apply to you.

To move forward, select "Create PRP".



## PRP – Membership Details

### Personal Retirement Profile

1 Membership Account(s), Salary, and Service 2 Retirement Details 3 Address 4 Eligible Spouse/Domestic Partner 5 Other Eligible Survivors

#### Review Membership Account(s), Salary and Service Details

##### Membership Accounts

Membership accounts that will be included in your PRP are listed below. Any Capital Accumulations Payment (CAP) accounts will be included in your PRP.

Membership Type	UCRP Service
1976 Tier with SS	19.0975
<b>Total</b>	<b>19.0975</b>

Capital Accumulation Payment (CAP)	Balance as of Aug 2021
CAP2	\$5,550.16

##### Salary and Service Details

The salary and service details below are current as of the most recent pay cycle. Your PRP will be calculated based on the information below until your anticipated separation date.

Hourly Rate	Appointment Percentage	Location	Job Title	Service Type	Appointment Type
\$36.45	100.00%	UCOP	ADMINISTRATIVE OFFICER 2	Regular	12 Month

Cancel

Next



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Step one will provide you with a summary of your membership details which will be used as the basis of the calculation of your benefit options, as well as any projections of service and salary to your planned separation date that are needed to complete those calculations.

If you want to view your membership information in more detail, go to “Membership Details” from the left hand “My Account” menu on the UCRAYS home page. Please note the the details of your PRP will not be saved until you have completed all steps.

To continue, select “Next”.

## PRP – Retirement Details

### Personal Retirement Profile

1

Membership Account(s), Salary, and Service

2

Retirement Details

3

Address

4

Elig

Enter Retirement Details

Enter your anticipated retirement and separation dates below. Sick leave hours are current as of the most recent pay period.

Note: Click [here](#) for important information on what to consider when selecting a separation and retirement date.

Retirement Date : \*

01/01/2022

Separation Date : \*

12/31/2021

Age at Retirement :

64 Year(s) 4 Month(s)

Unused Sick Leave Hours :

334.67

☐

 I have reciprocity/concurrent retirement and would like to use my CalPERS/CalSTRS salary in this calculation.

Cancel

Previous

Next

#### Help

Your separation date is the last day of your active employment at the University of California. A separation date can be a working day, a weekend, a day of paid leave (such as vacation or sick leave), or an unpaid leave of absence. Your retirement date is the effective date of your retirement income under the University of California Retirement Plan (UCRP). You cannot be an active employee and receive retirement income on the same date. Therefore, your separation date must be at least one day prior to your UCRP retirement date.

Important things to consider when selecting your retirement and separation dates:

- Your age as of your retirement date determines the age factor used to calculate your retirement income. Age factors increase each full month of age until the maximum age factor is reached.
  - Age 50 for Safety members.
  - Age 60 for 1976 tier and 2013 modified tier members.
  - Age 65 for 2013 and 2016 tier members.
- You are eligible to earn annual retirement cost of living adjustments (COLA) on monthly UCRP retirement income each July 1<sup>st</sup> after you have been retired for at least 12 months. For example, if your retirement date is July 1, 2020, you would receive your first retirement COLA on July 1, 2021, but if you retire July 2, 2020, your first retirement COLA would be July 1, 2022.
- Any UC contribution towards your retiree health premiums, will be, in part, determined based on your whole age as of your retirement date and/or years of health insurance service credit. For example, a Group 3 member would receive 65% of UC's contribution if they retired at age 65 with service credit between 13,000 and 13,999 years.
- To be eligible for UC retiree health insurance benefits and conversion of unused sick leave to service credit, your retirement date must be within 120 days of your UC separation date. You must provide proof of continuous health insurance coverage between employment and retirement. You are not eligible for retiree health benefits and conversion of any unused sick leave if you election a lump sum payout.
- Faculty must consider their academic schedule and teaching obligations when separating from UC employment. Speak with your Academic Personnel director for more information.
- If you are a separated, inactive member in the 1976 tier, you may be eligible for an Inactive COLA increase on your Highest Average Plan Compensation (HAPC) each July 1<sup>st</sup> until you retire. To be an inactive member, you must separate and have at least one business day break prior to July 1<sup>st</sup> to be eligible. For example, if you separate on June 29, 2020 and retire July 1, 2020, you would be eligible.

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One of the most important decisions you are going to make is when to retire.

On this screen, you will enter both your UCRP retirement date, which is the effective date of your pension, and your UC separation date, your last day of employment at UC. For more information on things to consider when electing your retirement and separation dates, select the link marked “here”. A pop box will included some additional things you might want to consider. For instance, you might want to retire on your next age factor increase, or you may need to coordinate your retirement and separation dates with your academic teaching schedule.

Remember that your retirement date must be at least one day following your separation date, but, it can be later. As another example, many of our active 1976 tier and Safety members will select a separation date of June 29 and a retirement date of July 1 to have a one business day break in service and take advantage of the Inactive HAPC COLA. You might also be an inactive member who separated from UC many years prior to your retirement. If you need additional details before deciding on your retirement and separation dates, please review the Retirement Handbook or attend our Preparing for Retirement webinar.

If you have reciprocity with the California Public Employees’ Retirement System (CalPERS) or the California State Teachers’ Retirement System (CalSTRS) and want to have that information included in your UCRP retirement, click on the checkbox at the bottom. Once you have entered the necessary information, select “Next”.

## PRP – Verify Address

### Personal Retirement Profile

- 1 Membership Account(s), Salary, and Service
- 2 Retirement Details
- 3 Address
- 4 Eligible Spouse/Domestic Partner
- 5 Other Eligible Surv

#### Verify Address

Review your active addresses below. You may update your address in [UCPath](#).

Address Type	Address
Home	Scrambled Ave #1479686, Oakland, CA 92110

Cancel

Previous

Next

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Here you will be able to view the current address we have on file for you. If you are an active employee at UC and need to update your address, you will need to go to UCPATH and make changes there.

If you are an inactive member, you can update your address through UCRAYS.

If you plan to move after retirement, don't worry, you will have the opportunity to provide us with your new address details in the retirement election process.

Click on "Next" when you are ready.

## PRP – Eligible Spouse or Domestic Partner

**Personal Retirement Profile**

1 Membership Account(s), Salary, and Service 2 Retirement Details 3 Address 4 Eligible Spouse/Domestic Partner 5

**Enter Eligible Spouse/Domestic Partner Details**

Enter information for your spouse or domestic partner. These details will be used to estimate any applicable eligible Spouse/Domestic Partner benefits.

☐ do not have a spouse or domestic partner.

Existing Contact :

First Name : \*

Middle Name :

Last Name : \*

SSN : \*

☐ My spouse/domestic partner does not have an SSN/ITIN.

☐ I don't know my spouse/domestic partner's SSN/ITIN.

Date of Birth : \*

Gender : \*

Relationship : \*

- Select from Existing Contact dropdown menu
- Enter new Spouse or Domestic Partner details

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If you have a spouse or domestic partner, we will ask you for their information on this screen. If they are already one of your personal contacts, such as a beneficiary or employee health benefits dependent, then you can select them from the “Existing Contact” drop down menu. You may still need to add additional details such as marriage date or domestic partnership date and their contact address if different than yours. This information is necessary to calculate benefits that they might be eligible to receive upon your death and how to contact them when needed. When you elect to retire, your spouse or domestic partner will also need to sign your retirement election.

If they are not an existing contact, you can still enter their details directly into the screen.

If you are not married, or do not have a domestic partner, then you can check the box at the top. Once you have completed this step, you select “Next” at the bottom of the screen.

## PRP – Enter other Eligible Survivors

### Personal Retirement Profile

1 Membership Account(s), Salary, and Service 2 Retirement Details 3 Address 4 Eligible Spouse/Domestic Partner 5 Other Eligible Survivors

#### Review/Add Other Eligible Survivors

An eligible survivor/family member is a spouse or domestic partner with whom you've been married or in a UCRP eligible domestic partnership for at least one year prior to your retirement. An eligible survivor may be eligible for monthly income and insurance coverage upon your retirement. For more information, see the [Handbook](#).

Below please confirm the details of any eligible family members or make changes by clicking on their name. You may also add any missing eligible family members by selecting "Add Family Member".

Name	Date of Birth	Relationship	SSN	Address	Remove
No records to display.					

Add Family Member

Cancel

#### Add Family Member

First Name : \*

Middle Name :

Last Name : \*

SSN : \*

☐ My family member does not have an SSN/ITIN.

☐ I don't know my family member's SSN/ITIN.

Date of Birth : \*

☐ Disabled

Relationship : \*

Gender : \*

Address Location : \*

Select

Select

U.S. Address

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On this screen, you will review and/or add any additional eligible survivors other than a spouse or domestic partner. Eligible survivors include a child who is either under age 18, under age 22 if attending school full time, or who is disabled as their disability occurred when otherwise eligible based on age. If you have a dependent parent, for whom you provide 50% or more financial support, they also can be an eligible survivor.

Existing contacts may already be listed and you add additional details or remove them if they are not qualified. You can also select Add Family Member to add any additional eligible survivors that are not already listed.

Select "Next" when you are done.

## PRP – Contingent Annuitant Details

**Personal Retirement Profile**

1 Membership Account(s), Salary, and Service 2 Retirement Details 3 Address 4 Eligible Spouse/Domestic Partner 5 Other Eligible Survivor

**Enter Contingent Annuitant Details**

Enter information for your contingent annuitant. These details will be used to determine any applicable alternate payment options. For more information on alternate payment options, click here.

☐ I do not wish to name a contingent annuitant.

Existing Contact :

First Name : \*

Middle Name :

Last Name : \*

SSN : \*

☐ My contingent annuitant does not have an SSN/ITIN.

☐ I don't know my contingent annuitant's SSN.

Date of Birth : \*

Relationship : \*

- Select from Existing Contact or enter a new Contingent Annuitant
- Or, check that you do not wish to have a Contingent Annuitant

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A Contingent Annuitant is a person that you may want to name to receive lifetime monthly income from UCRP upon your death through an alternate payment option. If you would potentially like to name a contingent annuitant, or be provided with the calculated contingent annuitant options, it is often a good idea to include their information here. Your potential Contingent Annuitant might be listed as an existing contact or you can enter their information new.

Please note that any contingent annuitant included is only used to prepare the estimates for the various alternate payment options available when you retire. By entering a contingent annuitant here, you are not obligated to elect an alternate payment option with that contingent annuitant when you retire. In fact, you can create more than one PRP with a different contingent annuitant. For example, you might want to compare options with your spouse as contingent annuitant versus an adult child.

When you elect your retirement option, however, you can only select one person as contingent annuitant.

If you do not wish to view any contingent annuitant options, you can check the box at the top. Select "Next" when you are done.

## PRP – Review Current Insurance Details

### Personal Retirement Profile

- 1 Membership Account(s), Salary, and Service
- 2 Retirement Details
- 3 Address
- 4 Eligible Spouse/Domestic Partner
- 5 Other Eligible Survivor

#### Review Current Insurance Details

Retiree Health Eligibility Group :

Group 2

Enrollee	Relationship	Date of Birth	Medical Plan	Dental Plan	Legal Plan
First_Name1130787 Last_Name1130787	Member	08/24/1957	UC Blue & Gold HMO	Delta Dental PPO	ARAG Legal Plan

Cancel

Previous

Next



- Only available for those eligible for insurance in retirement
- Retirement Date must be within 120 days of your Separation Date
- Review the Retirement Handbook for more information on eligibility

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If you are potentially eligible for UC retiree health and welfare benefits in retirement, the next step in creating your PRP will be to review your current insurance details, including the UC medical, dental and/or legal plans in which you are enrolled as an employee. If you have family members enrolled with you, their information will also be displayed here.

If you have family members covered by your UC medical, dental and/or legal plans who are not listed here, please contact the RASC for assistance with your PRP.

There are several requirements to meet to be eligible for UC retiree health benefits. Most importantly, your UC retirement date must be within 120 days of your UC separation date and you cannot elect a lump sum cashout. For more specifics on UC's eligibility rules for retiree health benefits, please review the Retirement Handbook.

If everything looks good, select "Next" to continue.

## PRP – Review and Create PRP

**Personal Retirement Profile**

1 Membership Account(s), Salary, and Service 2 Retirement Details 3 Address 4 Eligible Spouse/Domestic Partner 5 Other Eligible Services 6 Contingent Annuitant 7 Insurance 8 **Create PRP**

**Review Retirement Details and Create PRP**

Review your retirement details below. To make any changes, select the details you wish to change. Click **Create PRP** to create your Personal Retirement Profile. Your retirement details cannot be edited as part of your forthcoming retirement election. Making changes to your retirement details will require a new PRP.

**Membership Details - Salary and Service**

Membership Type: **UCRP Service**  
 12.0% Year ends 05 43,000.00  
 Total: **\$3,997.50**

Capital Accumulation Payment (CAP) Balance as of Aug 2024: **\$0.00**

**Retirement Details**

Retirement Date: 03/01/2023 Termination Date: 03/01/2023 Age at Retirement: 67 Years 6 Months 10 Days  
 Address: 304.67

**Address Type** **Address**

Home: Screened Ave #447846, Oakland, CA 94610

**Eligible Spouse/Domestic Partner**

Name: **XXXX** Relationship: **Spouse** Marriage/Partnership Date: 02/14/1980 Address: Screened Ave #447846, Oakland, CA 94610

**Other Eligible Services**

Name: **XXXX** Relationship: **Spouse** Marriage/Partnership Date: 02/14/1980 Address: Screened Ave #447846, Oakland, CA 94610

**First Acquisition**

Name: **XXXX** Relationship: **Spouse** Marriage/Partnership Date: 02/14/1980 Address: Screened Ave #447846, Oakland, CA 94610

**Insurance**

Plan: **UCRP Service** Relationship: **Spouse** Date of Birth: 02/14/1980 Address: Screened Ave #447846, Oakland, CA 94610

**Legal Plan**

Plan: **UCRP Service** Relationship: **Spouse** Date of Birth: 02/14/1980 Address: Screened Ave #447846, Oakland, CA 94610

☒ I agree the information above is true to the best of my knowledge and understand the retirement options provided are based on available data (including data I provided) and not a guarantee of eligibility or benefit amounts.

**Create PRP**

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Here you can view all the details you entered to prepare your PRP. If you would like to go back and review a particular section, or if you need to make a change, you can click of the hyperlink to go back to that section.

If you are ready to create your PRP, click on the “I agree...” checkbox and select “Create PRP”.



## Personal Retirement Profile

UCRP Retirement Income Options Estimates

The information shown here is calculated based on available data. It is NOT a guarantee of eligibility or benefit amounts. For an explanation of how the benefits are calculated, see the UCRP Retirement Income Options Estimates page.

Estimates are gross amounts and do not include federal or state taxes or insurance premiums.

BASIC RETIREMENT INCOME – Unreduced retirement income

Membership Type	Lifetime monthly payment to you	Eligible Survivor	Contingent Annuitant
1976 Tier with SS	\$2,980.50	\$745.13	N/A
<b>Total</b>	<b>\$2,980.50</b>	<b>\$745.13</b>	<b>N/A</b>

ALTERNATE PAYMENT OPTION A – Full Continuation to Contingent Annuitant

Membership Type	Lifetime monthly payment to you	Eligible Survivor	Contingent Annuitant
1976 Tier with SS	\$2,866.59	\$745.13	\$2,121.47
<b>Total</b>	<b>\$2,866.59</b>	<b>\$745.13</b>	<b>\$2,121.47</b>

ALTERNATE PAYMENT OPTION B – Two-Thirds Continuation to Contingent Annuitant

Membership Type	Lifetime monthly payment to you	Eligible Survivor	Contingent Annuitant
1976 Tier with SS	\$2,903.25	\$745.13	\$1,438.82
<b>Total</b>	<b>\$2,903.25</b>	<b>\$745.13</b>	<b>\$1,438.82</b>

ALTERNATE PAYMENT OPTION C – One-Half Continuation to Contingent Annuitant

Membership Type	Lifetime monthly payment to you	Eligible Survivor	Contingent Annuitant
1976 Tier with SS	\$2,922.06	\$745.13	\$1,086.47
<b>Total</b>	<b>\$2,922.06</b>	<b>\$745.13</b>	<b>\$1,086.47</b>

ALTERNATE PAYMENT OPTION D – One-Half Continuation to Eligible Survivor/Contingent Annuitant

Membership Type	Lifetime monthly payment to you	Eligible Survivor	Contingent Annuitant
1976 Tier with SS	\$2,945.54	N/A	\$1,470.77
<b>Total</b>	<b>\$2,945.54</b>	<b>N/A</b>	<b>\$1,470.77</b>

For your information, the calculation of your total basic retirement income (BRI) is impacted by any offset(s) and/or limit(s) noted below and apply in the following order:  
Social Security offset: \$65.39

\*You will receive this amount monthly as a Social Security Supplement until you reach the age of 65.

LUMP-SUM CASHOUT – One-time payment in lieu of lifetime monthly income. By electing a Lump Sum Cashout, you forfeit all rights to all other UC benefits including retiree health and dental. Lump Sum Cashout Factor: 168.6000

Membership Type	One-Time Payment to You
1976 Tier with SS	\$497,740.92
<b>Total</b>	<b>\$497,740.92</b>

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Once your PRP is created, you will generally be able to view it right away on the UCRAYS screen. Your PRP will include the calculation of the options that you will be able to select when you retire, including the amounts potentially payable to your eligible survivors and/or contingent annuitant. You can also view your UC retiree health plan options, if eligible, including your cost for your medical, dental and/or legal premiums. You can come back and view your PRP at anytime and you can also send a copy of your PRP to your UCRAYS message inbox, print a copy to PDF or print on your local printer. If you do not elect to retire, your PRP will expire 90 days after your selected retirement date.

Please note that you may receive reminder notifications that you have a retirement in progress until you either complete your retirement election, or cancel your PRP if you decide not to retire.

## Personal Retirement Profile – Additional Review

### Personal Retirement Profile

#### PRP Cannot be Created

YOUR REQUEST REQUIRES ADDITIONAL REVIEW FROM THE RETIREMENT ADMINISTRATION SERVICE CENTER (RASC) TO PROCEED TO THE NEXT STEP. ONCE RASC VERIFICATION IS COMPLETED, YOUR DOCUMENT WILL BE SENT TO YOU VIA UCRAYS MESSAGE IN THE NEXT 5 – 7 BUSINESS DAYS. YOU DO NOT NEED TO TAKE FURTHER ACTION AT THIS TIME.

- Additional review by the RASC may be needed
- Usually resolved within 5-7 business days

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Though not common, in some special circumstances, an additional review is required by the RASC before we can prepare your PRP. If so, instead of seeing your PRP, you will receive this message informing you that the RASC needs to review your PRP. You do not need to take any action at this time and your PRP will be completed in most cases in 5-7 business days, if not sooner.

Once the review is complete, your PRP will be created and a message will be sent to your UCRAYS message box. You will also receive an email to your work or personal email address on file once your PRP is ready to view. You can log back on to UCRAYS and view your PRP in the Retirement section.

## PRP – Request Retirement Initiation Packet

### Request for Retirement Initiation Packet (Includes Your Personal Retirement Profile)

Submit this form 3-4 months before your retirement date to the Retirement Administration Service Center (RASC) via e-file to 800-752-1538 or by mail to: University of California, RASC, P.O. Box 24575, Oakland, CA 94623-1575. Your retirement packet will not be generated until you are within 90 days of your retirement date.

Retiree Name (Last, First, Middle Initial) \_\_\_\_\_ Campus Location \_\_\_\_\_

Birth Date \_\_\_\_\_ Digital Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Retirement Date \_\_\_\_\_ Separation Date \_\_\_\_\_ Email Address \_\_\_\_\_

Home Mailing Address \_\_\_\_\_

Are you a faculty member? ☐ Yes ☐ No

Do you anticipate any changes to your current appointment prior to retirement? ☐ Yes ☐ No

If yes, please explain: \_\_\_\_\_

#### ELIGIBLE SURVIVORS

Do you have any eligible survivors? ☐ Yes ☐ No

**NOTE:** A survivor may include a surviving spouse, partner, dependent children (unmarried under the age of 18, or 22 if full-time students) or disabled, and/or dependent parents.

If yes, please provide name(s), birth date(s), relationship(s) and marriage/partnership date below:

Name (Last, First, Middle Initial) \_\_\_\_\_ Birth Date \_\_\_\_\_ Relationship \_\_\_\_\_ Marriage/Partnership Date \_\_\_\_\_

Name (Last, First, Middle Initial) \_\_\_\_\_ Birth Date \_\_\_\_\_ Relationship \_\_\_\_\_

Name (Last, First, Middle Initial) \_\_\_\_\_ Birth Date \_\_\_\_\_ Relationship \_\_\_\_\_

If you have a spouse/partner/partner-in-law who is a UC employee/retiree? ☐ Yes ☐ No

If yes, please provide the disability date: \_\_\_\_\_

Send completed form to:  
University of California - RASC  
P.O. Box 24575 - Oakland  
Oakland, CA 94623-1575  
RASC Funding (RASC)

For more information contact RASC:  
800-883-3332 or 415-355-4130 FAX 415-355-4130

UNIVERSITY OF CALIFORNIA Retirement Administration Service Center

Retiree Name (Please Print: Last, First, Middle Initial) \_\_\_\_\_

#### CONTINGENT ANNUITY

A contingent annuitant is a person to whom you choose to have a monthly benefit after your death. To provide this benefit, you require a reduced monthly benefit while you are alive. The person does not need to be an eligible survivor. You may name only one contingent annuitant. For more information, see the Retirement Handbook.

Do you want to name a contingent annuitant? ☐ Yes ☐ No

If yes, please provide the name and birth date of your contingent annuitant:

Name (Please Print: Last, First, Middle Initial) \_\_\_\_\_ Birth Date \_\_\_\_\_

#### DO YOU HAVE CALPERS/CALSTRS SERVICE?

Do you have any prior employment as an employee under the Public Employees' Retirement System (PERS) or the State Teachers' Retirement System (STRS)? ☐ Yes ☐ No

If yes, do you expect to apply for separate retirement benefits from either of these plans? ☐ Yes ☐ No

If yes, do you anticipate your 36-month average salary from CALPERS or CALSTRS to be higher than your UCOP highest average monthly salary? ☐ Yes ☐ No

**NOTE:** Benefits under PERS reciprocity require the same retirement date as your UCOP retirement date.

#### ARE YOU MOVING?

Will you be moving upon retirement? ☐ Yes ☐ No

Retiree Date \_\_\_\_\_ Phone \_\_\_\_\_

New Address \_\_\_\_\_

#### UCRP ACTIONS

Do you have any current UCRP actions in progress? If so, please indicate below.

(These may include UCRP service credit transfer, pending UCRP service credit inquiry, UCRP/quality income application and/or divorce settlement.)

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If you are unable to prepare your PRP through UCRAYS, you can complete the “Request for Retirement Initiation Packet” form and submit it to the RASC and we will prepare your PRP for you. This form gathers all the same information needed to prepare your PRP that you would have needed to enter into UCRAYS.

Once your PRP is prepared, you will receive an email to your work or personal email address on file alerting you to log into UCRAYS to view your PRP which will be available in the “Retirement” section.

## Next Step – Review your Personal Retirement Profile

- ✓ Review the retirement options in your PRP
- ✓ Read the Retirement Handbook
- ✓ Contact the Retirement Administration Service Center (RASC) for questions regarding your retirement options
- ✓ Make an appointment with a Fidelity Workplace Financial Consultant
- ✓ **Complete your retirement election to retire**

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As an important part of our retirement benefits, UC is committed to offering ongoing retiree health benefits to those who qualify.

It is important to know that these benefits are separate from the retirement pension and are not a vested benefit.

This means plan designs can change from year to year and UC's contributions to these benefits may change or be discontinued at any time, which impacts your share of the costs.

# Retirement Election

## How do I elect my UC Retirement?



### **Log on to UCRAYS and select:**

- Retirement → Initiate & Elect UCRP Retirement
- View PRP/Elect Retirement
- Follow the prompts to prepare and sign your retirement election

Or



### **Complete and submit an Election Planning Worksheet**

- RASC will prepare your election form for signature

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To initiate your retirement election, please log on to UCRAYS and select the “Retirement” icon and then “Initiate & UCRP Elect Retirement”. From the following screen, you’ll be able to view any active PRP(s) that been prepared. You’ll then follow a series of prompts to provide your election instructions and prepare your retirement election form for signature.

If you do not wish to go through UCRAYS, or unable to do so, you can complete and submit an Election Planning Worksheet so the RASC can prepare the election form for you.

Let’s walk through the steps of your UCRP retirement election one by one.

## UCRAYS – Elect UCRP Retirement

### Initiate & Elect UCRP Retirement

Congratulations on your decision to initiate your retirement from the University of California Retirement Plan (UCRP). Retiring is a very important and personal decision and this tool will v

Before you get started, we recommend you attend one of the [Preparing for Retirement seminars or webinars](#).

The first step of the retirement process is to prepare your Personal Retirement Profile, or PRP. Your PRP: [Administration Service Center \(RASC\)](#) as soon as possible:

We recommend that you review your PRP as well as the [Retirement Handbook](#), thoroughly in order to u

**Important note:** Initiating your retirement and receiving a PRP is not the final step in the retirement proc

- Log on to UCRAYS and complete the Retirement Election, or
- [Contact the RASC](#) via telephone at 1-800-888-6267 (in U.S.), 1-510-987-0200 (from outside the U.S.

The RASC must receive your signed retirement election form and any required documentation no later th

**Important note:** Your election will not be effective if your signed election form is received by the RASC a

If you have service with the California Public Employees' Retirement System (CalPERS) or the California

by phone at: 1-888-225-7377, or online at: [www.calpers.ca.gov](#). You may reach CalSTRS by phone at: 1-

#### PRP and Retirement Election

Your saved PRPs are below. Select a PRP to view and/ or elect UCRP retirement. Or, click Create a h

View PRP/Elect Retirement				
<input type="checkbox"/>	Transaction Number	Retirement Date	Separation Date	Status
<input checked="" type="checkbox"/>	4314972	01/01/2022	12/31/2021	PRP is Ready - Complete Your

#### Personal Retirement Profile

Transaction Number : 4314972

Created Date/Time : 11/01/2021 / 02:15 PM

Retirement Date : 01/01/2022

Your personal retirement profile has been provided to help you make decisions about your University of California Retirement Plan (UCRP) benefits. The information is based on available data (including data you may have pro

In order to retire under this profile, you must complete the retirement election tool on UCRAYS or [contact a RASC retirement counselor](#) to prepare a retirement election form for your signature. Once the RASC has received y

Your signed election form and all required documentation must be received by the RASC within 90 days of your intended retirement date. Upon receipt, the RASC will send you an acknowledgement from which will indicate a

#### REQUIRED DOCUMENTATION AND SPECIAL SITUATIONS

Below you will find the personal data as well as your salary and service credit details used in the projections and calculations of your estimated retirement income options. If you notice any discrepancies, please [contact the R](#)

#### Personal Data

#### Calculation Data & Details

#### UCRP Retirement Income Options Estimates

#### Capital Accumulation Payment (CAP)

#### UC Sponsored Retiree Health Benefits

#### UCRP Beneficiary Designation

If you would like a copy of your PRP, you can select "Send PRP" below to have an electronic copy sent to your UCRAYS inbox or "Print PRP" for a printed copy.

#### Elect UCRP Retirement

To elect UCRP retirement, click the button below.

Please note that the retirement details used to generate your PRP cannot be edited as part of your retirement election. Making changes to your retirement details will require a new PRP.

Send PRP

Print PRP

Elect UCRP Retirement

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From the “Initiate & Elect UCRP Retirement” screen, you can view any active PRPs that you or the RASC have prepared. To view your PRP or to initiate your retirement election, click on the checkbox and select “View PRP/Elect Retirement”. Note there are links to additional resources available to find out more information regarding your retirement election options or to speak with someone in more detail about your specific situation.

If you have more than one PRP, be sure to select the correct PRP before initiating your retirement election. For example, if you prepared one PRP with your spouse as contingent annuitant and a second one with your child, be sure to electing off of the correct one.

Once you select View PRP/Elect Retirement, your PRP will come onto the screen and you can click on the yellow banners to expand the section and view the specific information about that PRP, including the retirement and separation dates, survivor or contingent annuitant details, and your estimated retirement income options. You can also send a copy of your PRP to your UCRAYS inbox or print a copy for your review.

If you are ready to proceed, select “Elect UCRP Retirement”.

## UCRAYS – Elect UCRP Retirement

### Elect UCRP Retirement

The details outlined in your UCRP retirement election are pulled directly from your Personal Retirement Profile (PRP) and cannot be edited as part of the election process. **Any change**

To elect UCRP Retirement, complete the following steps:

- Step 1: Review retirement details and select payment option(s)
- Step 2: Contact Information and Consent
- Step 3: Review Survivors and Contingent Annuitants (if applicable)
- Step 4: Enter Payment Details
- Step 5: Review health insurance details (if applicable)
- Step 6: Upload required documentation (if applicable)
- Step 7: Review and elect UCRP retirement

Elect UCRP Retirement



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To complete your UCRP retirement election, you will be walked through a series of screens to provide the details of your selected payment options. Please note that not all steps presented here will apply to every member's retirement election and will be skipped if they don't apply to you. Each step will be saved along the way if you need to stop for some reason and come back later.

To move to step one, select "Elect UCRP Retirement".



## Elect Retirement – Select Payment Option

**Elect UCRP Retirement**

1 Retirement Details and Payment Option(s) 2 Contact Information and Consent 3 CAP Distribution 4 Insurance 5 Elect UCRP Retirement

**Review Retirement Details and Select Payment Option(s)**

**Retirement Details**

Retirement Date: 01/01/2022  
 Separation Date: 12/31/2021  
 Age at Retirement: 64 Year(s) 4 Month(s)

**Select Payment Option(s)**

Benefit Type	Benefit Option
1976 Tier with SS	Select

Membership Accounts: BRI  
 Membership accounts: Option A, Option B, Option C, Option D, Lumpsum Cashout

**Total** 19,097.5

**Capital Accumulation Payment (CAP)** Balance as of Sep 2021  
 CAP2 \$5,580.45

Cancel Next

- Select your monthly income option or lump sum cashout
- Multi-tier members select an option for each Benefit Type

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The first step in your retirement election is to select your payment option(s). You'll see that your elected Retirement Date and Separation Date are visible. Before you proceed, please ensure these are correct. If not, you will need to Cancel and return to the Initiate & Elect Retirement screen and select a different existing PRP or prepare a new one.

In general, you can only select one payment option when you retire: monthly income or, if you are eligible, the lumpsum cashout. If you are selecting a monthly income option, you can choose the "BRI", or basic retirement income option, or one of the alternate payment options A through D to provide for a contingent annuitant benefit. Please note that Option D is only available to those who are 1976 Tier members, coordinated with Social Security and whose eligible spouse or domestic partner is also their contingent annuitant.

If you are a multi-tier member, you must select an option for each tier, or Benefit Type, separately. In general, though, you must select the same option for each Benefit Type. For example, if you have service in both the 1976 Tier and 2013 Tier and want to elect Option A, you must select Option A for both the 1976 Tier and the 2013 Tier Benefit Types.

If you are a 1976 Tier coordinated member and select Option D and have service in another tier, you must select Option C for all other Benefit Types since Option D is not available. Multi-tier members who elect the Lumpsum Cashout for service in the 1976 Tier, Safety, and Modified 2013 Tier, and who have service in the 2013 or 2016 Tier where the lumpsum cashout option is not available, may choose any of the monthly income options (BRI, Options A-C) for the service in those tiers.

## Elect Retirement – Address

**Elect UCRP Retirement**

1 Retirement Details and Payment Options 2 **Contact Information and Consent** 3 Survivors and Contingent Annuitants 4 UCRP Monthly Benefit 5 CAP Distribution 6

**Contact Information and Consent**

**Verify Address**

Please select your payment address below. This address will be used for any physical checks or benefit income statements. You may also add a new address or update your existing addresses by clicking on the address type.

Address Type	Address	Payment Address
<a href="#">Home</a>	Scrambled Ave #1479686, Oakland, CA 92110	<input checked="" type="checkbox"/>

[Add Temporary Address](#) [Add Mailing Address](#)

**Verify Personal Email**

Review your personal email below. You may also enter a new or updated address below.

Personal Email :

☒ I consent to the release of my personal email to the UC retiree association/center.

[Cancel](#) [Previous](#) [Next](#)

- Select or add payment address
- You may add a separate home, mailing or temporary address
- You can provide a personal email address for your local UC retiree association or center

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Here you must select the payment address for your UC retirement income payment(s). If we have an existing “Home” address, it will be listed on the screen. You may also add a separate “Mailing Address” if it is different than your home address, such as a P.O. Box, and/or you can add a “Temporary Address” if you will be living somewhere else on a short-term basis after you retire. If you need to make changes to any of the addresses listed, click on the hyperlink under Address Type.

Once you have saved and confirmed your address(es), you must select one as your “Payment Address”. This will be the primary address associated to your retirement income payments, even if you select a direct deposit option. This address will be maintained and used to mail any paper checks, benefit income statements or 1099R tax forms.

To keep you connected with the UC community after retirement, you check on the “I consent...” checkbox and be connected to your local Emeriti or Retiree association or center. These centers and organizations provide a lot of great resources for UC retirees, offering local programs and ways to access campus services such as libraries and email. If you do not wish to share your personal email address with your local retirement center or association, then do not select the check box or include your email address.

When you are ready, select “Next”.

## Elect Retirement – Survivor / Contingent Annuitant

### Elect UCRP Retirement

1 Retirement Details and Payment Option(s) 2 Contact Information and Consent 3 Survivors and Contingent Annuitants 4 UCRP Monthly Benefit 5 CAP Distribution 6

Review Eligible Survivors and Contingent Annuitants

Name	Date of Birth	Relationship	SSN	Address	Eligible Survivor	Contingent Annuitant
Xander Smith	01/01/1950	Spouse	N/A	Scrambled Ave #1479686, Oakland, CA 92110	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

If you wish to add or update your eligible survivor(s) or contingent annuitant you must cancel this election and create a new PRP.

[Cancel](#) [Previous](#) [Next](#)

- Verify your Eligible Survivor and/or Contingent Annuitant, if applicable
- If you wish to change your Eligible Survivor and/or Contingent Annuitant, you must cancel your election and create a new PRP

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If you have an Eligible Survivor and/or Contingent Annuitant and elected an option that provides for a benefit to them, you can review their details here. Note that if you are a 1976 Tier or Safety member and elected the BRI option, your Eligible Survivor(s) can still be eligible for the post retirement survivor continuance benefit.

From this screen, you cannot make any changes to your survivor and/or contingent annuitant. If you need to make a change, such as selecting a different contingent annuitant, you must Cancel your retirement election and return to the Initiate & Elect Retirement screen to select a different existing PRP or prepare a new one.

If everything looks good, you can select “Next” to proceed to the following screen.

## Elect Retirement – Direct Deposit

**Elect UCRP Retirement**

1 Retirement Details and Payment Options | 2 Contact Information and Consent | 3 UCRP Monthly Benefit | 4 CAP Distribution | 5 Insurance | 6 Elect UCRP Retirement

**Enter Payment Details for UCRP Monthly Benefit**  
 You are electing a UCRP monthly benefit for the following member accounts:  
 • 1976 Tier with SS  
 Enter the details for your monthly benefit payment.

**Payment Method**  
 Select the bank account(s) for your payment. You may add up to three separate bank accounts and your total allocation percentage must equal 100%.  
 If you have active direct deposit account on record with your payroll department, it will be displayed below.

[Add Bank Account](#)

Current Bank Account(s)	Routing Number	Bank Name	Account Number
<div> <div> YOUR NAME  123 Main Street  Anytown, CA 12345 </div> <div> DATE _____  123 </div> </div> <div> PAY TO THE ORDER OF _____ \$ _____  DOLLARS </div> <div> ⑆ 444888 777 ⑆ 000123456789 ⑆ 123 ⑆ </div> <div> Routing Number      Account Number      Check Number </div>			

☐ I want my payment mailed as check.

- You may add up to 3 separate bank accounts
- Otherwise, you can receive a paper check

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Whether you chose a monthly income option, or a lump sum cashout, you must provide your payment and tax withholding instructions for your initial payment(s).

For any monthly payment, you may elect to “Add Bank Account” to have your funds automatically deposited into your bank account. If you are an active employee and have an existing bank account with UCPATH, you will be able to select that bank account or you can enter the routing number and account number of a new bank. You may elect to split your direct deposit, by percentage, up to three different bank accounts. Please note that you must select a US based bank with an ACH (Automated Clearing House) routing number even if you plan to live outside of the US after retirement.

If you do not want to sign up for direct deposit, you can select the check box to have a paper check mailed to you.

## Elect Retirement – Tax Withholding

The screenshot shows a web form titled "Elect Retirement – Tax Withholding". It is divided into two main sections: "Federal Tax" and "California State Tax".

**Federal Tax Section:**

- Citizenship:** A dropdown menu set to "United States".
- Do Not Withhold:** A checkbox, currently unchecked.
- Tax Withholding Method:** A dropdown menu set to "Tax Table".
- Marital Status:** A dropdown menu set to "Single or Married filing separately".
- Other Jobs:** A text input field with "\$0.00".
- Pensions/Annuities:** A text input field with "\$0.00".
- Qualifying Children Under 17 \* \$2,000:** A text input field with "\$0.00".
- Other Dependents \* \$500:** A text input field with "\$0.00".
- Other Credits:** A text input field with "\$0.00".
- Non-Job/Pension Income:** A text input field with "\$0.00".
- Deductions:** A text input field with "\$0.00".
- Additional Dollar Withholding:** A text input field with "\$100.00".

**California State Tax Section:**

- Do Not Withhold:** A checkbox, currently unchecked.
- Tax Withholding Method:** A dropdown menu set to "Select".
- Additional Tax Withholding, if any (Monthly):** A text input field with "\$0.00".

At the bottom of the form are "Cancel", "Previous", and "Next" buttons. Red arrows point to the "United States" dropdown, the "Do Not Withhold" checkboxes, the "Tax Table" and "Select" dropdowns, and the "Next" button.

- Enter federal tax filing status
- Enter California tax withholding, if applicable

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In general, most, if not all, of your UCRP retirement income will be taxable, so, you must provide your tax withholding instructions. If you are living within the US, you can select "Do Not Withhold" but note that you will be solely responsible for paying any income taxes owed. UCRP retirement income, including the CAP, is reported on a 1099R tax statement. Or if you are receiving a benefit from the 415(m) Restoration Plan, it will be reported on a W2.

If you will be residing outside of the United States and will be a tax resident of a foreign country, you can select the country where you will be a tax resident we will withhold taxes based on the Tax Treaty between the US and that country. In this case, retirement income is reported on a 1042-S tax statement.

For US Federal tax withholding, you'll need to provide your filing status such as "Single or Married Filing separately", "Married Filed Jointly" or "Head of Household". You can enter in additional details to determine your tax withholdings and you can add an "Additional Dollar Withholding" amount on top of the standard deductions.

For California State tax, you can select taxes based on the Tax Table Allowances, or a Percentage and can included an additional dollar amount. If you are going to be living outside of California, or will at some point in the future, we cannot withhold taxes from another state and you may wish to select "Do Not Withhold". However, we recommend you speak with your tax advisor on whether you should withhold California state income tax.

Please note that you can update your direct deposit and tax withholding options anytime after

you receive your first payment through UCRAYS.


## Elect Retirement – Rollover (CAP or LSC)


**Elect UCRP Retirement**


1 Retirement Details and Payment Option(s) 2 Contact Information and Consent 3 UCRP Monthly Benefit 4 CAP Distribution 5 Insurance 6 Elect UCRP Retirement


**CAP Distribution**  
Select your CAP Distribution method.


☒ Full or Partial Rollover  
☐ All Paid to Me


Rollover Option: \* 


Pre-Tax Percentage: \* 


☒ My UC Retirement Savings Plan : 


☐ My non-UC employer plan at : 


Rollover Option: \* 

Pre-Tax Percentage: \* 

☒ My UC Retirement Savings Plan : 

☐ My non-UC employer plan at : 

☐ My traditional IRA at : 

☐ My Roth IRA at : 

If you are selecting a full or partial rollover to a traditional IRA, non-UC employer plan, or Roth IRA, your rollover payment will be mailed to your confirmed payment address.

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If you are electing a lump sum cashout (LSC) or have a CAP account, you will also need to provide your instructions on how these benefits are to be paid out. For more information on the tax implications of taking a one-time distribution, please review the Special Tax Notice for UC Retirement Plan Distributions and speak with a tax advisor.

If you elect to have an LSC or CAP account payment distributed to you directly, the gross payment amount will be included in your taxable income for the year and you will be responsible for any tax liability on that and other income. If you want to defer your tax liability, you can select an option to rollover ALL or a PORTION of the LSC and CAP account to another qualified plan such as any of the three UC RSP Plans, to another qualified employer plan, or to a traditional IRA. You can also roll your funds into a RothIRA, but, this is still a taxable distribution and you will have the option to elect federal and/or California state income tax from being withheld.

If you elect a rollover, you must select what portion of that you want to have rolled over, whether you are choosing a 100% rollover, or a portion. You'll select which type of plan you are rolling your balance into. For example, if you elect to roll over to a UC RSP plan, you'll need to choose whether that will be into the 403(b), 457(b) or DC Plan. In that case, once your retirement is processed, your funds will be rolled into the UC RSP plan automatically.

If you want to roll your funds to another employer plan or IRA, please provide the name of the plan as the check will be payable. Your rollover check, made payable to the other plan, for benefit of (FBO) you, will be mailed to your payment address. It will be your responsibility to

deposit the rollover to the other entity within 60 days.

If you are rolling over to a non-RSP plan, please be sure to contact your other plan to ensure you have the right plan name so your rollover check is issued to them correctly. If UC ends up having to reissue the payment because it is not accepted by your other plan, there will be no additional interest or earnings on those funds in the interim.



## Elect Retirement – Tax Withholding (CAP or LSC)

**Portion Payable to You**

Select the bank account(s) for your payment. You may add up to three separate bank accounts and your total allocation percentage must equal 100%. If you have active direct deposit account on record with your payroll department, it will be displayed below.

[Add Bank Account](#)

Current Bank Account(s)	Routing Number	Bank Name	Account Number
<div> <div> YOUR NAME 123 Main Street Anytown, CA 12345 </div> <div> DATE 12/3 </div> </div> <div> PAY TO THE ORDER OF \$ </div> <div> DOLLARS </div> <div> 4449888777 </div> <div> 4000123456789 </div> <div> 4123 </div> <div> Routing Number </div> <div> Account Number </div> <div> Check Number </div>			

UNIVERSITY OF CALIFORNIA

For any portion of your LSC or CAP account payment that is not rolled over, you may elect to “Add Bank Account” to have your funds automatically deposited into your bank account or we can mail a paper check.

For the portion payable to you, UC must withhold 20% federal income tax. You can select whether you want 2% California state income tax to be withheld from your payment or not. If you will be residing outside of the United States and will be a tax resident of a foreign country or if you have any other special tax withholding instructions, instead of using UCRAYS, you can complete and submit the Election Planning Worksheet to the RASC who can prepare and send your retirement election form.

Select “Next” to proceed.

## Elect Retirement – Retiree Insurance

**Elect UCRP Retirement**

1 Retirement Details and Payment Option(s) 2 Contact Information and Consent 3 Survivors and Contingent Annuitants 4 UCRP Monthly Benefit 5 CAP Distribution

6 Insurance 7 **Elect UCRP Retirement**

**Review Insurance Details**

Your retiree insurance premiums will be based on the following information.

Bargaining Unit : RX - RX-Research Support Professionals  
 Last Business Unit : UC Berkeley, Campus  
 Health and Welfare Service Credit : 27.6154  
 Percentage of UC Contribution : 100%  
 Retiree Health Eligibility Group : Group 3

Medical : ☒ Continue ☐ Suspend  
 Dental : ☒ Continue ☐ Suspend  
 Legal : ☒ Continue ☐ Cancel

Enrollee	Relationship	Date of Birth	Medical Plan	Dental Plan	Legal Plan
FirstName1074425 LastName1074425	Member	12/12/1967	UC Care Plan	Delta Dental PPO	ASAG Legal Plan
ContactFirstName258141 ContactLastName258141	Spouse	05/17/1963	UC Care Plan	Delta Dental PPO	ASAG Legal Plan

☐ Check if you and/or your enrolled family member(s) will be eligible for Medicare on your retirement date. Please review the [Medicare Fact Sheet](#) for more information.  
 By checking this box, you will receive instructions on how to enroll in and coordinate Medicare with your UC retiree medical benefits.

Cancel Previous **Next**

### Review your retiree insurance details (if eligible)

- Elect to Continue or Suspend your current medical or dental plans
- Elect to Continue or Cancel your legal plan
- Check the box if Medicare Eligible to receive a Medicare packet

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If you will be potentially eligible for UC retiree medical, dental, or legal benefits, you can view those details here and elect to “Continue” benefits into retirement, “Suspend” medical or dental benefits if you will have other coverage, or “Cancel” legal benefits. If you are eligible and want to enroll in retiree vision or AD&D benefits through UC, and/or continue pet insurance benefits, you can do so by enrolling and paying premiums directly to the insurance carriers. Please see UCnet or attend one of our other webinars for more information.

Be sure to review the covered family members, if any, listed on the screen. If your covered family members are not listed, but they are currently covered under you plans, you’ll need to complete a separate form, the UBEN 100 and include that with your signed retirement election.

Please note that your retirement election is not a guarantee of eligibility for UC retiree health benefits. In general, you must retire from UCRP within 120 days of your UC separation date and elect a monthly retirement income option. You forfeit eligibility if you elect a lump sum cashout. You must also meet service credit requirements which are subject to review and verification by the RASC.

If you, or any covered family members, are over age 65 as of your retirement date, or will be age 65 within 3 months, select the “Medicare Eligible” checkbox and an instructions letter will be sent to you with information on how to enroll in Medicare and coordinate your Medicare benefits with your UC medical plan. You’ll need to do this even if you are already enrolled in Part A. This letter will include links to a form you’ll need to take to Social Security to enroll in Medicare, if eligible, as well as the forms needed to coordinate your Medicare with your UC

medical benefits. This process also applies to those who are eligible for Medicare through a disability.

If you, or your covered family member, are not eligible for Medicare Part A for free, you will need to provide proof of that from Social Security. More information on this process will be provided later in the presentation.

When you are finished reviewing any insurance enrollments, please select “Next”.

## Elect Retirement – Document Upload

**Elect UCRP Retirement**

1 Retirement Details and Payment Options | 2 Contact Information and Consent | 3 Survivors and Contingent Annuitants | 4 UCRP Monthly Benefit | 5 CAP Distribution | 6 Insurance | 7 Required Documents

**Upload Required Documentation**

The following documents are required to process your retirement election. You may upload these documents now or after electing your retirement. Click [here](#) for a further explanation on what documents are required and acceptable.

- Birth Evidence for Contingent Annuitant or Eligible Child
- Marriage Evidence

Upload the required documents below. Each document must be uploaded separately.

Document Type:

Upload File:

**Elect UCRP Retirement**

1 Retirement Details and Payment Options | 2 Contact Information and Consent | 3 Survivors and Contingent Annuitants | 4 UCRP Monthly Benefit | 5 CAP Distribution | 6 Insurance | 7 Required Documents

**Upload Required Documentation**

The following documents are required to process your retirement election. You may upload these documents now or after electing your retirement. Click [here](#) for a further explanation on what documents are required and acceptable.

- Birth Evidence for Contingent Annuitant or Eligible Child
- Marriage Evidence

Upload the required documents below. Each document must be uploaded separately.

Document Type:

Upload File:

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As part of the review and processing of your retirement, UC requires certain documents to verify details such as your marriage or partnership dates, or the age of your contingent annuitant or eligible child.

To help speed along the processing of your retirement, you can upload copies of these documents in the UCRAYS Retirement Election tool. To do so, select the required document from the “Document Type” drop down, and click on “Choose File” to find the relevant document on your device, select the file, and then “Upload”.

It is important to note that there are various documents that can be used as acceptable evidence. Click on the “here” link heightened on the screen for a complete list of acceptable documents. As example, a copy of your marriage certificate requires a seal from the jurisdiction in which it was certified. Ceremonial certificates, even if signed by witnesses and/or the individual who officiated the ceremony, are not acceptable.

## Elect Retirement – Document Upload

redwoodsystest.ucop.edu says  
File has been successfully uploaded.

**Elect UCRP Retirement**

1 Retirement Details and Payment Options | 2 Contact Information and Consent | 3 Survivors and Contingent Annuitant | 4 Upload Required Documentation | 5 Review and Confirm | 6 Elect UCRP Retirement

**Upload Required Documentation**

The following documents are required to process your retirement election. You may upload these documents now or after electing your retirement. Click [here](#) for a further explanation on what documents are required and acceptable.

- Birth Evidence for Contingent Annuitant or Eligible Child
- Marriage Evidence

Upload the required documents below. Each document must be uploaded separately.

Document Type: Marriage Evidence

Upload File: Choose File | No file chosen | Upload

Document Type	File Name	Remove
Marriage Evidence	Marriage Evidence.docx	X

Cancel Previous Next

UNIVERSITY OF CALIFORNIA

Once you have successfully uploaded your required document(s), you will receive a pop up notification. Click “OK” and you view the uploaded document. If you made a mistake, you can click on the “X” to remove it.

If you do not have the required documents available, please make a note of what documents are still needed and we will show you how to upload those separately. Any delay in returning required documents will delay the processing of your retirement election.

Click on “Next” to move forward.

## Elect Retirement – Review Your Election

**Elect UCRRP Retirement**

1 Retirement Details and Payment Options | 2 Contact Information and Consent | 3 Survivors and Contingent Annuitants | 4 UCRRP Monthly Benefits | 5 CAP Distribuit

**Review and Elect UCRRP Retirement**

Review your retirement election details. To make any changes, select the details you wish to change. Click [Initiate My Election](#) to elect UCRRP Retirement.

Retirement Date: 01/01/2022  
 Separation Date: 12/31/2021  
 Age at Retirement: 64 Year(s) 4 Month(s)

**Benefit Type** **Benefit Option**  
 1576 Tier with SS Option A

**Contact Information and Consent**

**Address Type** **Address** **Payment Address**  
 Home Scribble Ave #147966, Oakland, CA 92110  
 Personal Email: contact\_email\_586950@ucrrp.com

I consent to the release of my personal email to the UC retiree association/center: Yes

**Survivors and Contingent Annuitants**

Name	Date of Birth	Relationship	SSN	Address	Eligible Survivor	Contingent Annuitant
Xander Smith	01/01/1950	Spouse		Scribble Ave #147966, Oakland, CA 92110	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If you wish to add or update your eligible survivor(s) or contingent annuitant you must cancel this election and create a new PRP.

**UCRRP Monthly Benefits**

**Payment Method**  
☒ I want my payment mailed as check.  
☐ I want my payment mailed as check.

**Tax Withholding Details**

**Federal Tax**

Citizenship	Tax Resident Of	Tax Withholding Method	Marital Status	Withholding Allowance	Percentage	Additional Tax
United States	United States	Tax Table	Single	2	0.00%	\$0.00

**California State Tax**  
☒ Do Not Withhold

**CAP Distribuit**

**Full or Partial Rollover**

Rollout Option	Rollout Type	Financial Institution Name
All of Gross	UC Plan	Fidelity Workplace Services LLC

**Initiate**

Bargaining Unit	Last Business Unit	Health and Welfare Service Credit	Percentage of UC Contributions	Retiree Health Eligibility Group
99 - 99 Non-Represented	UCRRP Unit	27.7264	95.00%	Group 2

**Enrollee** **Relationship** **Date of Birth** **Medical Plan** **Dental Plan** **Legal Plan**  
 First Name: L130787 Last Name: L130787 Member 00-24-1957 UC Blue & Gold HMO Delta Dental PPO ARAQ Legal Plan

**Required Documentation**

**Document Type** **File Name**  
 Marriage Evidence Marriage Evidence.docx

Do you want to sign your election letter? ☒ Yes ☐ No

☒ I certify the information above is true to the best of my knowledge. I further understand my agreement to initiate my election does not constitute a valid retirement election. I must sign my retirement election form, along with my spouse or domestic partner, within 90 days of my elected retirement date. If my signed election form is not received within 90 days of my retirement date or my signed election is received after my death, I understand my retirement election will not be valid and processed.

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On the final screen of the UCRRP retirement election, you will be able to review all the elections you made, including the payment option(s), payment details, direct deposit, tax withholding, and retiree insurance enrollments, if applicable. To go back, or make changes, click on the hyperlink to that section.

Some changes, such as choosing a different contingent annuitant, will require you to Cancel your election and elect on a new PRP. You can do that by selecting the Cancel button at the bottom of the any of the steps here.

If you exit without completing or canceling your retirement election, or you are unable to complete it for some reason such as needing to confirm your payment information or marriage date (it happens!), you can exit the retirement election wizard and come back and select "Resume Election" at a later time. Your retirement election, like your PRP, will not expire until 90 days following your noted retirement date. You also can Cancel your retirement election from the Initiate & Elect Retirement screen as well.

Once you are ready to complete your retirement election instruction, you'll do so from the Review Your Election screen. If you would like to sign your retirement election electronically, select the checkbox to do so. If you have a spouse or domestic partner, they must also sign your retirement election. They can do so physically, or if you have elected to sign electronically, you'll need to include their personal email address. We will send them a separate notification and instructions on how to e-sign.

When you are ready to proceed with your retirement election instructions, please select the “I agree...” checkbox and click on “Initiate My Retirement Election”.

## Elect Retirement – View Election Form

**UCRAYS** HOME MESSAGES LOG OUT

First Name 1114627  
Last Name 1114627  
Edit Profile

Messages

My Account

Manage Contacts

Upcoming Seminars

We have received your retirement election instructions. Please see below for additional requirements that you need to complete before your election can be processed by the RASC.

**FURTHER ACTION REQUIRED:** Your spouse or domestic partner, if any, MUST also sign your election form electronically. A copy of the retirement election and instructions for signing electronically will be sent to the email address you provided for your spouse or domestic partner.

You MUST sign and submit your retirement election electronically to complete the process. Please check your UCRAYS secure messages for a copy of your retirement election and instructions for signing electronically.

Your signed retirement election form must be received by the RASC, along with any required documentation, no later than 07/29/2023. Signed election forms received after 07/29/2023, or after your death, will not be honored. Your election form will be sent to your UCRAYS secure message box. If you do not receive your election form, please [contact the RASC](#) immediately.

**UCRAYS**

First Name 1130787  
Last Name 1130787  
Edit Profile

Messages

My Account

Membership Details

Retirement Estimates and Election

UCRP Service Purchase

**Secure Messages**

Your secure messages with the Retirement Administration Service Center (RASC) are below. Click on a subject to view and reply to the message.

New Delete

	From	Subject	Date
<input type="checkbox"/>	do.not.reply@ucop.edu	<a href="#">Monthly Retirement Income Election Form</a>	11/01/2021 03:12:37 PM
<input type="checkbox"/>	UCRAYS	<a href="#">Electronic Signature</a>	11/01/2021 03:12:31 PM

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It is important to note that you are NOT DONE. Once you have submitted your retirement election instructions, your retirement election form will be prepared electronically and sent to your “Messages” box on UCRAYS. If you don’t see your election form immediately, please be patient and refresh after a minute or two. If you submitted an Election Planning Worksheet to the RASC to prepare your retirement election, you will receive an email notification to your work and/or personal email address on file alerting you that action is now required to sign your election form.

Once your election form is ready for your signature, you will see one message with either your “Monthly Retirement Income Election Form” or “Lump Sum Cashout Election Form”. If you elected to sign electronically, there will be a separate message link to sign your retirement election form.

You MUST sign and submit your retirement election form in order to elect retirement. If you delay signing your election, your first retirement payment(s) may also be delayed. If you do not sign and submit your retirement election to the RASC within 90 days of your retirement date, your retirement election will expire and you will have to select a new retirement date, no sooner than the first of the month in which you re-initiate your PRP and retirement election.



## Elect Retirement – Election Form



Retirement  
Administration  
Service Center

INS

### Monthly Retirement Income Election Form (UBEN161MR)

November 01, 2021

IMMEDIATE ACTION REQUIRED

First\_Name1130787 Last\_Name1130787  
Scrambled Ave #1479686  
Oakland, CA 92110

RE: Monthly Retirement Income Election for First\_Name1130787 Last\_Name1130787  
Retirement Date: 01/01/2022

Dear First\_Name1130787 Last\_Name1130787

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Please review your retirement election form to ensure everything is correct. Your retirement election form will include your retirement and separation dates, the payment option(s) you selected, any eligible survivors and/or contingent annuitant you have, your direct deposit and tax withholding instructions as well as your eligibility to continue or suspend UC retiree medical, dental and/or legal benefits.

Once you have reviewed your retirement election form and if you are ready to proceed, please sign and submit your retirement election, electronically, agreeing to the terms and conditions of retiring from UCRP. You can alternately print your retirement election form and sign and submit to the RASC separately.

## Elect Retirement – Sign Election Form

Electronic Signature Notification

Contact\_First\_Name861791 Contact\_Last\_Name861791

Date/Time: 02/23/2021 01:58 AM PDT

Congratulations on your Domestic Partner's decision to retire from the University of California

Your signature is needed to complete the retirement process. Before signing, you will have the opportunity to review the retirement election document and the choices your Domestic Partner made.

Please review and sign the retirement election document electronically by clicking on the link below:

<https://redwoodsystem.ucop.edu/UCRAYS/Account/ESign?guid=861791>

If you need further information, please visit us at UCRAYS <https://redwoodsystem.ucop.edu/UCRAYS/Account/ESign?guid=861791> p.m. PT.

Sincerely,

Retirement Administration Service Center

day between 8:30 a.m. and 4:30 p.m. PT.

**Electronic Signature Privacy statement and Terms of use**

**University of California Retirement At Your Service (UCRAYS) Privacy Statement and Terms of Use**

**Our Commitment to Privacy**

The University of California Human Resources (HR) and Information Technology Services (ITS) departments are committed to protecting the privacy and accuracy of your personally identifiable information to the extent possible, subject to provisions of applicable laws. We will use and disclose your personal information as stated in this UCRAYS Privacy Statement.

[I Agree](#) [I Disagree](#)

Your spouse or domestic partner also must review and sign your retirement election form, agreeing to the terms of your retirement election and acknowledging the impact of those decisions on any benefits they may, or may not, receive upon your death.

If you provided their personal email address during the retirement election process, your spouse or domestic partner will receive a separate email with instructions and a link to sign into UCRAYS to view and sign your retirement election. To sign your retirement election form, they must click on the "I Agree" button and follow the prompts. Your spouse or partner can alternatively sign your physical retirement election form as well.

# Election Planning Worksheet

## Monthly Retirement Income Election Worksheet (With Retiree Insurance)

Please return your entire worksheet as soon as possible so we may prepare your election documents for signature.

Name (Please Print: Last, First, Middle Initial)

Job Title: Last 4 digits of Social Security Number: Date of Birth:

Phone Number: Email Address:

Separation Date: Retirement Date:

3) Does the information in your Personal Retirement Profile appear to be correct? Even if there is a problem, it probably won't prevent you from completing this worksheet. Any needed corrections can still be made.

☐ Yes ☐ No

If no, explain the problem:

2) Have you arranged with your department to separate from employment before your retirement date?

☐ Yes ☐ No

If not, please note it is your responsibility to do so prior to your retirement date. The UC Retirement Administration Service Center (RASC) does not communicate with your department regarding your retirement plans.

3) Which retirement payment option do you want? (Check one)

☐ Basic Retirement Income ☐ Option A ☐ Option B ☐ Option C ☐ Option D

If you choose option A-D, who do you name as your contingent annuitant? (Changing your contingent annuitant from that listed in your Personal Retirement Profile will result in recalculation of your retirement income based on the age of the new contingent annuitant. Please contact the UC Retirement Administration Service Center for more information.)

Name: Date of Birth: Relationship: Social Security Number:

Is your contingent annuitant's address the same as yours? ☐ Yes ☐ No, please provide your contingent annuitant's address:

Address (Number, Street): City, State, ZIP:

UNIVERSITY OF CALIFORNIA Retirement Administration Service Center

For most efficient processing, submit completed form using the Original Documentation System to UC Retirement at: New Service (UCRAYS), at retirement@ucrcr.org

Contact RASC: Phone: 800-828-8287, M-F 9:30-4:30 PM, PT. Fax: 916-752-5128. Mail: University of California - RASC

## Lump Sum Cashout Election Worksheet

Please return your entire Lump Sum Cashout Election Worksheet as soon as possible so we may prepare your election documents for signature.

Name (Please Print: Last, First, Middle Initial)

Job Title: Last 4 digits of Social Security Number: Date of Birth:

Phone Number: Email Address:

Separation Date: Retirement Date:

3) Does the information in your Personal Retirement Profile appear to be correct? Even if there is a problem, it probably won't prevent you from completing this worksheet. Any needed corrections can still be made.

☐ Yes ☐ No

If no, explain the problem:

2) Have you arranged with your department to separate from employment before your retirement date?

☐ Yes ☐ No

If not, please note it is your responsibility to do so prior to your retirement date. The UC Retirement Administration Service Center (RASC) does not communicate with your department regarding your retirement plans.

3) Do you have funds in the UC Retirement Savings Program (RSC Plan, 401(k)) and/or 403(b)?

☐ Yes ☐ No

If yes, would you like to speak with a Fiduciary Retirement Planner about how to manage your retirement income and other important financial decisions?

☐ Yes ☐ No Contact Telephone Number: Best Time(s) for Contact:

UNIVERSITY OF CALIFORNIA Retirement Administration Service Center

For most efficient processing, submit completed form using the Original Documentation System to UC Retirement at: New Service (UCRAYS), at retirement@ucrcr.org. If you are unable to submit your form online, you may submit it by fax or mail, but this may delay the processing of your retirement. Do not submit documents from these sites.

Contact RASC: Phone: 800-828-8287, M-F 9:30-4:30 PM, PT. Fax: 916-752-5128. Mail: University of California - RASC, P.O. Box 245128, Oakland, CA 94624-1528. UCRAYS: retirement@ucrcr.org

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If you cannot use UCRAYS to complete your retirement election, or do not wish to, you can complete and submit either the Monthly Retirement Income or Lump Sum Cashout Election Worksheet to the RASC to have your retirement election form prepared for your signature.

You must include your retirement date, separation date, all the payment option details you want, your survivor and contingent annuitant information, and your enrollment in retiree insurance, if applicable. Please allow 2-3 weeks for the RASC to prepare your retirement election. Once completed, a copy of your retirement election will be sent to UCRAYS and you will receive an email notification that further action is required to sign.

## Next Step – Submitting your election documentation

UCRAYS

UNIVERSITY OF CALIFORNIA Retirement At Your Service

UCRP Service Center  
30.1204 years  
4/4/2019 10:10:22

Upload Required Documentation

Select the process for which you are uploading documentation below.

Process: \* UCRP Retirement Election

The following documents are required to process your retirement election. You may upload these documents below. Click [here](#) for a further explanation on what documents are required and acceptable.

- Birth Evidence for Contingent Annuitant or Eligible Child
- Marriage Evidence
- Monthly Retirement Income Election Form (UBEN 161)

Upload the required documents below. Each document must be uploaded separately.

Document Type: Select

Upload File:

Cancel Submit

1. On the home screen in UCRAYS on left menu, select *“Upload Documentation”*

2. From the *“Process”* dropdown choose *“UCRP Retirement Election”*

3. Choose the *“Document Type”* and upload the matching documentation from your device; repeat as many times as necessary

4. The *“Submit”* button will only display when at least one document is uploaded

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If you didn't submit the required documentation needed to process your retirement, including your signed retirement election form and/or your marriage or contingent annuitant birth evidence, you can still do so through UCRAYS.

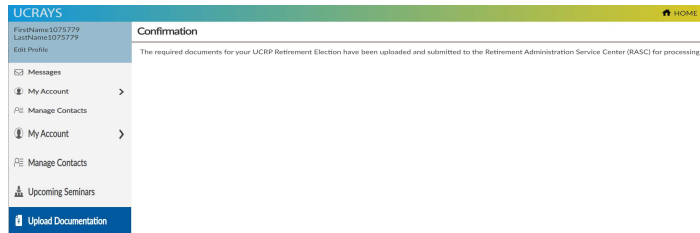
When you log in to UCRAYS and if there is a process in progress that is missing required documentation, you will see *“Upload Documentation”* as a menu option on the lefthand side. Click on this link and you will be taken to the *“Upload Required Documentation”* screen.

To upload your required documents, please do the following:

- First, you'll need to select the process for which you are uploading documents. For example: *“UCRP Retirement Election”*.
- Choose the required document from the *“Document Type”* drop down menu and select *“Choose File”* to find the relevant document on your device,
- Upload the document,
- Repeat for each required document.
- Select *“Submit”* to upload the document(s) once you have completed upload the documents.

## Submitting your election documentation (continued)

5. You'll receive a confirmation that the uploaded documents have been submitted.



6. Once all documents have been submitted, the *Upload Documents* link will no longer be displayed.



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Once you have successfully uploaded your required document(s), you will receive a pop up notification confirming it was successfully uploaded and the “Upload Documentation” will no longer be visible on the UCRAYS menu options.

## Required Documents

- **Signed election form:** UC member, spouse or domestic partner
- Along with your signed election form the following **required documents** are needed (if applicable):
  - › **Married** - Marriage certificate
  - › **Domestic partnership:** Domestic partner documentation
  - › **Contingent annuitant:** Birth evidence will be required
  - › **Eligible children:** birth evidence, enrollment in school full time
- ✓ **Copies are acceptable**
- See the **Retirement Handbook** for a list of acceptable documents

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As mentioned earlier, when you are completing your retirement election and uploading your required documents, there is link on the screen which provides a list of acceptable evidence for each document type. You can also find a description in the Retirement Handbook. Even if you aren't sure if you want to retire or not, it is a good idea to have these documents available for when you are ready. Even if you submit your signed election, if there are required documents missing, the RASC cannot proceed with processing your retirement and your retirement payment(s) may be delayed.

The types of required documents will depend on the retirement options you selected. First and foremost, to elect UC retirement you must sign and submit your retirement election form. If you are married or have a domestic partner, they must also sign your election form regardless of the option selected.

If you are married or have a domestic partner and electing a monthly payment option, you'll need to provide marriage evidence, such as a marriage certificate or copies of your tax returns showing married, filed jointly if signed at least one year prior to retirement. Examples of acceptable domestic partnership evidence include registration filed with and approved by the State of California or other jurisdiction, the UBEN 250 Domestic Partnership Declaration form with two pieces of evidence showing financial interdependence, or proof of completion of UC's Family Member Eligibility Verification (FMEV) with a domestic partner health dependent.

If you are naming a contingent annuitant, we will need their birth evidence which could include a birth certificate, passport, or naturalization certificate. If your contingent annuitant is also a

UC employee, birth evidence will not be required.

For eligible children, birth evidence is also needed along with proof of full time student enrollment if your eligible child is over age 18. If your eligible child became disabled prior to age 18, or before 22 while in school full time, we will need their disability date and the RASC will reach out to you with further details on completing the verification process once your retirement is complete.

There is a separate process for certifying disabled children over the age of 26 for health benefits. This is handled through your medical plan directly and proof of eligibility will be reported to UCPATH (if active) or the RASC (if retired). Please contact your medical insurance carrier for more information.

For more information on the various forms of acceptable birth evidence, and what is not acceptable, please review the Retirement Handbook and the links on UCRAYS.

Also note we do not need your original copies of these documents; photo or scanned copies are acceptable.

## Required Documents – Domestic Relations Orders

### **UCRP benefits are subject to community property following a dissolution of marriage or domestic partnership**

- If you were divorced, legally separated or you terminated your domestic partnership during your period of UCRP membership:

#### **Electing monthly income**

- › You must submit a copy of your dissolution of marriage or termination of domestic partnership

#### **Electing lump sum cashout**

- › In addition, you must submit a settlement agreement with specific language that your UCRP benefits are your sole and separate property
- See the [Domestic Relations Order Factsheet](#) for more details

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A special note regarding requirements around Domestic Relations Orders.

UCRP benefits, like most retirement benefits, are subject to community property interest in the event of a dissolution of marriage or, in certain jurisdictions, the termination of a domestic partnership. This means a former spouse or domestic partner could be entitled to a portion of your UCRP retirement benefits if you were married or in a domestic partnership during your UC employment.

In many cases, these issues have been resolved prior to retirement. If you have previously settled a qualified domestic relations order with UCRP, these steps are not required.

However, if you were divorced, legally separated or you terminated your domestic partnership during your UCRP membership period, you will be asked to provide the following:

If you are electing monthly retirement income, you will need to provide a copy of your dissolution of marriage with the court or termination of domestic partnership. In addition, if you are electing a lump sum cashout, you will also have to submit a copy of your certified settlement agreement with specific language that your UCRP benefits are your sole and separate property.

If there is an unsettled community property claim on your record at the time of retirement, this will delay processing and payment of your full retirement benefits.

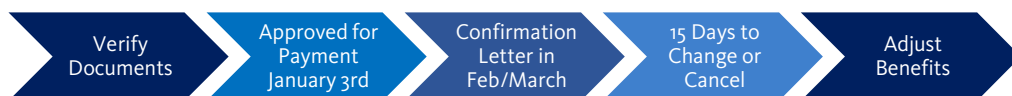
Please see the Domestic Relations Order Factsheet on UCnet for more information and/or speak with a legal representative.



UC / DRO Factsheet: <https://ucnet.universityofcalifornia.edu/wp-content/uploads/forms/pdf/qdro-factsheet.pdf>

## Final Steps (you're almost done!)

### No Lapse In Pay – Jan. or July 1<sup>st</sup> retirement



### Standard process – Retire any other date



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Once your signed retirement election, and all required documents, have been submitted, we review you're signed election and documentation, verify all the service and salary details that go into the calculation of your retirement income, and ensure all your payment details are set up for first retirement. If there is missing documentation or we need additional payroll details to verify your retirement calculation, the RASC will reach out to you or your location for more information.

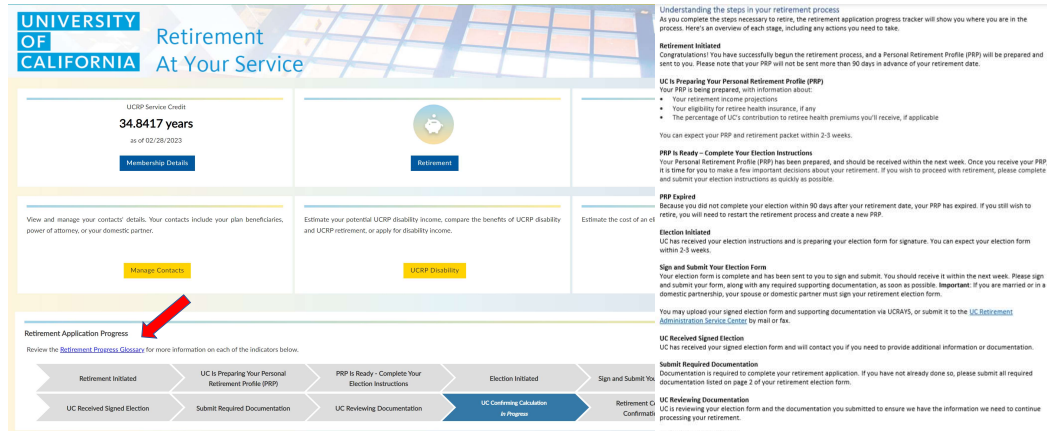
Generally speaking, it will take approximately 45-60 days to process your retirement and set up your initial payment(s). It is for this reason we encourage you to initiate and complete your retirement election as soon as possible. If there is additional complexity to your retirement or we are waiting for additional information, such as the need to verify reciprocal or concurrent retirement from CalPERS or CalSTRS, or if there is an unresolved divorce situation, there could be additional time required.

When your retirement application has been processed, you will be sent your retirement confirmation letter which will provide you all the details of your retirement election, the final calculation of your retirement income and eligibility for retiree insurance, if applicable. If everything looks good, there is not further action from you required and you can enjoy your retirement!

However, if you do want to make changes, or you have decided to cancel your retirement, you will have until your retirement date, or 15 days from the date of your retirement confirmation letter, whichever is later, to cancel or make any changes to your retirement options. This date

will be printed on your retirement confirmation letter and, once passed, your retirement election is irrevocable and cannot be changed or cancelled.

## UCRAYS Tracking Feature



- Track your retirement application progress
- Retirement Process Glossary - includes an overview of each step and any actions needed

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A common question asked during the retirement process is what steps do I still need to do to complete my retirement? Or what happens once I submit my election form and documents? Have I done everything necessary?

You can log in to UCRAYS and track the progress of your retirement application at any time. From the tracker screen, you can click on the “Retirement Progress Glossary” link to better understand what occurs at each step, whether it is step that you are responsible to complete, or those being completed by the RASC. The glossary will also include the approximate processing time, if applicable.

The steps in the tracker include the creation, preparation and review of your PRP, the initiation, signing, and submitting of your retirement election and all required documents, as well as the verification of election documents, your final retirement calculation, and the approval of your retirement for payment. Once all steps have completed, you’ll receive your retirement confirmation letter. Use this as your guide through the retirement process.

## Your Confirmation Letter will include:

- Your retirement date and separation date
- The retirement option you selected
- The last day to make any changes or to cancel your retirement
- Your elected tax withholdings, direct deposit information, and the anticipated date of your first payment

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As an important part of our retirement benefits, UC is committed to offering ongoing retiree health benefits to those who qualify.

It is important to know that these benefits are separate from the retirement pension and are not a vested benefit.

This means plan designs can change from year to year and UC's contributions to these benefits may change or be discontinued at any time, which impacts your share of the costs.

## Your Confirmation Letter (continued):

- Payments of benefits upon death include amount(s) and eligible survivors/contingent annuitant
- Capital Accumulation Payment (CAP) or Lump Sum Cashout
- Your calculation details which include your HAPC, age factor and UCRP service credit
- Retiree health benefits if applicable including current plans and covered family members
- **If all is good, no further action is needed – You are retired!**

62

As an important part of our retirement benefits, UC is committed to offering ongoing retiree health benefits to those who qualify.

It is important to know that these benefits are separate from the retirement pension and are not a vested benefit.

This means plan designs can change from year to year and UC's contributions to these benefits may change or be discontinued at any time, which impacts your share of the costs.

# UC Retiree Health Plans and Medicare

## Transition from employee benefits to retiree benefits

### Retiree medical, dental and legal plans

- Enrollment occurs as part of the retirement process
- Premiums deducted from your pension payment

### Effective date of retiree health benefits

- Employee benefits extend through the end of the month following separation if due to retirement

### Suspend or cancel

- You can suspend medical and dental if covered elsewhere
- You can cancel legal benefits

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The transition into retiree medical, dental and legal benefits occur as part of the normal retirement process. Your premiums, if any, will be deducted from your monthly retirement check automatically.

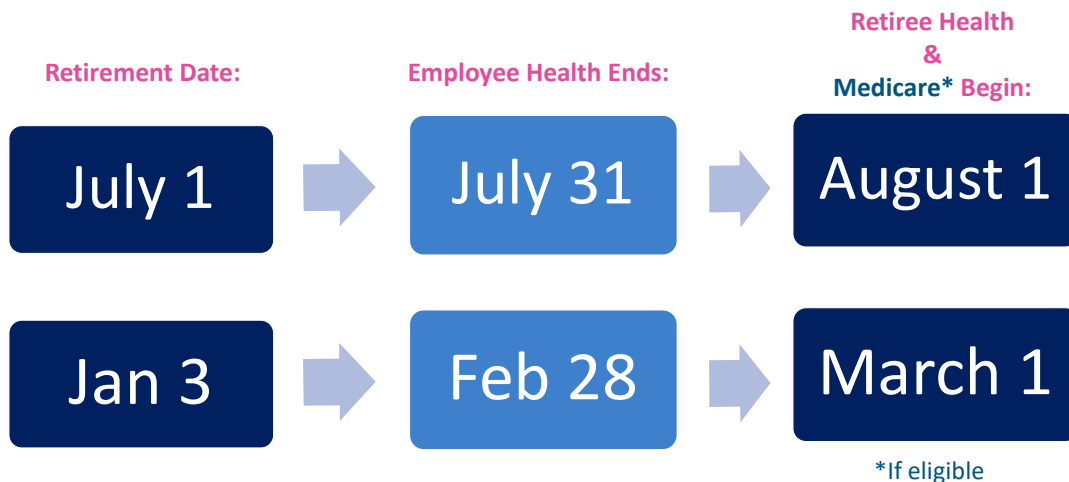
To ensure a seamless transition into retirement, it is often a good idea to fill critical prescriptions and make any necessary medical appointments prior to your retirement in case any issues should arise. Upon retirement, you will be in a new retiree medical group and will receive new medical plan cards.

In addition to medical, dental and legal benefits, when you retire, you can also continue enrollment in the vision service plan and accidental death and dismemberment benefits. As a retiree, however, there is no UC contribution towards vision benefits and you'll pay the entire premium for vision and AD&D coverage directly to the insurance carrier. UC also offers pet insurance through our contracting provider Nationwide and that option will continue in retirement. You'll enroll and pay premiums directly to the carrier.

If you are eligible for Medicare Part A for free, and enrolled in a UC retiree medical plan, you must enroll in Medicare Part B through Social Security and coordinate those benefits with your UC medical plan. If you or any of your covered family members will be 65 or older upon retirement, as part of the retirement process, you will receive a Medicare instructions letter that will explain the steps you'll need to take. We'll cover that more in detail later. Any premiums for Medicare are deducted from your Social Security check or paid directly to Medicare.



## When does UC retiree health begin?



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Let's take a closer look at the transition from employee health insurance coverage to retiree health and Medicare at retirement.

In this example, if your retirement date is July 1, your employee health will end on July 31. Your UC retiree health and Medicare (if eligible) will begin effective August 1. If elected to retire on January 3rd or 4th, another popular retirement date, you would employee benefits through the end of February, and retiree coverage begins March 1st.

To ensure a timely transition from employee health to retiree health, you'll want to apply for Medicare approximately 2 months before your retirement date. Once enrolled, you'll need to complete the appropriate UC Medicare enrollment form and return it to RASC prior to your retirement date.

## Transition from employee benefits to retiree benefits

### Vision through VSP

- Contact VSP to enroll and set up premium payments
- Premiums range from \$11.61 (self only) to \$27.12 (family)
- You can cancel and enroll during a future enrollment period

### Accidental Death & Dismemberment

- Complete enrollment form on UCnet and submit to Prudential
- You may enroll at retirement or at anytime after
- Coverage ranges from \$10,000 to \$250,000

### Pet Insurance

- Visit Nationwide for pet insurance at <http://petinsurance.com/uc/>

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The transition into retiree medical, dental and legal benefits occur as part of the normal retirement process. Your premiums, if any, will be deducted from your monthly retirement check automatically.

To ensure a seamless transition into retirement, it is often a good idea to fill critical prescriptions and make any necessary medical appointments prior to your retirement in case any issues should arise. Upon retirement, you will be in a new retiree medical group and will receive new medical plan cards.

In addition to medical, dental and legal benefits, when you retire, you can also continue enrollment in the vision service plan and accidental death and dismemberment benefits. As a retiree, however, there is no UC contribution towards vision benefits and you'll pay the entire premium for vision and AD&D coverage directly to the insurance carrier. UC also offers pet insurance through our contracting provider Nationwide and that option will continue in retirement. You'll enroll and pay premiums directly to the carrier.

If you are eligible for Medicare Part A for free, and enrolled in a UC retiree medical plan, you must enroll in Medicare Part B through Social Security and coordinate those benefits with your UC medical plan. If you or any of your covered family members will be 65 or older upon retirement, as part of the retirement process, you will receive a Medicare instructions letter that will explain the steps you'll need to take. We'll cover that more in detail later. Any premiums for Medicare are deducted from your Social Security check or paid directly to Medicare.

## Other Benefits

### **Homeowners/renters/auto insurance**

- Premiums paid directly to California Casualty / Farmers

### **Life Insurance & Supplemental Health**

- Conversion or portability options may be available

### **Health Flexible Spending Account (FSA)**

- Ends on the last day of last month you contributed

### **UC and employee-paid disability**

- Ends on the last day of work

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If you have homeowners, renters, or automobile insurance through UC's contracts with California Casualty or Farmers Insurance, you may continue coverage by paying the full premium directly to the insurance carrier. Contact the individual carriers directly for cost information and/or to set up payments.

Several benefits that you may be enrolled in as an employee will end when you separate and retire.

There is no retiree group policy for life insurance or supplement health benefits. These plans do offer conversion or portability options, which may allow you to enroll in an individual policy. Please contact the carrier for more information on premiums.

Your Health Flexible Spending Account, if you have one, ends at the end of the month following your last contribution. That means you may be reimbursed for expenses incurred through the date coverage ends. You have the option of continuing the Health FSA through COBRA until the end of the calendar year in which you retire.

Your employee disability insurance ends on your last day of employment.

See the Retirement Handbook for more details about these plans.

## COBRA Continuation

### COBRA Notification

- When your employee benefits end, you will automatically receive a COBRA packet in the mail
- If you are eligible for retiree health benefits or otherwise do not need COBRA continuation coverage, you can disregard
- If you are not eligible for retiree health benefits, you can enroll through COBRA for 18 months
  - › 18-month extension possible through CalCOBRA

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Even if you are eligible for retiree health benefits, all employees enrolled in UC health benefits will receive a COBRA packet automatically upon separation. COBRA coverage allows you the option to continue enrollment in your current group medical, dental, vision and health FSA benefits by paying up to 102% of the full premium.

If you are eligible for retiree health benefits, you do not need to enroll in the COBRA continuation and can disregard the COBRA packet.

However, if you are not eligible for UC retiree health benefits when you retire, perhaps because you don't qualify or elected a lump sum cashout, you can continue your employee benefits through COBRA. Generally, COBRA continuation is for 18 months, but, can be extended an additional 18 months at a higher cost.

## UC & Medicare Coordination

### **If you and/or your covered family member are 65 or older**

- Self-identify on your UCRAYS retirement election that you are Medicare eligible
- You will be sent information on how to enroll in Medicare and coordinate with UC medical benefits
- Disabled family members may qualify for Medicare under age 65

### **If you and/or your covered family member are not yet 65**

- Continue to remain on non-Medicare plan
- You will be sent information on how to enroll in Medicare three months before you turn 65

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If you and/or any of your family members covered under your UC medical plan will be age 65 or older at the time of retirement and are eligible for Medicare Part A for free, UC requires enrollment in Medicare Part A & B. You or your family members may also qualify for Medicare prior to age 65 if disabled through Social Security.

To receive instruction on how to coordinate your Medicare with your UC medical plan automatically, you will need to self identify that you or your family members are Medicare eligible when you complete your retirement election through UCRAYS. If you do not self identify, you will be sent a letter with instructions once your signed election form and all required documents are verified by the RASC.

The letter will include:

- Details on UC's Medicare requirements, how to enroll in Medicare and, once enrolled, how to coordinate with your UC medical plan
- Links to the CMS L564 Request for Employment Information Form which needs to be completed by your location and submitted to Medicare if you are already age 65 or older
- Links to UC's medical plan enrollment forms that will be needed to assign and coordinate your Medicare with your UC medical plan

If you or your covered family members are not yet age 65 and eligible for Medicare, you will receive instructions on this when you reach 65. One other note, if you are not eligible for Medicare Part A for free, you will still need to apply for Medicare and submit and copy of your denial letter to the RASC.

## Step 1: Enroll in Medicare Part A & B

### Medicare & UC requirements

- If you are eligible for Medicare Part A premiums free, you must enroll in both Parts A & B and coordinate with your UC medical plan

### If you are already enrolled in Part A

- You must still enroll in Part B through Medicare

### If you are not enrolled in Part A & B

- Enroll in both Parts A & B if eligible for premium-free Part A
- If not eligible for Part A for free, you must provide proof of ineligibility from Medicare

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If you and/or any of your family members covered under your UC medical plan will be age 65 or older at the time of retirement and are eligible for Medicare Part A for free, UC requires enrollment in Medicare Part A & B. You or your family members may also qualify for Medicare prior to age 65 if disabled through Social Security.

To receive instruction on how to coordinate your Medicare with your UC medical plan automatically, you will need to self identify that you or your family members are Medicare eligible when you complete your retirement election through UCRAYS. If you do not self identify, you will be sent a letter with instructions once your signed election form and all required documents are verified by the RASC.

The letter will include:

- Details on UC's Medicare requirements, how to enroll in Medicare and, once enrolled, how to coordinate with your UC medical plan
- Links to the CMS L564 Request for Employment Information Form which needs to be completed by your location and submitted to Medicare if you are already age 65 or older
- Links to UC's medical plan enrollment forms that will be needed to assign and coordinate your Medicare with your UC medical plan

If you or your covered family members are not yet age 65 and eligible for Medicare, you will receive instructions on this when you reach 65. One other note, if you are not eligible for Medicare Part A for free, you will still need to apply for Medicare and submit and copy of your denial letter to the RASC.

## How to enroll in Medicare at retirement?

### Retirement allows you to apply for Medicare Part A & B without penalty during a Special Enrollment Period (SEP)

- If you're receiving social security income, you'll automatically be enrolled in Part A & B
- If you're not receiving social security income, enroll in Medicare approximately 2 months before your retirement date:
  - › Create an account via [ssa.gov/Medicare/sign-up](https://ssa.gov/Medicare/sign-up)
  - › Sign up for Part A & B
  - › Sign up for Part B (*if already enrolled in Part A*)



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### What is the Request for Employment Information CMS L564 form?

For those who turned 65 while enrolled in an employer group plan, or any spouse of an employee covered under an employer group plan, Medicare allows you to defer enrollment in Part B without penalty until that coverage ends. Once the employer group coverage ends, such as at retirement, you are given a Special Enrollment Period to enroll in Medicare Part B without penalty. To be eligible for a Special Enrollment Period, you must demonstrate that you had group health plan coverage through your employer or your spouse's current employer within the last 8 months.

To do so, you'll need to have your local benefits office or health care facilitator complete Section B of the CMS L564 form confirming your enrollment in an employer group plan unless the section is already completed. You'll then submit the completed form along with your application to Medicare to ensure enrollment in both Part A and Part B of Medicare. You'll need to do this if you are already enrolled in Part A, but, need to enroll in Part B. You and/or any covered family members eligible for Medicare will need to complete this form separately.

If you are turning 65 within 3 months of the start date of your UC retiree health benefits, you can enroll with Medicare during your Initial Enrollment Period and do not need to complete this form.

## Medicare: Request for Employment CMS L564?

- ✓ **Complete CMS L564 online at [ssa.gov/medicare/sign-up](https://ssa.gov/medicare/sign-up)**

### Acceptable verifying documentation includes:

- A signed letter, fax, or email from your location
- Income tax returns that show health insurance premiums paid;
- W-2s reflecting pre-tax medical contributions;
- Pay stubs that reflect health insurance premium deductions;
- Health insurance cards with a policy effective date;
- Explanation of benefits paid by GHP or LGHP; and
- Statements or receipts that reflect payment of health insurance premium

- ✓ **Print CMS L564 and complete Section A and take it to your location to complete Section B**

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What is the Request for Employment Information CMS L564 form?

For those who turned 65 while enrolled in an employer group plan, or any spouse of an employee covered under an employer group plan, Medicare allows you to defer enrollment in Part B without penalty until that coverage ends. Once the employer group coverage ends, such as at retirement, you are given a Special Enrollment Period to enroll in Medicare Part B without penalty. To be eligible for a Special Enrollment Period, you must demonstrate that you had group health plan coverage through your employer or your spouse's current employer within the last 8 months.

To do so, you'll need to have your local benefits office or health care facilitator complete Section B of the CMS L564 form confirming your enrollment in an employer group plan unless the section is already completed. You'll then submit the completed form along with your application to Medicare to ensure enrollment in both Part A and Part B of Medicare. You'll need to do this if you are already enrolled in Part A, but, need to enroll in Part B. You and/or any covered family members eligible for Medicare will need to complete this form separately.

If you are turning 65 within 3 months of the start date of your UC retiree health benefits, you can enroll with Medicare during your Initial Enrollment Period and do not need to complete this form.



## Step 2: UC Medicare Coordination Forms

UC Blue & Gold HMO  
Complete: UC Medicare Choice [UBEN 121](#)

UC Care PPO, CORE  
Complete: UC Medicare PPO [UBEN 123](#)

Kaiser HMO  
Complete: Kaiser Senior Advantage [UBEN 127](#)

Health Savings Plan  
Complete:  
i. [UBEN 100](#) Retiree Continuation, Enrollment, or Change form &  
ii. [UBEN 121, 123, or 127](#) to the plan you choose above

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Once you are enrolled in Medicare, you'll need to complete the special UC medical form to coordinate your Medicare. Each family member eligible for Medicare will need to complete a separate form and submit to the RASC along with a copy of your Medicare card.

If you are currently enrolled in UC Blue & Gold HMO, the Medicare partner plan is UC Medicare Choice administered by UnitedHealth. To transition to this plan and assign all components of Medicare, you'll need to complete and submit the UBEN 121. Any non-Medicare family members would remain in UC Blue & Gold

For those enrolled in the UCCare or the UC CORE plans, you'll need to complete and submit the UBEN 123 to coordinate your Part D coverage with the UC Medicare PPO plan. Other Medicare PPO options may be available during a future open enrollment period after retirement. Again, any non-Medicare family members will remain in UCCare or CORE.

Kaiser Senior Advantage is the Medicare plan for Kaiser and you'll complete your enrollment through the UBEN 127 form. Be sure to include you're a copy of your Medicare card or Medicare award letter showing enrollment in both Medicare Part A & B. Enrollment in the Medicare Part D will be handled through Kaiser.

Finally, the UC Health Savings Plan does not have a Medicare partner plan. This means if you are enrolled in this plan and you or any covered family members are eligible for Medicare, you will have to switch your entire family to a new plan that does offer Medicare partner plans. To do so, please complete and submit the UBEN 100 Retiree Insurance Continuation Form along with the appropriate Medicare coordination form I just described to ensure timely enrollment.

UBEN 100: <https://ucnet.universityofcalifornia.edu/forms/pdf/uben-100.pdf>

UBEN 121: <https://ucnet.universityofcalifornia.edu/forms/pdf/uben-121.pdf>

UBEN 123: <https://ucnet.universityofcalifornia.edu/forms/pdf/uben-123.pdf>

UBEN 127: <https://ucnet.universityofcalifornia.edu/forms/pdf/uben-127.pdf>

# Now that I am retired

## What to expect with your retirement payment

- ✓ Paid around the first of each month
- ✓ Electronically deposited to your bank
- ✓ Benefit income statements on UCRAYS
- ✓ Income reported on 1099R tax form

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As an important part of our retirement benefits, UC is committed to offering ongoing retiree health benefits to those who qualify.

It is important to know that these benefits are separate from the retirement pension and are not a vested benefit.

This means plan designs can change from year to year and UC's contributions to these benefits may change or be discontinued at any time, which impacts your share of the costs.

## Keep Your Personal Information Up to Date

### Use UCRAYS to update:

- Address, phone or email
- Tax withholding
- Direct deposit information
- UCRP beneficiary designation and contact information
- Health benefits changes

### Use [Netbenefits.com](https://netbenefits.com) Fidelity website to:

- Manage investments
- Update Retirement Saving Program beneficiaries
- Request rollovers or distributions

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As an important part of our retirement benefits, UC is committed to offering ongoing retiree health benefits to those who qualify.

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## Stay Connected

### UCnet – [ucnet.universityofcalifornia.edu](https://ucnet.universityofcalifornia.edu)

Annual Open Enrollment Information  
Factsheets and Handbooks  
Health Plan Contacts  
Retiree Medical Plan Rates

### UCRAYS – [retirementatyourservice.ucop.edu](https://retirementatyourservice.ucop.edu)

View your membership and service credit details  
Apply for and elect UC retirement  
Manage your UC retiree health plan enrollments  
Submit questions via secure messaging

### MyUCretirement.com

Retirement Readiness  
Enroll/view retirement savings program balances  
Financial classes/webinars  
Personal Retirement counseling

### Local Resources

Emeriti and Retiree Associations  
[Retirement Centers](#)  
[Health Care Facilitators](#)

### Retirement Administration Service Center (RASC)

Questions about UCRP & retiree health benefits  
(800) 888-8267 or [UCRAYS Message](#)  
Schedule online: [RASC.universityofcalifornia.edu](https://RASC.universityofcalifornia.edu)

### Fidelity Workplace Financial Consultants

Schedule 1:1 appointments:  
• call (800) 558-9182  
• schedule online [Fidelity.com/schedule/UC](https://Fidelity.com/schedule/UC)

As you continue to prepare for your retirement, we'd like to point out some additional resources, including websites with factsheets, summary plan descriptions, webinars and trainings as well who to contact if you have additional questions.

### Additional Links

UC NET: <https://ucnet.universityofcalifornia.edu/>

Medicare Factsheet: <https://ucnet.universityofcalifornia.edu/forms/pdf/medicare-factsheet.pdf>

Retirement Handbook: <https://ucnet.universityofcalifornia.edu/forms/pdf/retirement-handbook.pdf>

Retiree Medical Plan Rates (for those eligible for 100% of UC's contribution):

<https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/retiree-plan-costs.html>

Returning to Work After UC Retirement:

<https://ucnet.universityofcalifornia.edu/forms/pdf/returning-to-uc-employment-after-retirement.pdf>

UCRP Service Credit Purchase: <https://ucnet.universityofcalifornia.edu/forms/pdf/ucrp-service-credit-purchase-guide.pdf>

UCRP & CalPERS Reciprocity:

<https://ucnet.universityofcalifornia.edu/forms/pdf/ucrpcalpers-reciprocity.pdf>

<https://www.calpers.ca.gov/docs/forms-publications/change-retirement-systems.pdf>

UCRP & CalSTRS: <https://ucnet.universityofcalifornia.edu/forms/pdf/ucrpcalstrs-concurrent->

retirement.pdf

Other UCNet HR Forms & Publications index:

<https://ucnet.universityofcalifornia.edu/forms/index.html>

Health Plan Contacts: <https://ucnet.universityofcalifornia.edu/contacts/plan-contacts.html>

Health Care Facilitators: <https://ucnet.universityofcalifornia.edu/contacts/health-care-facilitators.html>

Preparing for Retirement Roadmap: <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/roadmaps/retiring.html>

UC Retirement Webinars: <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/retirement-benefits/preparing-for-retirement-presentation/index.html>

**Thank you!**  
**Please complete the survey.**



<https://ucop.questionpro.com/a/TakeSurvey?tt=fUGPPzra7hEECHrPeIW9eQ%3D%3D>

The information contained herein has been provided by and is solely the responsibility of  
the University of California.

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Thank you to all of you for your service to the University of California. And, for those of you who will retire soon, congratulations as you start your journey into what we hope will be an enjoyable and rewarding period of your life.

Start to Finish Survey Link:

<https://ucop.questionpro.com/a/TakeSurvey?tt=fUGPPzra7hEECHrPeIW9eQ%3D%3D>