

Your Guide to Survivor and Beneficiary Benefits

For Family Members and Beneficiaries of
Active UC Employees

UNIVERSITY
OF
CALIFORNIA

KEY DEADLINES

AS SOON AS POSSIBLE AFTER THE EMPLOYEE'S DEATH:

- Notify the employee's department to report the death, and it will notify your location's survivor benefits coordinator and the UCPATH Beneficiary Care Coordinator. You'll also need to notify Fidelity Retirement Services, at 866-682-7787.

WITHIN 60 DAYS AFTER THE EMPLOYEE'S DEATH, OR THE DATE YOU RECEIVE NOTICE OF YOUR COBRA CONTINUATION RIGHTS, WHICHEVER IS LATER:

- If you lose eligibility for UC-sponsored health and welfare benefits at the time of the employee's death and you wish to continue coverage, apply for COBRA medical, dental, and/or vision coverage. For more information about continuation deadlines, see page 10.

WITHIN 120 DAYS OF THE EMPLOYEE'S DEATH:

- If you were eligible for UC-sponsored medical and/or dental benefits at the time of the employee's death, but were not enrolled, contact the UC Retirement Administration Service Center's Survivor Unit to verify eligibility and to notify that you want to preserve your eligibility for these benefits.

WHEN YOU TURN 65 (IF YOU'RE CONTINUING UC-SPONSORED MEDICAL COVERAGE AND ARE ELIGIBLE FOR SOCIAL SECURITY):

- Enroll in Medicare Parts A and B and transfer to a UC-sponsored plan for Medicare enrollees. **If you don't, you'll be permanently disenrolled from your UC-sponsored coverage.**

BY APRIL 15 OF THE YEAR FOLLOWING THE EMPLOYEE'S DEATH:

- Submit any reimbursement claims for final Health and/or Dependent Care Flexible Spending Account expenses.

Losing a loved one is never easy, and it can be difficult to settle your loved one's estate while you are still grieving. Please be assured that UC staff will work with you to explain any benefits available to you and to other survivors or beneficiaries.

The UC Retirement Administration Service Center will be your primary point of contact for University of California Retirement Plan (UCRP) benefits and UC-sponsored health and welfare benefits. Service center representatives can answer questions and guide you through the process of claiming any benefits for which you're eligible. The best way to contact the UC Retirement Administration Service Center is by phone, at 800-888-8267. You can send mail to P.O. Box 24570, Oakland CA 94623-1570.

Depending on your needs and questions, you may need to contact several different UC-affiliated offices. For example, Fidelity Retirement Services will work with you to handle monies in the UC Retirement Savings Plans, including Savings Choice and the supplemental Pension Choice benefit, and the UC Retirement Administration Service Center will administer any benefits payable from the UC Retirement Plan. A representative from your location will help you with the processing of location-related death benefits, and provide you with the necessary contact information for all applicable UC-affiliated resources.

You'll find a list of campus and other benefits offices on UCnet at ucal.us/campuscontacts. The Resources section on page 21 has contact information for life and accident insurance benefits.

This guide summarizes the benefits and claims process for survivors of UC employees. If you are the survivor of a former UC employee, please see *Your Guide to Survivor and Beneficiary Benefits for Family Members and Beneficiaries of Former UC Employees*, available online at ucal.us/frmrememployeesurvivor. If you are the survivor of a UC retiree (including a disabled UCRP member who was receiving UCRP income at the time of his or her death), please see *Your Guide to Survivor and Beneficiary Benefits for Family Members and Beneficiaries of UC Retirees and Disabled Members Receiving UCRP Income*, available online at ucal.us/retireesurvivor.

Please note that some benefits may be different for survivors of Safety members of UCRP. Please see the *Summary Plan Description for Safety Members* for details, available online at ucal.us/UCRPsafety.

The summaries in this booklet explain the respective plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

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When an Employee Dies: What You Need to Do

Before benefits can be paid, you'll need to complete the steps outlined below. It's understandable that you may have questions you'd like answered right away. **However, for confidentiality reasons UC can't provide initial benefits information over the phone until a beneficiary has been properly identified.** Staff members will help you get through the process as quickly as possible.

As you read through this handbook, you may notice certain terms that are defined a little differently than usual. Please see the Glossary on page 18 for definitions of the terms used in this handbook.

STEP 1:

Notify UC of the death as soon as possible, by contacting the department or office where the employee worked. You'll find a list of campus contacts on UCnet at ucal.us/campuscontacts.

When you call, you'll need to provide the following information about the deceased:

- Name
- Social Security number
- Date of birth
- Date of death
- Date of marriage or state registration of domestic partnership, if applicable
- If you are claiming Accidental Death & Dismemberment insurance

Please note: For domestic partnerships that have not been registered with the state, there is an additional requirement to be recognized for UCRP benefits eligibility: the employee must have established the domestic partnership with UC. Please see *Benefits for Domestic Partners* on UCnet for details about requirements for establishing a domestic partnership with UC.

You should also be prepared to provide the following information about any surviving family members:

- Names
- Addresses

Final paycheck

The UC employee's paycheck becomes part of the employee's estate and will be processed along with other benefits. If a beneficiary has not been named, the final paycheck is distributed by order of succession (see page 18). In the rare instance that you have a final paper check that can't be cashed, it should be returned to the payroll office of the campus where the employee worked so it can be reissued to the estate.

- Social Security numbers
- Dates of birth
- Date of marriage or domestic partnership

STEP 2:

Notify Fidelity Retirement Services of the employee's death and ask about plan balances in the UC Retirement Savings Program. (For details about the program, see page 14.)

STEP 3:

Wait to receive a letter from the UC Retirement Administration Service Center (typically mailed within six weeks after you notify UC of the death). Each person who may be eligible for a benefit will receive a letter explaining benefits that may be payable and outlining the requirements for any forms or documents UC needs.

If you believe you're eligible for a benefit and you don't receive a letter from UC within six weeks, please send a written inquiry to the UC Retirement Administration Service Center at P.O. Box 24570, Oakland, CA 94623-1570.

STEP 4:

Send UC the forms and documents requested in the letter you received. These may include copies of the death certificate, birth certificates for the spouse and/or children, and marriage or partnership evidence. (It's a good idea to gather these documents ahead of time, but please don't send them until you receive the letter from UC outlining the specifics of what you need to provide.)

STEP 5:

Fill out and return any life or accident insurance claim forms you receive, along with any requested documentation such as a certified death certificate with raised seal. (The Payroll or Benefits office at the employee's work location will contact the appropriate insurer and facilitate the insurance claims process.)

STEP 6:

Respond to any requests for information from the department where your loved one worked. This will help representatives process departmental benefits promptly.

STEP 7:

If you are eligible, expect to receive UCRP benefits within two months after the UC Retirement Administration Service Center receives the requested documents. The timeframe for receiving departmental and insurance benefits varies; please check with the department representative or insurance company.

In most instances, UCRP benefits payable to survivors or beneficiaries can't be attached by creditors. If you're receiving these benefits, you can't assign them to others, including mortuaries and funeral homes.

UCRP Death and Income Benefits for Survivors of UC Employees

The information below summarizes the range of death and income benefits that may be available to you as a survivor or beneficiary of a UCRP member. If you have questions about any of the terms, please see the Glossary on page 18.

If you receive monthly survivor income from UCRP you may also be eligible for health and welfare benefits, including medical, dental, vision, legal, and accidental death and dismemberment. Please see pages 9–13 for more information about eligibility for continuing health and welfare benefits and UC contributions to premiums.

Whether or not your loved one was a member of UCRP, funds remaining in his or her Flexible Spending Accounts or Health Savings Account (if enrolled in the UC Health Savings Plan) may be eligible for reimbursement. For more information, please see page 11 for information about Flexible Spending Accounts or page 10 for information about the Health Savings Account. You may also be eligible to receive funds from the UC Retirement Savings Program, if your loved one participated; see page 14.

2016 TIER MEMBERS

(see “UCRP Tiers” in the Glossary, page 20)

Pension Choice participants are UCRP members, and are therefore eligible for applicable UCRP benefits.

Savings Choice participants are not members of UCRP.

Therefore, unless a Savings Choice participant was vested with prior service in UCRP which remained on account, the UCRP death and income benefits for survivors described in this handbook (including continued health and welfare benefits for survivors) **do not apply**. Savings Choice participants contribute to a separate tax deferred savings plan which may be left to a designated beneficiary. For more information, refer to page 14 and/or contact Fidelity at 866-682-7787.

BASIC DEATH BENEFIT

Who is eligible: The member’s beneficiary

The benefit:

- For 2016 Pension Choice members, 2013 Tier members, and 1976 Tier members whose UCRP membership began on Oct. 1, 1990 or later, a onetime payment of \$7,500
- For 1976 Tier members whose UCRP membership began before Oct. 1, 1990, a onetime payment of the greater of:
 - \$1,500 plus one month’s final salary or
 - \$7,500

Distribution options: If you are the member’s spouse, the distribution can be paid to you directly or rolled over into a traditional or Roth IRA or other qualified employer retirement plan. If you are the member’s domestic partner or other non-spouse beneficiary, the distribution can be paid to you directly or rolled over to an inherited IRA.

CAPITAL ACCUMULATION PAYMENT (CAP)

Who is eligible: The member’s beneficiary

The benefit: A onetime payment of the balance (if any) in the member’s CAP account at the time of the member’s death. The CAP benefit supplements other UCRP benefits for eligible members. It is based on allocations credited to the member by UCRP, with each allocation calculated as a percentage of covered compensation paid during a specific period.

Distribution options: If you are the member’s spouse, the distribution can be paid to you directly or rolled over into a traditional or Roth IRA or other qualified employer retirement plan. If you are the member’s domestic partner or other non-spouse beneficiary, the distribution can be paid to you directly or rolled over to an inherited IRA or inherited Roth IRA.

PRERETIREMENT SURVIVOR INCOME

Who is eligible: The eligible survivor or survivors of an active member who dies with at least two years of UCRP service credit. These may include an eligible spouse, eligible domestic partner, eligible children or eligible dependent parents. (See the terms beginning with “eligible” in the Glossary, page 19, for details on the eligibility requirements.)

- If there is an eligible survivor at the time of death, the benefit is payable the day after the member’s death.
- If there is no eligible survivor at the time of death, but a survivor later becomes eligible, the income begins when the survivor meets the eligibility requirements. For example, say that a member dies at age 48, and his 45-year-old spouse is neither caring for a child nor disabled. In this case, no monthly preretirement survivor income would be payable until the spouse reaches age 60.
- The benefit continues to the next eligible survivor(s), if any, after the recipient’s death, and ends when there are no more eligible survivors.

UCRP Death and Income Benefits for Survivors of UC Employees

The benefit: Monthly income, payable as of the day after the member's death, in an amount based on the member's appointment and UCRP classification:

- **1976 Tier members coordinated with Social Security who have two or more years of service credit:** 25 percent of the member's final salary, less \$106.40 per month
- **1976 Tier members not coordinated with Social Security who have two or more years of service credit:** 25 to 50 percent of the member's final salary, based on the number of eligible survivors
- **2013 or 2016 Tier members with two or more years of service credit:** 15 percent of the member's final salary
- **Members with service in more than one tier:** an amount based on a weighted average formula; contact the UC Retirement Administration Service Center for details

Distribution options: Can be rolled over into a traditional or Roth IRA or other employer retirement plan only if expected to be paid for less than ten years. The UC Retirement Administration Service Center will notify eligible survivor(s) if the benefit may be rolled over. For example, say that a member dies at age 48 and his 45-year-old spouse is caring for a 17-year-old child. The spouse may be eligible to receive a monthly benefit on the child's behalf until the child reaches age 22—a period of less than ten years. In this case, the benefit paid to the spouse is eligible for rollover.

SURVIVOR INCOME FOLLOWING DEATH WHILE ELIGIBLE TO RETIRE

Who is eligible: The surviving spouse or surviving domestic partner of a member who dies while eligible to retire. (Members in the 1976 Tier are eligible to retire at age 50 with five years of service credit; 2013 and 2016 Tier members are eligible to retire at age 55 with five years of service credit.) See the terms beginning with "surviving" in the Glossary, page 20, for details on the eligibility requirements.

The benefit: Lifetime monthly income, calculated as though the member had elected to retire on the day after the date of death and chosen the full-continuance option with the spouse or domestic partner as contingent annuitant. (To learn more about the full continuance option, called Option A, and who is eligible, please see the UCRP plan summary appropriate to the member's class, available on UCnet.)

If the spouse or domestic partner also qualifies as an eligible survivor, both preretirement survivor income and the Option A benefit are calculated and the higher benefit is paid.

The benefit is payable from the day after the member's death and continues until the death of the surviving spouse or domestic partner.

For members with benefits in multiple tiers, the spouse or domestic partner will receive benefits based on service in the 1976 Tier beginning the day after the date of death. If the member dies before age 55, the remaining benefit, attributable to 2013 Tier service, will be paid to the spouse/domestic partner at the time the member would have reached age 55.

Distribution options: In most cases, not eligible for rollover

PLAN ACCUMULATIONS

As an active UCRP member, your loved one was required to make retirement contributions to the Plan. UC keeps a record of these contributions, along with the interest on them.

Who is eligible: The member's beneficiary

The benefit: The balance of the UCRP accumulations of an active UCRP member who dies with less than two years of UCRP service credit and has no eligible survivors. UCRP accumulations will also be paid to the beneficiary or beneficiaries of a vested active UCRP member who has no eligible survivors or, if over age 50 or 55 (depending on eligibility), no surviving spouse or domestic partner.

Distribution options: If you are the member's spouse, the distribution can be rolled over into a traditional or Roth IRA or other qualified employer retirement plan. If you are the member's domestic partner or other non-spouse beneficiary, the distribution can only be rolled over to an inherited IRA. Plan accumulations may include a member's after-tax contributions, if any. Accumulations of after-tax contributions are not taxable, so you may prefer to take a distribution of these funds separately.

Continued Health and Welfare Benefits for Survivors

In addition to the UCRP death and income benefits outlined above, you and other surviving family members may also be eligible for coverage in UC-sponsored health and welfare benefits.

Your eligibility, and what you need to do to continue coverage or enroll, depend on a variety of factors, including whether you had UC-sponsored coverage at the time of the employee's death. The details are outlined below; if you have questions, please contact the UC Retirement Administration Service Center at 800-888-8267.

Please note: The health and welfare benefits described here do not apply to survivors of Los Alamos and Lawrence Livermore National Laboratory employees. Contact the resources listed on page 20 for more information.

IF YOU WERE ENROLLED IN UC COVERAGE AT THE TIME OF THE EMPLOYEE'S DEATH

ELIGIBILITY

If you were enrolled as a family member in a UC-sponsored plan (including medical, dental, vision, accidental death and dismemberment or legal) when the employee died, you may continue coverage as long as all of the following apply:

- You will receive monthly survivor income from UCRP
- The monthly benefit becomes payable within 120 calendar days of the employee's death and
- Your UC-sponsored coverage is continuous

In rare circumstances, a delay in processing paperwork may cause a gap in coverage. If coverage is later confirmed, it will be retroactive. That means out-of-pocket expenses that would otherwise have been covered will be reimbursed.

If your monthly survivor income should stop, your eligibility for UC-sponsored health and welfare coverage ends. See "If you don't meet eligibility requirements" on page 10 for information on options for continuing coverage.

MAKING CHANGES

Initially, you'll need to remain in the plans in which you're enrolled. If you want to make changes, including adding eligible children, you may do so during the annual Open Enrollment period, usually held in November. (If you need to add a newborn or newly adopted child to your coverage, you may do so when the new child is added to your family.)

If you move out of a medical or dental plan's service area, you'll have a 31-day period of initial eligibility (PIE) in which to transfer to a plan in your new location.

REMARRIAGE OR A NEW DOMESTIC PARTNERSHIP

If you remarry or begin a new domestic partnership, you may not enroll your new spouse or domestic partner or the child or grandchild of your new spouse or partner in UC-sponsored plans.

MEDICAL AND DENTAL COVERAGE

If you're eligible, your coverage can continue automatically, with the monthly costs deducted from your monthly survivor income.

Or, if you have other coverage, you may suspend your UC-sponsored coverage. If you do so, and your other medical and dental coverage has been continuous, you may re-enroll in UC-sponsored coverage:

- During any future Open Enrollment period
- If you add an eligible child to your family, or
- If you lose other coverage involuntarily

UC will require you to provide proof that you have had continuous coverage and, if applicable, that you have lost coverage involuntarily.

LEGAL COVERAGE

You may either continue or cancel this coverage. To continue legal coverage, you must maintain your eligibility for UC medical and dental coverage (whether you choose to enroll or suspend that coverage; see page 10 for more information). If you cancel it, you may re-enroll:

- During any future Open Enrollment period when the plan is open to new members
- If you add an eligible child to your family, or
- If you lose other coverage involuntarily

VISION COVERAGE

UC doesn't pay the cost of vision coverage for survivors of employees. If you choose to continue coverage, you must elect to do so within 31 days of when the member's coverage ended. To continue vision coverage, you must maintain your eligibility for UC medical and dental coverage (whether you choose to enroll or suspend that coverage; see page 10 for more information).

For this plan, the provider, VSP, handles all administrative services. If you decide to continue coverage, you'll need to notify VSP (866-240-8344, or at uc retirees.vspforme.com) and make payments directly to them.

If you don't continue coverage, it will end on the last day of the last month for which premiums were paid. You may re-enroll:

- During any Open Enrollment period when the plan is available for new enrollees;
- When you add an eligible child to your family, or
- If you lose other coverage involuntarily

Continued Health and Welfare Benefits for Survivors

AD&D

If you're eligible for coverage, you'll need to contact Prudential directly to update your coverage. To continue AD&D coverage, you must maintain your eligibility for UC medical and dental coverage (whether you choose to enroll or suspend that coverage; see page 10 for more information).

If you don't continue coverage, you may enroll at any future time. If you have questions, please contact Prudential at 800-778-3827.

IF YOU DON'T MEET ELIGIBILITY REQUIREMENTS

If you were enrolled as a family member in a UC-sponsored plan when the employee died, but aren't eligible for monthly UCRP income, your coverage will end on the last day of the last month in which the employee died. The exception is if you qualify as a covered family member of the person who is receiving survivor income. If you have questions about whether this circumstance applies to you, contact the UC Retirement Administration Service Center.

If you want to continue your coverage, you may have the option to do so via COBRA or by converting to an individual policy. If you are currently enrolled in benefits under the employee, you will receive a COBRA packet automatically. If you are eligible to continue retiree health and welfare benefits as a survivor, you may disregard the COBRA packet.

Here are the details:

COBRA

You may be able to continue medical, dental or vision coverage by paying the full premiums directly to the carrier. You have a 60-day period in which to apply for COBRA continuation; it begins on either the employee's date of death, or the date you receive notice of your continuation rights, whichever is later.

If you're enrolled in Medicare on the employee's date of death, you're eligible to continue coverage through COBRA. If, however, you become eligible for Medicare after you elect COBRA, your medical COBRA coverage will be terminated, even if you have not yet reached the end of your maximum continuation period.

For more about COBRA, check ucal.us/COBRA or contact the UC Retirement Administration Service Center.

Important!

When you turn 65, if you're eligible for Social Security you'll need to enroll in Medicare Parts A and B and transfer into a UC-sponsored medical plan for Medicare enrollees. **If you don't, you'll be permanently disenrolled from your UC-sponsored medical coverage.** For more information, please see the *Medicare Fact Sheet* at ucal.us/medicarefacts.

You may also want to explore the possibility of continuing coverage through the Affordable Care Act's health care marketplace. In California, check the website of Covered California at www.coveredca.com.

Conversion to individual policy

After your COBRA coverage ends (if your participation has been continuous) or as an alternative to COBRA, you may be able to convert your UC-sponsored medical plan to an individual policy. (This option isn't available for dental or vision coverage.) If you want to apply for conversion, you have a 31-day window after your UC-sponsored or COBRA coverage ends. Be aware that the premiums for an individual policy may be significantly higher than for your UC-sponsored coverage.

You may also be able to convert your legal or AD&D coverage to an individual policy, within 31 days of the date your group coverage ends. To learn more, contact ARAG at 800-828-1395 (for legal coverage), or Prudential (for AD&D) at 800-778-3827.

IF YOU WERE NOT ENROLLED IN UC COVERAGE AT THE TIME OF THE EMPLOYEE'S DEATH

ELIGIBILITY

If you were not enrolled as a family member in a UC-sponsored plan (medical, dental, vision, accidental death and dismemberment or legal) when the employee died, but were eligible for enrollment, you may enroll if the following apply:

- You will receive monthly survivor income from UCRP
- The monthly benefit becomes payable within 120 calendar days of the employee's death and
- You were not enrolled in medical and/or dental coverage with UC because you had coverage through another source

MEDICAL AND DENTAL COVERAGE

If you're eligible for UC-sponsored medical and dental coverage, you'll need to notify the UC Retirement Administration Service Center within 120 days of the employee's death that you wish to preserve your eligibility status for medical and dental insurance. Note that you can preserve your eligibility status by suspending UC medical and/or dental coverage if you have other coverage.

If your non-UC medical and dental coverage has been continuous, you may re-enroll yourself and eligible children in a UC-sponsored medical or dental plan:

- During any future Open Enrollment period;
- When you add an eligible child to your family; or
- If you lose coverage involuntarily.

UC will require you to provide proof that you have had continuous coverage and, if applicable, that you have lost coverage involuntarily.

If your loved one was enrolled in the UC Health Savings Plan and had a Health Savings Account (HSA), there may be funds remaining in the HSA. To learn more, contact HealthEquity, the company that administers the HSA, at 866-212-4729 (healthequity.com/ed/uc). A representative can let you know if the employee named a beneficiary, and what the options are for any funds remaining in the account. You will need to provide HealthEquity with a copy of the death certificate.

If the spouse is the beneficiary: The funds can be transferred to the spouse's HSA (if he or she has one), or the spouse can open one and HealthEquity will transfer the funds into it. This is possible whether or not the spouse is enrolled in the UC Health Savings Plan (or other plan that includes an HSA). There are no tax consequences for the spouse.

If someone other than the spouse is the beneficiary: The fair market value of the HSA becomes taxable to the beneficiary in the year in which the deceased dies. Please see IRS Publication 969 (available on IRS.gov), or consult your tax advisor, for more information. (If the beneficiary is a minor, a guardian must hold and manage the money until the beneficiary reaches majority age.)

If no beneficiary is named: The deceased employee's estate becomes the beneficiary, and the value of the HSA will be included in the employee's final tax return.

LEGAL COVERAGE

If you're eligible, you may enroll:

- During any future Open Enrollment period when the legal plan is available to new members
- If you add an eligible child to your family
- If you lose coverage involuntarily

VISION COVERAGE

UC doesn't pay the cost of vision coverage for survivors of employees. If you are eligible and choose to enroll, you'll need to pay the full premium yourself.

If you're eligible, you may enroll:

- During any Open Enrollment period when the plan is open to new members
- When you add an eligible child to your family
- If you lose other coverage involuntarily

For this coverage, the provider, VSP, handles all administrative services. To enroll, you'll need to notify VSP (866-240-8344, or at uc retirees.vspforme.com) and make payments directly to them.

AD&D

If you're eligible for coverage, you may enroll at any time, by contacting provider Prudential directly at 800-778-3827.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DEPCARE FSA)

The DepCare FSA is a salary reduction program that allows employees to pay for certain dependent care expenses on a pretax, salary reduction basis. It is available only to UC employees; participation stops at the end of the month in which the last contribution was deducted from the employee's paycheck.

If there are DepCare funds left in the account, the deceased employee's estate or administrator can submit claims for reimbursement of eligible expenses. However, expenses incurred after the month of the employee's death are not eligible to be reimbursed. The plan administrator must receive claims by the stated deadline for the plan year. Any funds left in the account after that date are forfeited.

For more information, see the *Dependent Care Flexible Spending Account Summary Plan Description*, available on UCnet or from the benefits office where the employee worked.

HEALTH FLEXIBLE SPENDING ACCOUNT (HEALTH FSA)

The Health FSA is a salary reduction program that allows employees to pay for certain health care expenses on a pretax, salary reduction basis. It is available only to UC employees; participation stops at the end of the month in which the last contribution was deducted from the employee's paycheck.

If there are funds left in the Health FSA account, the deceased employee's estate or administrator can submit claims for reimbursement of eligible expenses. However, expenses incurred after the month of the employee's death are not eligible to be reimbursed. The plan administrator must receive claims by the stated deadline for the plan year. Any funds left in the account after that date are forfeited.

For more information, see the *Health Flexible Spending Account Summary Plan Description*, available on UCnet or from the benefits office where the employee worked.

Continued Health and Welfare Benefits for Survivors

UC CONTRIBUTIONS TO MEDICAL AND DENTAL PLAN PREMIUMS FOR SURVIVORS

For surviving family members eligible for continued medical and dental coverage, the level of UC's contribution toward plan premiums depends on the date the deceased employee became a UCRP member.

If the employee's membership began before Jan. 1, 1990, with no a break in service of more than 120 days since, survivors will receive 100 percent of UC's maximum contribution toward the premiums.

If the employee's membership began between Jan. 1, 1990, and June 30, 2013, with no break in service of more than 120 days since, survivors will receive a percentage of UC's maximum contribution, based on the employee's years of service credit, as shown in the table on the right.

UC CONTRIBUTIONS: MEMBERSHIP BEGAN BETWEEN JAN. 1, 1990, AND JUNE 30, 2013

Employee's Years of Service Credit	Percentage of UC Contribution
0-2	Not eligible
2-10	50%
11	55%
12	60%
13	65%
14	70%
15	75%
16	80%
17	85%
18	90%
19	95%
20+	100%

If the employee's membership began after June 30, 2013, survivors will receive the higher of:

- 50 percent of UC's maximum contribution or
- The percentage of UC's maximum contribution offered to UC retirees (based on the employee's age as well as years of service credit), as shown in the table below.

UC CONTRIBUTIONS: MEMBERSHIP BEGAN AFTER JUNE 30, 2013

The table below shows the UC contribution toward medical and dental benefits for retirees, based on age and service credit. Please note that UC contributes a **minimum of 50 percent** for eligible survivors of active UC employees, up to the maximum contributions shown below.

Age*	Employee's Years of Service Credit										
	10	11	12	13	14	15	16	17	18	19	20+
50-55**	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%	9.5%	10.0%
57	10.0%	11.0%	12.0%	13.0%	14.0%	15.0%	16.0%	17.0%	18.0%	19.0%	20.0%
58	15.0%	16.5%	18.0%	19.5%	21.0%	22.5%	24.0%	25.5%	27.0%	28.5%	30.0%
59	20.0%	22.0%	24.0%	26.0%	28.0%	30.0%	32.0%	34.0%	36.0%	38.0%	40.0%
60	25.0%	27.5%	30.0%	32.5%	35.0%	37.5%	40.0%	42.5%	45.0%	47.5%	50.0%
61	30.0%	33.0%	36.0%	39.0%	42.0%	45.0%	48.0%	51.0%	54.0%	57.0%	60.0%
62	35.0%	38.5%	42.0%	45.5%	49.0%	52.5%	56.0%	59.5%	63.0%	66.5%	70.0%
63	40.0%	44.0%	48.0%	52.0%	56.0%	60.0%	64.0%	68.0%	72.0%	76.0%	80.0%
64	45.0%	49.5%	54.0%	58.5%	63.0%	67.5%	72.0%	76.5%	81.0%	85.5%	90.0%
65	50.0%	55.0%	60.0%	65.0%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%

* Age is measured in whole years.

** Those who retire between ages 50 and 55 are eligible to enroll in UC-sponsored health insurance for retirees but will not receive a UC contribution.

Other Death and Income Benefits for Survivors of UC Employees

UC RETIREMENT SAVINGS PROGRAM

Your loved one may have contributed to one or more of the UC-sponsored savings and investment plans, which include:

- Defined Contribution (DC) Plan
- Tax-Deferred 403(b) Plan and
- 457(b) Deferred Compensation Plan

The benefits from these plans are based on the amount of money contributed, plus any earnings on the contributions, and minus any losses.

To find out about plan balances that may be available to you, and the distribution options for them, contact Fidelity Retirement Services (866-682-7787).

REQUIRED MINIMUM DISTRIBUTIONS

Federal tax law requires that after a certain time—usually when the participant reaches age 70½ (if born before July 1, 1949) or age 72 (if born on or after July 1, 1949)—a minimum amount of money must be distributed from the DC Plan, 403(b) Plan and the 457(b) Plan. If you're the beneficiary of these plans, Fidelity will notify you when these required distributions become necessary.

LOANS

If the deceased had an outstanding loan from the 403(b) Plan at the time of death, the beneficiaries may repay it in full. If it is not repaid within 90 days of the last payment, the outstanding balance will be reported as a distribution and will be subject to federal and state taxes. Contact Fidelity to arrange payment of any outstanding loan balance.

DEPARTMENTAL BENEFITS

WAGES AND VACATION PAY

Who is eligible: The survivors of an active employee

The benefit: The final salary or wages, vacation pay, or other monies that were due the employee, with regular deductions withheld.

Typical processing time before you'll receive benefit: Varies. Please contact the Benefits Office at the UC location where the employee worked.

Need Benefits Help?

The Benefits Office at the UC location where the employee last worked can help you through the process of claiming departmental benefits. You'll find a list of UC Benefits Offices at ucal.us/campuscontacts

DEATH PAYMENT

Who is eligible: The survivor of an active employee who has completed at least six continuous months on pay status at 50 percent time or more without a break in service. The benefit will be paid in the following order:

- Spouse or domestic partner, or, if none
- Children, or, if none
- Parents, or, if none
- Siblings, or, if none
- Estate of the deceased

The benefit: One month of the employee's salary (in addition to wages, vacation pay, or other monies due to the employee).

Typical processing time before you'll receive benefit: Varies. Please contact the UCPath Beneficiary Care Coordinator at 855-982-7284.

SENIOR MANAGEMENT SEVERANCE PAY

Who is eligible: Survivors of certain senior managers

The benefit: Senior Management Severance Pay Plan contributions and interest.

Typical processing time before you'll receive benefit: Varies. Please contact the UCPath Beneficiary Care Coordinator at 855-982-7284.

LIFE INSURANCE

UC automatically provides life insurance coverage (either Basic Life or Core Life) for all eligible employees. The amount varies depending on the employee's pay and average regular paid time. If eligible, employees may also buy additional coverage through Supplemental Life. Senior managers are eligible to participate in the Senior Management Life Insurance Plan.

BASIC LIFE

Who is eligible: The beneficiary of a UC employee who, on the date of his or her death, was eligible for Basic Life.

What the benefit is: A onetime payment equal to the employee's annual base salary, up to \$50,000. The coverage amount is based on the employee's UC salary and pay rate as of January 1 each year. This benefit is in addition to any other death benefits for which you may qualify.

Typical processing time before you'll receive benefit: Varies. Please contact the UCPath Beneficiary Care Coordinator at 855-982-7284.

CORE LIFE

Who is eligible: The beneficiary of a member who, on the date of his or her death, was eligible for Core Life.

What the benefit is: A onetime payment of \$5,000. This benefit is in addition to any other death benefits for which you may qualify.

Typical processing time before you'll receive benefit: Varies. Please contact the UCPATH Beneficiary Care Coordinator at 855-982-7284.

SUPPLEMENTAL LIFE

Who is eligible: The beneficiary of a UC employee who, on the date of his or her death, was enrolled in Supplemental Life.

What the benefit is: A onetime payment in the amount elected by the employee. The coverage is based on the employee's full-time salary as of January 1 of the current year. Coverage ranges from \$20,000 up to four times the employee's annual salary, up to plan maximums. This benefit is in addition to any other death benefits for which you may qualify. (If the employee was terminally ill and selected the living benefit option, Supplemental Life benefits otherwise payable to the beneficiary will be reduced by the amount paid to the employee during his or her illness.)

Typical processing time before you'll receive benefit: Varies. Please contact the UCPATH Beneficiary Care Coordinator at 855-982-7284.

SENIOR MANAGEMENT LIFE

Who is eligible: The beneficiary of a UC employee who, on the date of his or her death, was participating in Senior Management Life. (Eligible senior managers are automatically enrolled in Senior Management Life, but may elect not to participate.)

What the benefit is: A onetime payment of two times the senior manager's annual base salary up to a maximum of \$800,000. This benefit is in addition to Basic Life and any other death benefits for which you may qualify. (If the employee was terminally ill and selected the living benefit option, Supplemental Life benefits otherwise payable to the beneficiary will be reduced by the amount paid to the employee during the employee's illness.)

Typical processing time before you'll receive benefit: Varies. Please contact the UCPATH Beneficiary Care Coordinator at 855-982-7284.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

If the employee's death resulted from an accident, accident insurance may be payable. For help filing a claim, please contact the UCPATH Beneficiary Care Coordinator at 855-982-7284. When you first call, be sure to indicate that you are enrolled and may be eligible. The carrier is Prudential: 800-778-3827.

Who is eligible: The beneficiary of a UC employee who was enrolled in AD&D coverage at the time of death and whose death was caused by an accident

What the benefit is: A onetime payment, in the amount elected by the member

Typical processing time before you'll receive benefit: Varies. Please contact the UCPATH Beneficiary Care Coordinator at 855-982-7284.

BUSINESS TRAVEL INSURANCE

All UC employees are covered 24 hours a day, worldwide, against accidental death and dismemberment while traveling on official UC business or while engaged in certain hazardous activities on behalf of the university. The employee's department starts the claims process, in conjunction with the location's risk management or environmental health and safety office.

Who is eligible: The beneficiary of a UC employee whose death was due to a work-related travel accident or designated hazardous assignment; or, if no beneficiary was designated, benefits will be paid automatically to the individual or individuals (in equal shares) in the following order:

- The employee's spouse or domestic partner
- The employee's child or children
- The employee's parents
- The employee's siblings, or
- If none of the above is living, the employee's estate

Other Death and Income Benefits for Survivors of UC Employees

What the benefit is: A onetime payment of ten times the employee's basic annual pay, up to a maximum of \$500,000. The benefit is subject to reductions after the employee has reached the following ages:

- 70: benefit reduced to 65 percent
- 75: benefit reduced to 45 percent
- 80: benefit reduced to 30 percent
- 85: reduced to 15 percent
- Typical processing time before you'll receive benefit: Varies. Check with the Benefits Office at the location where the deceased last worked.

WORKERS' COMPENSATION

Under California state law, employees are covered by workers' compensation insurance. If your loved one's death was work-related, his or her department will begin the claims process, in conjunction with the location's risk management office.

Who is eligible: The spouse, domestic partner and/or dependent children of a UC employee whose death was due to a work-related accident or illness.

What the benefit is: A onetime payment, in an amount determined by state law according to the number of dependents.

Typical processing time before you'll receive benefit: Varies. Check with the Benefits Office at the location where the deceased last worked.

In addition to the UC income benefits outlined above, you and other survivors or beneficiaries may also be eligible for benefits through Social Security or other public retirement systems. To learn more, see the list below.

SOCIAL SECURITY

The most common source of additional survivor benefits is the Social Security Administration. For more information, go to ssa.gov, visit your local Social Security office, or call 800-772-1213.

OTHER RETIREMENT SYSTEMS

If your loved one also belonged to another public retirement system, such as CalPERS or CalSTRS, additional benefits may be available to you. To learn more, contact the other retirement system:

California Public Employees' Retirement System (CalPERS)
800-225-7377
www.calpers.ca.gov

California State Teachers' Retirement System (CalSTRS)
800-228-5453
www.calstrs.com

Civil Service Retirement System (CSRS)
888-767-6738
www.opm.gov/retirement-services/csrs-information

Federal Employees Retirement System (FERS)
888-767-6738
www.opm.gov/retirement-services/fers-information

Sacramento County Employees' Retirement System (SCERS)
800-336-1711
www.retirement.saccounty.net/Pages/default.aspx

Orange County Employee Retirement System (OCERS)
714-558-6200
www.ocers.org

UC Survivor Benefits and Your Taxes

If you're eligible to receive benefits from the UC Retirement Plan, the UC Retirement Administration Service Center will send you information about how the money may be taxed. If the distribution is eligible to be rolled over to an IRA or other employer plan, you'll also receive the *Special Tax Notice for UC Retirement Plan Distributions*, which explains your options. Fidelity will send you information about distribution options for Retirement Savings Program accounts.

Before you make any decisions about what to do with money left to you as a beneficiary, UC strongly recommends that you consult a qualified tax advisor.

UCRP BASIC DEATH PAYMENT, 403(B) PLAN, 457(B) PLAN, DC PLAN AND CAP

The death payment and distributions from the plans above (with the exception of any non-taxable portion from the DC Plan) are eligible to be rolled over, as indicated on the previous pages under "Distribution options."

Any distributions that you roll over do not require tax withholding unless/until the distribution is paid to you. For distributions paid to you, tax rules require that 20 percent be withheld for federal taxes, and you may elect a 2 percent state withholding if you reside in California.

Distributions that are paid to a trust, estate, charity or corporation named as a beneficiary are not eligible for rollover. On these distributions, tax rules require that ten percent be withheld for federal taxes, unless the beneficiary specifies a larger amount.

In January, you should receive a Form 1099R reporting any distributions paid to you during the previous year and showing the amount that is taxable.

UCRP MONTHLY INCOME

Monthly income paid by UCRP is subject to federal and state taxes in the year that it is paid. Federal and California state taxes will be withheld automatically from your monthly benefit unless you elect otherwise. (State taxes are not withheld automatically if you live outside California.) The automatic default withholding, for both federal and California state taxes, is based on the status of married with three allowances.

These automatic withholding amounts may not be enough to cover your tax liability; it's a good idea to consult your tax advisor to clarify the amount you need to have withheld. You may ask UC to withhold more from your monthly payments at any time. If you have questions, the UC Retirement Administration Service Center can explain your withholding options.

Each January, you'll receive a Form 1099R reporting any distributions you received during the previous year and specifying the amount that is taxable.

Glossary

BENEFICIARY

The person(s) designated by a member to receive a benefit when the member dies. A beneficiary can be any person, persons or entity capable of taking and holding property.

For UCRP, UC-sponsored life insurance, business travel and AD&D plans, beneficiaries are designated by the member online or on a *Designation of Beneficiary—Employees* form (UBEN 116). The beneficiary designation remains valid unless the member changes it online or submits a new form. UC will modify a beneficiary designation if required by law (for example, to allow for community property rights in the case of divorce).

For the DC Plan, 457(b) Plan and 403(b) Plan, beneficiary designations are held by Fidelity Retirement Services. See “Resources” on page 21 for contact information. Each of these plans can have different beneficiaries, or the same beneficiaries can be named for all.

If more than one person is named as beneficiary of a plan, the member can designate the share (percentage) each person should receive. If the member does not specify the share, the benefit will be paid to the beneficiaries in equal shares.

For all plans, if beneficiaries are not named, if the beneficiary designation is not valid, or if the named beneficiary is no longer living, benefits are paid according to the order of succession as listed below:

- Spouse or domestic partner
- Biological or adopted children, in equal shares (if a child is deceased, the applicable benefit would be paid to the child or children of the deceased child, if any)
- Parents, in equal shares or
- Siblings, in equal shares (half siblings, or siblings who share one but not both parents, are not eligible under UC’s order of succession)

If none of the above people are living, benefits are paid to the member’s estate.

DISABILITY

This definition of disability determines whether a spouse, domestic partner or child is considered disabled, which affects eligibility for certain benefits:

A medically determinable physical or mental impairment which prevents the individual from engaging in “substantial gainful activity” on the basis of qualified medical opinion. “Substantial gainful activity” means any type of gainful activity commensurate with age, education skills or general background, which could reasonably be expected to result in earnings in excess of the Social Security Administration’s annually published dollar amount used to determine substantial gainful activity (\$1,350 per month in 2022. For statutorily blind individuals it is \$2,260.) For updates, go to ssa.gov.

Eligibility is determined by the plan administrator, and the spouse, domestic partner or child must cooperate with all requests for information, including medical information. The disability must be expected to continue for an extended and uncertain period of time. For a disabled spouse or domestic partner, the disability must exist at the time of the member’s death. For a disabled child, the disability must have arisen while the child was otherwise eligible, i.e., under age 18, or under 22 and attending an educational institution on a full-time basis.

ELIGIBLE CHILD

The biological or adopted child or stepchild of a deceased member or the biological or adopted child of the deceased member's domestic partner. The child must have received at least 50 percent support from the member for one year before the member's death. On the date of the member's death, the child must be:

- Under age 18
- Under age 22 and attending an educational institution full time or
- Disabled (see "Disability" on page 18); the disability must have occurred while the child was eligible based on age, as listed above

The one-year support requirement does not apply to a member's child as follows:

For a biological child:

- If the child is born within 10 months after the member's death or
- Is born less than one year before the member's death

For an adopted child, it does not apply if the adoption is finalized:

- As of the date of the member's death
- Less than one year before the member's death

A stepchild or domestic partner's biological or adopted child must have been living with or in the care of the member immediately prior to the member's death.

An eligible child may qualify for preretirement survivor income, or serve to qualify the member's spouse or domestic partner for preretirement survivor income. Preretirement survivor income payable on behalf of an eligible child under age 18 will be paid to the parent if the child is in the parent's care and no guardian of the estate of the child has been appointed. If a guardian has been appointed, payment will be made to the guardian. If no guardian has been appointed and the eligible child has reached age 18, payment will be made to the eligible child.

ELIGIBLE DEPENDENT PARENT

The birth or adoptive parent of an active member who received at least 50 percent support from the member for the year just before the member's date of death.

ELIGIBLE DOMESTIC PARTNER

The partner of a deceased active UCRP member, meeting both of the following requirements:

- The partnership must have been established at least one year before the member's death, through any one of the following methods (see *Benefits for Domestic Partners* for details):
 - Registration with the state of California
 - Registration with another valid jurisdiction (for same-gender partners only)
 - Submission of a signed *Declaration of Domestic Partnership for Purposes of UC Retirement Plan Benefits* (UBEN 250) with appropriate supporting documentation
 - Enrollment of the partner in health benefits for UC employees as a family member, and successful completion of the verification process
- The partner must:
 - Be responsible for the care of an eligible child (see definition of eligible child, to the left) or
 - Be disabled (see definition of disability, page 18) or
 - Have reached age 60.

If the domestic partner is responsible for the care of an eligible child who is the member's biological child, the one-year domestic partnership requirement is waived for as long as the child is eligible.

If the deceased was an active UCRP member and eligible to retire, the domestic partner may be eligible to receive benefits as a surviving domestic partner; see the definition of a surviving domestic partner, page 20.

For more information, see *Benefits for Domestic Partners*, available on UCnet or from the local benefits office.

Glossary

ELIGIBLE SPOUSE

The widow or widower of a deceased active member. The date of marriage must have been at least one year before the member's date of death, and the spouse must:

- Be responsible for the care of an eligible child (see definition of eligible child, page 19)
- Be disabled (see definition of disability, page 18) or
- Have reached age 60 (The qualifying age is 50 for a widow if the spouse and member were married before October 19, 1973, and the member had entered UCRP by that date.)

If the spouse is responsible for the care of an eligible child who is the member's biological child, the one-year marriage requirement is waived for as long as the child is eligible.

If the deceased was an active UCRP member and eligible to retire, the widow or widower may be eligible to receive benefits as a surviving spouse. Please see the definition of a surviving spouse, at right.

SURVIVING DOMESTIC PARTNER

The domestic partner of a deceased active member. The surviving domestic partner is eligible to receive the UCRP contingent annuitant benefit without qualifying as an eligible domestic partner. The one year requirement is waived if the member was eligible to retire at the time of death, but the partnership must have been established before the member's death through any one of the following methods (see *Benefits for Domestic Partners* for details):

- Registration with the state of California
- Registration with another valid jurisdiction (for same-gender partners only)
- Submission of a *Declaration of Domestic Partnership for Purposes of UC Retirement Plan Benefits* (UBEN 250), signed by both partners, with appropriate supporting documentation
- Enrollment of the partner in health benefits for UC employees as a family member, and successful completion of the verification process

See page 8, "Survivor Income Following Death While Eligible to Retire," for eligibility details.

SURVIVING SPOUSE

The widow or widower of a deceased active member. The surviving spouse is eligible to receive the UCRP contingent annuitant benefit without qualifying as an eligible spouse if the member was eligible to retire and married to the surviving spouse at the time of death (see "Survivor Income Following Death While Eligible to Retire" on page 8). In this case, the one year marriage requirement is waived.

UCRP TIERS

UCRP members accrue benefits under the following tiers:

- UCRP members who first became eligible to participate in UCRP (under Pension Choice) on or after July 1, 2016 have accrued benefits under the 2016 Tier.
- UCRP members who first became eligible to participate in UCRP on or after July 1, 2013 have accrued benefits under the 2013 Tier.
- UCRP members who first became eligible to participate in UCRP before July 1, 2013 have accrued benefits under the 1976 Tier.

Under some circumstances (such as when an employee is rehired after a tier break in service), members may have accrued benefits under more than one tier.

Please note that some benefits may be different for survivors of Safety members of UCRP. Please see the *Summary Plan Description for Safety Members* for details, available online at ucal.us/UCRPsafety.

Resources

UCNET

ucnet.universityofcalifornia.edu

UCnet is the university's website for employees, retirees and their family members. This site includes information about UC benefits, electronic versions of UC publications and more.

UCPATH

Beneficiary Care Coordinator: 855-982-7284 (855-9UCPATH)
ucpath.universityofcalifornia.edu

UC RETIREMENT ADMINISTRATION SERVICE CENTER

800-888-8267

Hours: 8:30 a.m.–4:30 p.m., Pacific Time, Monday–Friday

UC RETIREMENT AT YOUR SERVICE (UCRAYS)

retirementatyourservice.ucop.edu

FIDELITY RETIREMENT SERVICES

(for information about the UC Retirement Savings Program and Savings Choice)

866-682-7787

Hours: 5:30 a.m.–9:00 p.m., Pacific Time, Monday–Friday
myUCretirement.com

INSURANCE CARRIERS

Anthem Blue Cross

CORE, UC Care, UC Health Savings Plan, UC Medicare PPO, UC Medicare PPO without Prescription Drugs, UC High Option Supplement to Medicare
844-437-0486
ucppoplans.com

ARAG Legal

800-828-1395
araglegal.com/ucinfo

DeltaCare® USA

800-422-4234
deltadentalins.com/uc

Delta Dental PPO

800-777-5854
deltadentalins.com/uc

Health Net

UC Blue & Gold HMO
800-539-4072
healthnet.com/uc

Kaiser Permanente—California

800-464-4000
my.kp.org/universityofcalifornia

Optum

(Behavioral health for Kaiser)
888-440-8225
liveandworkwell.com/public (Use access code 11280)

The Prudential Insurance Company

(AD&D and Life)
800-778-3827

VSP Vision Plan (VSP)

866-240-8344
uc retirees.vspforme.com

WEX Health

(COBRA and Flexible Spending Accounts)
844-561-1338
COBRA: cobralogin.wexhealth.com
Flexible Spending Accounts: uc-fsa.com

INSURANCE CARRIERS FOR LANL AND LLNL NATIONAL LABORATORIES

Los Alamos: Contact the benefits office, 505-667-1806

Lawrence Livermore: Contact Empyrean-Lawrence Livermore Customer Care Center at 844-750-5567

By authority of the Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.

