

UC Retirement Plan Summary Plan Description

FOR SAFETY MEMBERS

UNIVERSITY
OF
CALIFORNIA

KEY DEADLINE

WITHIN 120 DAYS OF YOUR SEPARATION FROM UNIVERSITY:

Apply for disability income, if you need to. You are eligible to apply within 12 months of your separation date if medical evidence shows that you would have been entitled to disability income as of your separation date and your UCRP accumulations have remained on deposit with the Plan. However, you must apply within 120 days to preserve your right to UC-sponsored health coverage. For more details, please see “Apply for Disability Benefits,” page 22.

Listed below are telephone numbers and website and correspondence addresses for some of the resources UC employees routinely use.

UC EMPLOYEE WEBSITE

UCnet

ucnet.universityofcalifornia.edu

UC HUMAN RESOURCES

UC Retirement Administration Service Center

800-888-8267

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

Written correspondence should be sent to:

UC Human Resources

P.O. Box 24570

Oakland, CA 94623-1570

LOCAL BENEFITS OFFICES

UC Berkeley: 510-664-9000, option 3

UC Davis: 530-752-1774

UC Davis Medical Center: 916-734-8099

UC Irvine: 949-824-5210

UC Irvine Medical Center: 714-456-5736

UCLA: 310-794-0830

UCLA Medical Center: 310-794-0500

UC Merced: 209-228-2363

UC Riverside: 951-827-4766

UC San Diego: 858-534-2816

UC San Diego Medical Center: 619-543-7585

UC San Francisco: 415-476-1400

UC San Francisco Medical Center: 415-353-4545

UC Santa Barbara: 805-893-2489

UC Santa Cruz: 831-459-2013

ASUCLA: 310-825-7055

Hastings College of the Law: 415-565-4703

UC Office of the President: 855-982-7824

Lawrence Berkeley National Lab: 510-486-6403

RETIREMENT SAVINGS PROGRAM

Fidelity Retirement Services

Fidelity Retirement Services website: netbenefits.com

866-682-7787

INVESTMENT OVERSIGHT

UC Office of the Chief Investment Officer

Chief Investment Officer’s website: ucop.edu/investment-office

Written correspondence should be sent to:

Office of the Chief Investment Officer of the Regents

1111 Broadway, Suite 1400

Oakland, CA 94607-4026

BENEFITS FROM OTHER SOURCES

For information on plans and services that may affect your retirement benefits, such as Social Security, CalPERS or other retirement plans and agencies, contact the appropriate agency.

Social Security Administration: 800-772-1213

Social Security website: socialsecurity.gov

CalPERS: 888-225-7377

CalPERS website: calpers.ca.gov

CalSTRS: 800-228-5453

CalSTRS website: calstrs.com

IF YOU MOVE

It is your responsibility to notify the Plan Administrator of your new mailing address. UC uses the address on file as the address of record for you and your beneficiaries.

You can change your address online at At Your Service Online, a secure website where you can update personal information maintained in UC’s payroll and benefits databases. To record an address change, go to UCnet (ucnet.universityofcalifornia.edu) and select AYS Online. Enter your username or Social Security number and your UC password; then select “My Contact Information.”

If you’re no longer working for UC, do not have Internet access or are retired, you can also notify UC Human Resources by calling the UC Retirement Administration Service Center at 800-888-8267.

The retirement and savings benefits offered to University of California faculty and staff are among the most tangible rewards of University employment. But even with such generous benefits, much of your future security will depend on decisions you make while you're still working. It's important to understand the pivotal role you have in shaping your financial future. To make the most of your retirement and savings benefits, we encourage you to read this booklet carefully and keep it for later reference. It contains summary plan descriptions with comprehensive information about the retirement savings and investment plans administered by the University of California Retirement System (UCRS). This chart illustrates the basic structure of UCRS.

University of California Retirement Plan (UCRP); a defined benefit plan	Defined Contribution Plan (the DC Plan); a defined contribution plan	Tax-Deferred 403(b) Plan (the 403(b) Plan); a defined contribution plan	457(b) Deferred Compensation Plan (the 457(b) Plan); a deferred compensation plan
A pension plan with four membership classifications, including the Safety member class	A savings and investment plan with a pretax account for mandatory contributions and pretax rollovers and an after-tax account for after-tax voluntary contributions	A savings and investment plan for voluntary pretax contributions and pretax rollovers	A savings and investment plan for voluntary pretax contributions and pretax rollovers

The summary plan description that follows explains the provisions of the UC Retirement Plan and the policies and rules that govern them. You'll find more information about the other plans at www.myUCretirement.com. The summary plan descriptions for these plans are available on UCnet (ucnet.universityofcalifornia.edu).

Retirement Plan: Summary Plan Description For Safety Members

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The University of California Retirement Plan (UCRP or the Plan) provides retirement income for eligible employees of the University of California and its affiliate, Hastings College of the Law (and their eligible survivors and beneficiaries). UCRP also provides disability and death benefits, a lump sum cashout and, for certain members, a Capital Accumulation Payment (CAP).

UCRP is a governmental defined benefit pension plan. Benefits are determined by defined formulas that vary according to the type of benefits payable (for example, retirement, disability or survivor benefits). The formulas are based on factors such as a member's salary, age, years of service credit and membership classification.

The Plan is funded by employer and employee contributions.

Membership

The Plan includes four membership classifications:

- Members who pay into Social Security
- Members who opted out of Social Security, other than Safety members
- Members with Tier Two benefit, and
- Safety members

This Summary Plan Description summarizes the Plan provisions for Safety members. Members with Social Security, members who opted out of Social Security (other than Safety members), Tier Two members and those who have University service in more than one membership classification should refer to the appropriate summary plan descriptions, because benefits and other provisions vary.

SAFETY CLASSIFICATION

Safety membership consists of Plan members appointed to eligible police or firefighter positions. If you are in eligible police classifications, you must obtain the certificate issued by the Commission on Peace Officer Standards and Training (POST).

The eligible classifications are:

CAMPUSES:

Police

Chief of Police—Exec
 Chief of Police
 Asst. Chief of Police/
 Police Captain
 Police Lieutenant—MSP
 Police Lieutenant
 Police Sergeant
 Police Sergeant Supervisor 2
 Police Officer
 Police Lieutenant Manager 1
 Police Chief Manager 3
 Police Captain Manager 2

Fire Fighter

Fire Chief
 Asst. Fire Chief
 Fire Captain
 Fire Fighter
 Fire Specialist
 Fire Specialist I
 Fire Specialist I Non Hzmt
 Fire Specialist II

LAWRENCE BERKELEY NATIONAL LABORATORY

Fire Chief
 Asst. Fire Chief
 Fire Captain
 Fire Fighter
 Fire Fighter Trainee

SOCIAL SECURITY AND MEDICARE

As a UCRP Safety member, you do not pay Social Security taxes, nor does the University pay Social Security taxes on your behalf. You do not earn Social Security benefits through your University employment. However, all members hired or rehired on April 1, 1986, or later are required to pay 1.45 percent of all earnings for Medicare hospital insurance (Part A). The University also pays taxes for Medicare in the same amount as the member.

If you have Social Security coverage from non-Safety service or from employment outside the University, you can get full information about eligibility and benefits, including an estimate of future retirement benefits, online or from any Social Security office (see inside front cover).

ELIGIBILITY AND MEMBERSHIP

Retirement Plan membership is automatic and mandatory for eligible employees and begins the first day of an eligible appointment. An eligible appointment is 50 percent time or more on a fixed or variable basis for one year or longer.

Employees with limited appointments, employees in contract positions, employees in “non-career” positions at the Lawrence Berkeley National Laboratory and certain academic employees may become eligible for membership after working 1,000 hours in a rolling, continuous 12-month period. (Members of the Non-Senate Instructional Unit qualify for UCRP membership after working 750 hours in an eligible position.) Membership is effective no later than the first of the month following the month in which 1,000 hours (or 750 hours) is reached.

EXCEPTIONS

A University employee is not eligible for Plan membership if he or she:

- Is a contributing member of another retirement plan to which the University contributes on the employee’s behalf (e.g. CalPERS)
- Is at the University primarily to obtain education or training
- Receives pay under a special compensation plan but receives no covered compensation (see “Plan Definitions,” page 28)
- Is in a per diem, floater or casual restricted appointment
- Is appointed as a Regents’ Professor or Regents’ Lecturer
- Is an employee hired as a visiting appointee on or after Aug. 1, 1989 or
- Is a retired member who elects to waive future eligibility and accruals (including service credit)

Once you become a UCRP member, active membership continues until you have a break in service (see “Plan Definitions” on page 28). Membership is not affected by a reduction in appointment without a break in service. Benefits change if you transfer to or are rehired into a position that is not eligible for Safety benefits.

VESTING

To vest means to acquire certain rights. Once vested, you generally have a nonforfeitable right to receive UCRP retirement benefits upon leaving the University and reaching retirement age. You must earn at least five years of UCRP service credit to be vested. (Employees who became UCRP members on or before July 1, 1989, are vested regardless of service credit if they leave University employment after reaching age 62.)

You become vested in your Plan benefits whether you earn all your service credit as a Safety member or earn some of it in another UCRP membership classification.

For the CAP benefit, vesting is immediate, regardless of your eligibility for other Plan benefits (see “Capital Accumulation Payment” on page 14).

INACTIVE MEMBERSHIP

You become an inactive member when you leave University employment and retain the right to future retirement benefits by leaving your accumulations (employee contributions plus interest) in the Plan, provided you satisfy one of the following criteria:

- Have at least five years of service credit in any UCRP membership classification
- Are eligible for reciprocity (see “Reciprocity” at right)
- Were medically separated from University employment and are eligible to apply for UCRP disability income (see “Disability Benefits,” page 21)
- Are a faculty member of a University medical school who has been appointed by the Veterans Administration to a University-affiliated hospital, and, as a result, receive no further covered compensation or
- Became a Plan member July 1, 1989, or earlier, and reached age 62 while still an eligible employee

After leaving the University, an inactive member may, at any time before (and in lieu of) retiring, request a refund of accumulations. If you elect a refund of accumulations, you waive the right to any future Plan benefits. See “Refund of Accumulations” on page 15.

If you leave before becoming an inactive member (that is, before you have five years of service credit), you may also request a distribution of your accumulations at any time. You will lose any service credit you have accrued unless you later return to UC employment and reestablish it (see “Service Credit Purchases and Buyback” on page 13). If you have a CAP balance and leave UC before you have five years of service credit, you must take this balance as a distribution or a rollover when you separate from UC employment.

RECIPROCITY

UCRP and CalPERS have a reciprocal agreement to ensure continuity of benefits for members who under certain circumstances, change employers and transfer between the two retirement systems.

If you qualify for reciprocity with CalPERS, service credit accrued under both systems can be used to determine whether you are vested in your benefits under both retirement systems. Also, covered compensation earned under both systems can be used to determine your highest average plan compensation (HAPC) under both systems although a cap may apply on total benefits received from both plans in certain circumstances. The reciprocal agreement does not apply to eligibility for retiree health benefits.

To establish reciprocity, you must:

- Be employed under the new retirement system within 180 days of leaving employment under the former system
- Leave your accumulations (if any) in the former system and
- Elect reciprocity by completing the proper forms (see below)

When you elect UCRP/CalPERS reciprocity, funds are not transferred from one retirement system to another. You are a member of both systems, subject to the membership and benefit obligations and rights of each system. You must retire under both systems on the same date for the benefits of reciprocity to apply.

To establish reciprocity at UC, you must complete form UBEN 157 (*Election of Reciprocity*) and send it to UC Human Resources. The form is part of the *UCRP/CalPERS Reciprocity Fact Sheet*, available on UCnet at ucal.us/reciprocity. To find out how to establish reciprocity at CalPERS, call CalPERS directly (see inside

Membership

front cover). As long as you remain eligible under the guidelines listed above, you may establish UCRP/CalPERS reciprocity at any time.

A provision for concurrent retirement is available for UCRP members who are also members of the California State Teachers' Retirement Defined Benefit Program (CalSTRS). You are eligible for concurrent retirement if you:

- Became an active UCRP member on or after July 1, 2002
- Are a member of CalSTRS and
- Elect UCRP retirement income or a lump sum cashout after July 1, 2002

Members eligible for concurrent retirement receive benefits similar to those for reciprocity. CalSTRS has similar concurrent retirement provisions that apply to UCRP members; for more information, contact CalSTRS directly (see inside front cover).

Contributions

FUNDING THE PLAN

Plan benefits are funded by contributions from both the University and active members and by the investment earnings on these funds. These contributions and earnings are held in a trust fund and constitute a single pool of assets. Annual actuarial valuations determine the Plan's liabilities (that is, projected benefits to be paid) and the required funding.

The UC Board of Regents periodically adjusts University and member contributions to maintain adequate funding levels.

UNIVERSITY CONTRIBUTIONS

University contributions are used to pay Plan benefits for all members and are not allocated to individual member accounts. The University currently contributes 14 percent of members' covered compensation.

MEMBER CONTRIBUTIONS

Active members make contributions to UCRP equal to 9 percent of covered compensation less \$19 per month. Member contribution rates are subject to collective bargaining.

UCRP contributions are deducted automatically from your gross wages each pay period and allocated to your account. Wages on which contributions are assessed are called covered compensation. Your contributions to the Plan are deducted on a pretax basis and, therefore, reduce your taxable income (see "Taxes on Distributions" on page 25).

The Plan Administrator maintains a record of each member's UCRP contributions and credits the amount with interest at a stated rate (currently 6 percent).

Service Credit

Service credit is based both on the period of time during which you have participated in the Plan in one or more membership classes or tiers and on your covered compensation and appointment percentage during that period. Service credit is used to determine eligibility for most benefits and to calculate benefits such as monthly retirement income, the lump sum cashout and eligibility for (and amount of) the University contribution to retiree health benefits.

Service credit is earned whenever you receive covered compensation for an eligible appointment. The maximum you can earn for a year of full-time work is one year of service credit. Part-time or variable-time work results in a proportionate amount of service credit. For example, if you work 50 percent time for one year, you receive one-half year of service credit. You don't earn service credit for overtime or other work outside of your normal, regular appointment.

SICK LEAVE

If you retire within four months after leaving the University, any unused sick leave is converted to service credit. Eight hours of unused sick leave converts to approximately one day of service credit. Sick leave converted to service credit cannot be used to reach the five years of service credit needed to be eligible for retirement benefits. But because service credit is part of the benefit formula, this additional service credit may increase your monthly retirement income. Service credit for sick leave is also used to determine eligibility for retiree health benefits.

DISABILITY STATUS

If you become disabled and receive UCRP disability income, you continue to earn service credit at the same rate earned during the 12 months of continuous service just before your disability date.

You continue to earn service credit until or unless increased service credit would cause your retirement benefit, if you were to retire, to exceed your disability benefit.

PARTIAL-YEAR CAREER APPOINTMENTS

If you work full time during 9-, 10- or 11-month partial-year appointments, you earn one year of service credit for each Plan year.

If you work part time during a partial-year appointment, you earn proportionate service credit. For example, if you work 50 percent time during a partial-year appointment, you earn one-half year of service credit. (See the definition of highest average plan compensation (HAPC) in the Plan Definitions, page 30, for an explanation of the potential effect of a partial-year career appointment on HAPC.)

MILITARY LEAVE

If you return to University service in accordance with your reemployment rights after a military leave, you receive service credit for the time spent in uniformed service and for a period following uniformed service, provided you return to work when the leave ends, pay any required employee contributions and satisfy other applicable requirements.

You earn service credit for military leave at the same rate earned during the 12 months of continuous service just before the leave. For example, if you earned three-fourths of a year of service credit in the 12 months just before military leave, you will earn three-fourths of a year of service credit for a year of military leave.

The Retirement Administration Service Center or your local Benefits Office can provide more information about establishing service credit for military leave. You'll need to submit form UBEN 132 (*Service Credit Verification Request*) with documentation to the address on the form.

LEAVE WITHOUT PAY

You do not earn service credit during a leave without pay. You may, however, be able to establish service credit for the unpaid portion of your leave through a buyback. (See the *UCRP Buyback Booklet*, available online at ucal.us/Buybackbooklet.)

Service Credit

SABBATICAL OR PAID LEAVE

During a sabbatical or paid leave, you earn service credit in proportion to the percentage of full-time pay you receive. For example, if you are on sabbatical leave at two-thirds pay for one year, you receive two-thirds of a year of service credit. You may, however, be able to establish service credit for the unpaid portion of your leave through a buyback. (See the *UCRP Buyback Booklet*, available online at ucal.us/Buybackbooklet.)

EXTENDED SICK LEAVE

You earn up to 80 percent of service credit for periods of extended sick leave during which you receive Workers' Compensation, but you may be able to establish service credit for any remaining percentage through a buyback. (See the *UCRP Buyback Booklet*, available online at ucal.us/Buybackbooklet.)

TIME REDUCTION INCENTIVE PLAN (TRIP)

TRIP, a temporary workforce reduction program, was in effect from Aug. 1, 1992, through June 30, 1995. TRIP participants were eligible to accrue one full month of service credit for each month during the period of their TRIP agreement if they worked at least 75 percent time each month during the entire period and fulfilled all other terms of the agreement. If these conditions were not met, see the *UCRP Buyback Booklet*, available online at ucal.us/Buybackbooklet.

STAFF AND ACADEMIC REDUCTION IN TIME (START) PROGRAM

START was a temporary workforce reduction program in effect from June 1, 2003, through June 30, 2006 and from July 1, 2008 through Dec. 31, 2010. Participants accrued UCRP service credit for each month during the START period at the same rate as was accrued before the START period, if they remained on pay status at least 50 percent of full-time each month and fulfilled all other terms of the START agreement. UCRP service credit during the START period is reduced for periods of leave without pay or other periods of time off pay status not reflected in the START agreement.

FURLOUGH

Employees on furlough from Sept. 1, 2009, through Aug. 31, 2010 accrued UCRP service credit for each month during the furlough period at the same rate they accrued prior to the furlough period. (Furlough periods for some union employees may differ.)

PAST SERVICE

If you have previous Plan membership, you retain service credit for the earlier period if you leave your accumulations in the Plan upon leaving the University. If you previously received a refund of accumulations for the earlier period, you may buy back service credit for the earlier period, subject to the Buyback rules described in the *UCRP Buyback Booklet*, available online at ucal.us/Buybackbooklet. If you previously retired and received a lump sum cashout, you may not buy back service credit for any period before the cashout date.

NONCONTRIBUTORY SERVICE

Those who were Plan members during the period July 1, 1966, through June 30, 1971, earned service credit as usual, although they were not required to contribute until the July 1 after they reached age 30, or, for those who were already age 30, until the July 1 after one full year of service. At retirement, the member's benefit is reduced because there were no member contributions during this period.

For approved leaves (including military leaves) during the noncontributory period (July 1, 1966, through June 30, 1971), members earned service credit although neither the member nor the University contributed to the Plan. At retirement, these members' benefits are reduced because there were no member or University contributions during this period.

For more details, see the *UCRP Buyback Booklet*, available on UCnet at ucal.us/Buybackbooklet.

Service Credit Purchases and Buyback

A “purchase” is payment to establish service credit for eligible leaves. A “buyback” is payment to reestablish service credit for previous UCRP membership or to eliminate a noncontributory offset. The purchase and buyback options are available only to active UCRP members.

THE PURCHASE OPTION IS AVAILABLE FOR:

APPROVED LEAVES

- Approved leave without pay
- Partially paid sabbatical leave
- Extended sick leave; temporary layoff or furlough (except during a partial-year career appointment)
- Incomplete TRIP agreement or completed TRIP agreement of less than 75 percent time; and reduction in appointment under Temporary Reduction In Time (TRIT) from July 1, 1993, to October 28, 1993

THE BUYBACK OPTION IS AVAILABLE FOR:

PREVIOUS UCRP MEMBERSHIP

- UCRP service for which a refund of accumulations was received

ELIMINATING NONCONTRIBUTORY OFFSETS

- The noncontributory offset, which affects many who were members from July 1, 1966 to June 30, 1971
- The leave offset, which affects all who took an approved leave during the period July 1, 1966 to June 30, 1971

THE PURCHASE AND BUYBACK OPTIONS ARE NOT AVAILABLE FOR:

- Any break-in-service period
- Any period of ineligible service, such as temporary employment or indefinite layoff
- Any furlough during a partial-year career appointment
- A completed TRIP agreement of 75 percent time or more (the member accrued 100 percent of service credit for the period)
- A reduction in appointment (except under a TRIT agreement)
- Any period of CalPERS membership
- Any period of service that preceded a lump sum cashout
- Any period of less than four weeks, unless necessary for vesting purposes
- Any period of military leave July 1, 1966, or later (the member receives full service credit without making contributions; for military leaves from July 1, 1966, through June 30, 1971, however, the leave offset applies) or
- A CAP distribution

You can find complete purchase and buyback information as well as instructions in the *UCRP Buyback Booklet*, available on UCnet at ucal.us/Buybackbooklet.

Capital Accumulation Payment

For certain UCRP members, the Capital Accumulation Payment (CAP) provides a supplement to other UCRP benefits. The CAP benefit is based on allocations made to UCRP accounts on certain dates. Each allocation was calculated as a percentage of covered compensation actually paid during a specified period, as shown in the table below.

CAP allocations made in 1992, 1993 and 1994 earn interest equal to an annual percentage yield of 8.5 percent. Interest is credited monthly.

Allocations made in 2002–2003 earn interest equal to the UCRP assumed earnings rate, currently an annual percentage yield of 7.25 percent (effective Jan. 1, 2016).

CAP benefits are fully vested immediately. They are payable in a lump sum when you leave University employment¹ and:

- Elect to receive a refund of Plan accumulations (or have no Plan accumulations to be refunded)
- Elect a lump sum cashout
- Elect retirement income or
- Begin receiving UCRP disability income

You can also take a distribution of your CAP balance, if any, when you leave University employment and become an inactive Plan member. As an inactive member, you may also leave your CAP balance in the plan until a refund or retirement event described above occurs. Payment of the CAP balance after a member's death is considered a death benefit (see "Death Benefits" on page 19).

See the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice) for information about rolling over your CAP balance.

CAPITAL ACCUMULATION PAYMENTS

Allocation Date	Percentage of Covered Compensation	Eligibility Requirements
April 1, 1992	5% of covered compensation paid during calendar year 1991	Active UCRP member continuously from 12/31/1991–4/1/1992
July 1, 1992	2.5% of covered compensation paid 7/1/1991–6/30/1992	Active UCRP member on 7/1/1992
July 1, 1993	2.5% of covered compensation paid 7/1/1992–6/30/1993	Active UCRP member on 7/1/1993
Nov. 1, 1993	5.26% of covered compensation paid 7/1/1993–10/31/1993	<ul style="list-style-type: none"> • Active UCRP member on 10/1/1993, and • Salary reduced by 5% as of 10/1/1993, under the '93–94 Salary Plan; or participating in TRIP as of 10/1/1993
July 1, 1994	2.67% of covered compensation paid 11/1/1993–6/30/1994	<ul style="list-style-type: none"> • Active UCRP member on 6/1/1994, and • Salary reduced by 2.6% as of 6/1/1994, under the '93–94 Salary Plan; or participating in TRIP as of 6/1/1994; or AFSCME member with salary reduced by 4.16% as of 6/1/1994
April 1, 2002	3% of covered compensation paid 4/1/2001–3/31/2002	Active UCRP member on 4/1/2002
April 1, 2003	5% of covered compensation paid 4/1/2002–3/31/2003	Active UCRP member on 4/1/2003

¹ If you are a UCRP member employed at Los Alamos National Laboratory as of May 31, 2006 and opted to transfer your UCRP accrued benefits to the Los Alamos National Security, LLC, defined benefit plan, CAP benefits are not payable until you leave LANS employment. If you are a UCRP member employed at Lawrence Livermore National Laboratory as of Sept. 30, 2007 and opted to transfer your UCRP accrued benefits to the Lawrence Livermore National Security, LLC, Defined Benefit Pension Plan, CAP benefits are not payable until you leave LLNS employment and must be paid at retirement.

Refund of Accumulations

Upon leaving University employment, you may receive a distribution of your Plan accumulations or leave them in the Plan. You may also take your CAP balance, if any. University contributions must remain in the Plan.

If you are eligible for inactive membership, however, a refund of accumulations cancels your right to any future Plan benefits based on that period of service, unless you return to University employment and reestablish the service credit. For details, see the *UCRP Buyback Booklet*, available online at ucal.us/Buybackbooklet.

If you request a distribution of your money in the Plan, you must also request a distribution of your CAP balance, if any. To request a distribution of Plan accumulations and CAP, you must complete form UBEN 142 (*Distribution Request—Refund of Accumulations*) and UBEN 142CAP (*Distribution Request—CAP Balance*), and send both forms to UC Human Resources. Distribution forms are available from your local Benefits Office or from the UC Retirement Administration Service Center.

A refund of any remaining accumulations after a member's death is considered a death benefit (see "Death Benefits" on page 19).

See the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice) for information about rolling over your accumulations.

Lump Sum Cashout

The lump sum cashout is a present value projection of your lifetime basic retirement income as of the cashout date and includes assumed cost-of-living increases. It is an option available when you leave University employment and are eligible to retire. (See "Retirement Benefits" on page 16 for eligibility requirements.) You may choose the lump sum cashout in lieu of monthly retirement income. However, if you have drawn UCRP retirement income and later return to University employment and to active UCRP membership, you may not elect the lump sum cashout upon subsequent separation.

If you elect the cashout, you forfeit all other retirement benefits (such as credit for converted sick leave) and death benefits (such as the basic death payment, the postretirement survivor continuance and contingent annuitant benefits). You also forfeit any eligibility for retiree medical, dental and legal benefits.

If you elect the lump sum cashout and die before payment is made, the cashout will be paid to your beneficiary.

ELECTING A LUMP SUM CASHOUT

To receive a lump sum cashout, you must obtain an election form from your local Benefits Office and submit it to UC Human Resources along with any other required forms or documents. (If you're an inactive member, call the UC Retirement Administration Service Center to request a cashout.) Your cashout date cannot be earlier than the first of the month in which the request is received by UC Human Resources or the day following your separation from University service, whichever is later.

UC Human Resources must receive your election form no more than 90 days before or 90 days after the cashout date you are requesting. After receiving your election form, UC Human Resources will send you a confirmation letter. After you receive this letter, you do not have to take any further action to receive your lump sum cashout. If you do not receive a confirmation letter within a reasonable time, contact the UC Retirement Administration Service Center or your Benefits Office. You may cancel or change your election at any time up to your cashout date (or 15 days after your confirmation letter is sent, if later). After that, your lump sum cashout election becomes irrevocable.

See the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice) for information about rolling over your lump sum cashout.

Retirement Benefits

You can elect to retire and receive benefits at any time after you become eligible—that is, when you reach age 50 and leave University employment with at least five years of service credit.²

If You Leave UC and Don't Retire

In most cases, vested Safety members who leave University employment at or before age 50 and do not retire at the time they separate should not delay electing retirement benefits past age 50. Generally, at age 50, an inactive vested Safety member will have attained the maximum UCRP benefit payable under the Plan.

BASIC RETIREMENT INCOME

Basic retirement income is your normal monthly lifetime benefit. This basic amount is reduced if you want to provide monthly survivor income for a spouse, domestic partner or another person (see “Alternate Monthly Payment Options” on page 17). An additional adjustment is required if the monthly benefit exceeds maximum benefit levels. See also “Limitations” (page 19) and “Internal Revenue Code Provisions” (page 24).

For Safety members, basic retirement income is a percentage of your average salary, or HAPC (highest average plan compensation—definition in the Plan Definitions, page 30), minus a reduction for any noncontributory/leave offset (see “Eliminating Noncontributory Service Offsets,” page 13). The percentage is three percent for each year of service credit.

ELECTING RETIREMENT INCOME

To elect retirement income, first read the *Retirement Handbook*, available on UCnet or from local Benefits Offices or the UC Retirement Administration Service Center. Once you have read the booklet, contact your local Benefits Office or the UC Retirement Administration Service Center to confirm retirement procedures; they vary by UC location.

Your retirement date cannot be earlier than the first of the month the request is submitted.

HOW RETIREMENT INCOME IS CALCULATED

Calculating basic retirement income is a two-step process:

1. Calculate the benefit percentage (not to exceed 100%):

Service credit x age factor

The age factor is .03.

Example:

You retire at age 50 with 20 years of service credit.

$20 \text{ years} \times .03 = 60\%$ (benefit percentage)

2. Multiply the benefit percentage by your highest average plan compensation, or HAPC:

HAPC is your average monthly salary (full-time equivalent compensation—100 percent of covered compensation that would be paid for a normal, regular full-time position) calculated over the highest 36 continuous months preceding retirement. This is usually, although not necessarily, the period just before employment ends.

Benefit percentage x HAPC = monthly benefit

Example:

Your benefit percentage is 60.0%. The HAPC is \$4,000.

$60.0\% \text{ of } \$4,000 = \$2,400$

Your basic retirement income is \$2,400 per month.

For adjustments to HAPC for disabled or inactive members who retire, see “Cost-of-Living Adjustments” on page 21.

If you have noncontributory service, an offset is applied to your basic retirement income (see “Service Credit—Noncontributory Service,” page 12).

If you participated in the Strict Full Time Salary Plan or had a partial-year career appointment, ask your Benefits Representative for information about your basic retirement income.

NONCONTRIBUTORY/LEAVE OFFSET

If you have noncontributory service, the retirement benefit is reduced because of contributions you have not made. (See Service Credit—Noncontributory Service, page 12, for more information.) The retirement benefit is the higher of the following two calculations:

- One that counts service credit accrued during the noncontributory period and includes an offset based on the balance at the time of retirement or
- One that excludes service credit accrued during the noncontributory period and the offset

² Employees who became UCRP members on or before July 1, 1989, are vested regardless of service credit if they leave University employment in an eligible position after reaching age 62.

If you took an approved leave (including military leave) during the noncontributory period, a further reduction is applied to account for University contributions that were not made.

POSTRETIREMENT SURVIVOR CONTINUANCE

When you die while receiving retirement income, part of your retirement benefit is paid to your surviving spouse, or surviving domestic partner (the marriage or domestic partnership must have existed for at least one year before your retirement and continuously until your death). Or, if there is no surviving spouse or domestic partner, part of the benefit is paid to your eligible children, or if none, to your eligible dependent parents (see the definitions in the Plan Definitions, page 29). If your survivor dies while receiving this benefit, or if children become ineligible, benefits are paid to the next eligible survivor, for as long as someone is eligible.

Note: State and/or UC documentation of a domestic partnership is required (see the definition on page 29 and the *Benefits for Domestic Partners* booklet, available on Ucnet, for more information).

The postretirement survivor continuance

- Is not optional
- Is built into the retirement benefit (basic retirement income is not reduced to pay for it) and
- May be paid only to those eligible as described above

**50% of your basic retirement income =
postretirement survivor continuance**

Example

Your basic retirement income is \$2,400. The survivor continuance is \$1,200.

When you die, your surviving spouse or domestic partner (or another eligible survivor) receives \$1,200 per month for life. If your eligible survivors die first, your benefit is not affected.

ALTERNATE MONTHLY PAYMENT OPTIONS

If you want to provide a monthly lifetime benefit for another person (who is called a contingent annuitant), you have several options. This benefit is separate from, and in addition to, the postretirement survivor continuance.

The contingent annuitant is a person you choose, and you may choose only one. The selection of the option and contingent annuitant becomes irrevocable on the retirement date on the election form (or 15 days after the date on the letter confirming that your election has been received, if later). See “Electing

Retirement Income” on page 16. Also, there are legal considerations when designating a contingent annuitant (see “Designation of Beneficiary or Contingent Annuitant” on page 27).

If you are married or have a registered domestic partner and designate someone other than your spouse or partner as a beneficiary or contingent annuitant, you need to consider the spouse’s/partner’s community property rights. See “Community Property” on page 27 for more information.

To provide a contingent annuitant benefit, you receive a reduced retirement income for life. The amount of the reduction varies according to the option you choose as well as the average life expectancy of you and the contingent annuitant. If the person you name as contingent annuitant dies before you, you cannot name another contingent annuitant and your benefit will not be adjusted.

Before the reduction in your benefit is calculated, the 50 percent postretirement survivor continuance is set aside. The remaining 50 percent of your basic retirement income is adjusted for the payment option selected. This adjusted portion is referred to as the option portion. If no one is eligible for the postretirement survivor continuance at the time of retirement, the entire basic retirement income is adjusted for the payment option.

Your benefit consists of both parts—the 50 percent survivor continuance portion and the option portion—for as long as you live. The benefit paid to your contingent annuitant when you die is based only on the option portion. The contingent annuitant, if eligible, will also receive the survivor continuance when you die.

The alternate monthly payment options are:

OPTION A

Full Continuance to Contingent Annuitant

You receive a reduced monthly benefit for life. When you die, the contingent annuitant receives a lifetime benefit equal to the option portion.

Note: All the examples assume that both you and your contingent annuitant are age 50. If your ages are different, the dollar amounts will vary somewhat because different reduction factors will be used. Amounts are rounded down to the nearest dollar.

Example 1

Spouse or domestic partner is contingent annuitant

Basic retirement income is \$2,400. The spouse or domestic partner is eligible for the 50 percent (\$1,200) postretirement survivor continuance; however, you also want to provide your spouse or domestic partner with an additional monthly lifetime benefit. You name your spouse or domestic partner as contingent annuitant and choose Option A.

Retirement Benefits

Step 1

The 50% (\$1,200) survivor continuance is set aside.

$$\$2,400 - \$1,200 = \$1,200 \text{ (the remaining 50\%)}$$

Step 2

The reduction factor, in this case 0.936, is applied to the remaining 50%.

$$.936 \times \$1,200 = \$1,123 \text{ (option portion)}$$

Step 3

The 50% survivor continuance is added back.

$$\$1,123 + \$1,200 = \$2,323 \text{ (your monthly benefit)}$$

Your monthly retirement benefit is \$2,323, to be paid every month for life. Thereafter, your spouse or domestic partner will receive both the \$1,200 survivor continuance and the option portion of \$1,123, for a total monthly benefit of \$2,323 (the same amount as you received).

Example 2

Spouse or domestic partner is not contingent annuitant

In this example, your spouse or domestic partner is eligible for survivor continuance, but you name someone else—for example, a cousin—as contingent annuitant. The calculation and your benefit are the same as in Example 1. When you die, your surviving spouse or domestic partner receives the \$1,200 survivor continuance and the contingent annuitant receives the \$1,123 option portion. Each benefit is paid for the recipient's lifetime.

Example 3

Postretirement survivor continuance is not payable

In this example, you have no eligible survivors but want to provide for a friend. You choose Option A with the friend as contingent annuitant. Because no one is eligible for the survivor continuance, the option payment is based on the entire basic retirement income of \$2,400.

$$.936 \times \$2,400 = \$2,246 \text{ monthly retirement benefit}$$

You receive \$2,246 each month for life. Thereafter, the friend—as contingent annuitant—receives \$2,246 each month for life.

OPTION B

Two-Thirds Continuance to Contingent Annuitant

You receive a reduced monthly benefit for life. When you die, your contingent annuitant receives a lifetime benefit equal to two-thirds of the option portion. You name your spouse or domestic partner as contingent annuitant and choose Option B.

Option B is calculated and paid in the same way as Option A; only the reduction factor differs.

Step 1

The 50% (\$1,200) survivor continuance is set aside.

$$\$2,400 - \$1,200 = \$1,200 \text{ (the remaining 50\%)}$$

Step 2

The reduction factor, in this case 0.956, is applied to the remaining 50%.

$$.956 \times \$1,200 = \$1,147 \text{ (option portion)}$$

Step 3

The 50% survivor continuance is added back.

$$\$1,147 + \$1,200 = \$2,347 \text{ (your monthly benefit)}$$

Your monthly retirement benefit is \$2,347, to be paid every month for life. Thereafter, your spouse or domestic partner will receive both the \$1,200 survivor continuance and two-thirds of the option portion (in this case $\frac{2}{3} \times \$1,147 = \765), for a total monthly benefit of \$1,965.

OPTION C

One-Half Continuance to Contingent Annuitant

You receive a reduced monthly benefit for life. When you die, the contingent annuitant receives a lifetime benefit equal to one-half of the option portion. You name your spouse or domestic partner as contingent annuitant and choose Option C.

Option C is calculated and paid in the same way as Option A; only the reduction factor differs.

Step 1

The 50% (\$1,200) survivor continuance is set aside.

$$\$2,400 - \$1,200 = \$1,200 \text{ (the remaining 50\%)}$$

Step 2

The reduction factor, in this case 0.967, is applied to the remaining 50%.

$$.967 \times \$1,200 = \$1,160 \text{ (option portion)}$$

Step 3

The 50% survivor continuance is added back.

\$1,160 + \$1,200 = \$2,360 (your monthly benefit)

Your monthly retirement benefit is \$2,360, to be paid every month for life. Thereafter, your spouse or domestic partner will receive both the \$1,200 survivor continuance and half of the option portion (in this case $1/2 \times \$1,160 = \580), for a total monthly benefit of \$ 1,780.

LIMITATIONS

Your maximum UCRP basic retirement income is 100 percent of your HAPC. This limit applies to your basic retirement income, including any retirement benefits payable from CalPERS on account of University service. However, the limit on basic retirement income affects only a few UCRP members, who have 40 years or more of service credit. If part of your UCRP benefit has been awarded to an alternate payee (see page 17), the maximum benefit will be determined by taking into account any benefit attributable to the alternate payee.

Your retirement benefits, which may include additional elements such as a CAP supplement, may also be limited by the IRC (see “Internal Revenue Code Provisions—Maximum Benefit Limitations” on page 24).

Death Benefits

PAYMENTS TO BENEFICIARIES

When an active, inactive, disabled or retired member dies, UCRP pays a basic death payment of \$7,500 to the member’s beneficiary. This payment is in addition to any monthly UCRP income that may be payable to eligible survivors or to the contingent annuitant. (The beneficiaries of active members who joined UCRP before Oct. 1, 1990 receive \$1,500 plus one month’s final salary, if this amount is greater than \$7,500.) Beneficiaries of active, disabled or inactive members also receive the member’s CAP payment, if any.

After the deaths of the member, eligible survivors and contingent annuitant, any remaining member accumulations are paid to the member’s beneficiary.

If a member dies after the Plan Administrator has received the election and approved it, but before a lump sum cashout has been paid, the cashout amount and CAP balance, if any, will be paid to the member’s beneficiary. No additional death benefits are payable.

UCRP death benefits are not the same as University life insurance benefits or departmental death benefits. For information about these benefits, see the appropriate *Survivor and Beneficiary Handbook*, available on UCnet or from your Benefits Office or the UC Retirement Administration Service Center.

PRERETIREMENT SURVIVOR INCOME

Provisions for preretirement survivor income vary depending on whether the death occurs in the course of duty.

DEATH IN THE COURSE OF DUTY

If an active member dies as a result of or in the course of duty, or if a disabled member receiving duty disability income dies (see “Disability Benefits” on page 21), monthly income is paid to the member’s eligible survivors—that is, eligible spouse or domestic partner, or if none, eligible child(ren), or if none, eligible dependent parent(s); see definitions on page 29. The amount paid to the eligible survivor(s) is a percentage of the member’s HAPC. The percentage depends on the number of eligible survivors, as shown in the table that follows:

Death Benefits

Number of Eligible Survivors	Percentage of HAPC
1	50.0%
2	62.5%
3	70.0%
4 or more	75.0%

NONDUTY DEATH

If an active member dies while employed or while receiving UCRP disability income and has at least two years of service credit and the death did not occur as a result of or in the course of duty, monthly income is paid to the member's eligible survivors—that is, eligible spouse or domestic partner, or if none, eligible child(ren), or if none, eligible dependent parent(s); see definitions on page 29.

ACTIVE MEMBERS

For active members, the amount paid to eligible survivor(s) is a percentage of the member's final salary. The percentage depends on the number of eligible survivors, with certain minimums as shown in the following table:

Number of Eligible Survivors	Percent of Final Salary	Minimum Monthly Benefit
1	25%	\$200
2	35%	\$300
3	40%	\$300 + 5% of final salary
4	45%	\$300 + 10% of final salary
5 or more	50%	\$300 + 15% of final salary

INACTIVE MEMBERS

If an inactive member dies, monthly income is paid to the member's surviving spouse or surviving domestic partner only if the member was eligible to retire at the time of death.

DEATH WHILE ELIGIBLE TO RETIRE

If an active, inactive, or disabled member dies while eligible to retire (that is, age 50 with at least five years of service credit, or, for those who became Plan members July 1, 1989, or earlier, age 62 regardless of service credit), a lifetime retirement benefit may be payable to the surviving spouse or surviving domestic partner. This benefit applies whether or not the death occurred in the course of duty.

If there is a surviving spouse or domestic partner, this benefit is calculated as though the member had elected to retire on the day after the date of death and had chosen Option A (full continuance) with the spouse or domestic partner named as contingent annuitant. If the deceased is an active or disabled member and the spouse or domestic partner also qualifies as an eligible survivor, both the preretirement survivor income and the Option A benefit are calculated and the higher benefit is paid. The benefit is payable beginning the day after the member's death.

For benefits payable when a member dies after electing retirement income, see "Postretirement Survivor Continuance" on page 17.

Cost-of-Living Adjustments

After receiving benefits for one year, UCRP members are eligible to receive an annual cost-of-living adjustment (COLA), paid each July 1. The COLA is based on the Consumer Price Index (CPI) increase for the preceding year. Generally, the COLA for any Plan year equals:

- 100% of the CPI increase up to 2%
- 75% of the CPI increase over 4%

The maximum COLA is 6%. If the CPI decreases, UCRP benefits are not reduced.

The CPI used to determine the annual COLA is an average of the CPIs for the Los Angeles and San Francisco metropolitan areas and is measured from February to February.

For preretirement survivor income, the COLA is calculated from the July 1 after one full year following the member's death. This applies even if benefits are not payable until a later time, as in the case of a surviving spouse or surviving domestic partner who reaches the qualifying age at a later date.

For members who began receiving UCRP disability income before Nov. 5, 1990, a COLA is applied to their HAPC when they retire. The total adjustment is equal to the percentages of COLA that accrued to Plan benefits during the period of the member's disability. For those who begin receiving UCRP disability income Nov. 5, 1990, or later, the HAPC is not increased by COLAs.

When an inactive member retires or elects a lump sum cashout, the HAPC is increased to include a COLA of 2 percent (or the actual CPI increase over that same period, if lower) compounded annually from the separation date to the retirement or cashout date.

Disability Benefits

Disability income is available if you satisfy certain minimum requirements and submit a timely application (see "Apply for Disability Benefits" on page 22). The service requirements, definitions and reevaluation standards vary depending on your UCRP membership date. The length of the disability income period varies depending on your UCRP disability date. If you are eligible to retire, elections for disability and retirement should be made simultaneously so retirement benefits will continue if disability benefits are not approved.

GENERAL REQUIREMENTS

The Plan Administrator determines your eligibility to receive UCRP disability income based on qualified medical evidence and according to written procedures governing the consideration and disposition of disability issues. These procedures include your right to review decisions about your status. Once your eligibility is established, the Plan Administrator reevaluates it periodically.

When applying for disability income, you are required to submit medical evidence, which is part of what determines your eligibility for the benefit. To receive disability income initially and at any time while receiving it, you may also be required to undergo medical examination(s) by physician(s) chosen by the Plan Administrator, or to participate in vocational assessment or rehabilitation programs. If you do not comply, you are not eligible to receive UCRP disability income.

DUTY DISABILITY

An active member who become disabled as a result of and in the course of duty is eligible to receive disability income, regardless of the amount of service credit the member has earned. For these members, "disabled" means being unable to perform the duties of their current UC Safety position because of a medically determinable physical or mental impairment that is permanent or expected to last for 12 continuous months or longer from the disability date.

DUTY DISABILITY DATE

The disability date is the first day for which disability income is payable. In the case of duty disability, this is the later of:

- The first of the month following termination of leave of absence in lieu of temporary disability indemnity, as outlined in sections 4804.1 and 4806 of the California Labor Code
- The day after the member's last day on pay status or
- The first of the month in which the Plan Administrator receives the application but in no case later than four months from the date of University employment

Disability Benefits

DUTY DISABILITY INCOME

Duty disability income is 50 percent of the member's HAPC, based on service credit/covered compensation earned as a Safety member and reduced by any UC/PERS benefit. The UC/PERS benefit is the single life annuity equivalent payable from PERS for the disability or service retirement based on UC service as a PERS member. (See the definition of HAPC in the Plan Definitions, page 30.)

UC also calculates nonduty disability income (see below) for these members. The higher benefit is paid. The member retains duty disabled status, regardless of which benefit is paid.

MAXIMUM DUTY DISABILITY INCOME

In any calendar year, for a member who became a Plan member on or after July 1, 1985, duty disability income plus earnings from gainful employment may not exceed the current salary for the position the member held at the time of the disability. The UCRP disability income will be reduced if necessary.

LENGTH OF THE DUTY DISABILITY INCOME PERIOD

Duty disability income can continue as long as the member continues to be disabled as defined by the Plan.

A disabled member who is eligible to retire can elect UCRP retirement income or the lump sum cashout at any time. See "Retirement Benefits" on page 16 for eligibility requirements, calculations and other provisions.

If a disabled member dies, survivor benefits may be payable either immediately or at a future date. (See "Death Benefits" on page 19.)

NONDUTY DISABILITY

For members whose disability is not incurred in the course of duty, disability income is available if certain minimum requirements are met. The service requirements, definitions and reevaluation standards vary depending on the UCRP membership date. The length of the disability income period is contingent upon the UCRP disability date.

NONDUTY DEFINITIONS

If you became a Plan member on April 1, 1980, or later, you must have five years of service credit to qualify for disability income.³

If you are in this group, "disabled" means being unable to engage in substantial gainful activity (see next paragraph) because of a medically determinable physical or mental impairment that is permanent or expected to last 12 continuous months or longer from your UCRP disability date.

Initially, "substantial gainful activity" means physical or mental activities that pay 50 percent or more of your final salary (adjusted for cost-of-living increases; see "Cost-of-Living Adjustments" on page 21). After the first year of disability income, your impairment is reevaluated. Disability income continues if you are unable to earn the amount defined annually by the Social Security Administration in determining substantial gainful activity. For 2016, this amount is \$1,130 per month.

If you became a Plan member before April 1, 1980, you must have two years of service credit to qualify for disability income.³

If you are in this group, "disabled" means being unable to perform the duties of your current University position or a comparable position (see below) because of a medically determinable physical or mental impairment that is permanent or expected to last for 12 continuous months or longer from the UCRP disability date.

"Comparable position" means a University position for which you are qualified and which you are medically able to perform—whether or not such a position is available—and that pays at least 80 percent of your final salary, adjusted for cost-of-living increases (see "Cost-of-Living Adjustments" on page 21).

Within two years, your situation will be reevaluated. Disability income continues if the impairment prevents you from holding a position (at the University or elsewhere) that could reasonably be expected to pay 70 percent or more of your final salary, adjusted for cost-of-living increases (see "Cost-of-Living Adjustments" on page 21). This includes employment, self-employment and the rendering of any type of service.

Apply for Disability Benefits

To apply for UCRP disability income, you should contact your local Benefits Office to explore your options. Be prepared to provide medical information to substantiate your application. You should make an appointment to apply for disability benefits as soon as it appears you won't be able to return to work because of your disability. (If you become an inactive member you are eligible to apply for disability income within 12 months of leaving University employment if medical evidence shows that you would have been entitled to disability income as of the separation date and your accumulations have remained on deposit with the Plan. But, to preserve your right to UC-sponsored health coverage, you must apply within 120 days of your separation.)

³ Any service credit established for a leave period is not included in determining eligibility for disability benefits.

DISABILITY DATE

If you are eligible as defined by the Plan, disability income is payable. The first day of eligibility, or the disability date, is the later of:

- The first of the month in which the Plan Administrator receives your application or
- The day after your last day on pay status

DISABILITY INCOME

For Safety members, disability income is a percentage of your final monthly salary. The percentage is based on years of service credit as of the disability date, as shown below:

	Number of Eligible Children				
	0	1	2	3	4+
Years of Service Credit	Monthly Benefit (percent of final salary)				
2 (less than 3)	25%	30%	35%	40%	45%
3 (less than 4)	30%	35%	40%	45%	50%
4 (less than 5)	35%	40%	45%	50%	55%
5+	40%	45%	50%	55%	60%

MAXIMUM DISABILITY INCOME

The maximum disability income that may be payable, when combined with income from other sources, depends on your UCRP membership date. When you become eligible for disability income, you will receive further details.

LENGTH OF THE DISABILITY INCOME PERIOD

If you have a UCRP disability date of Nov. 5, 1990, or later and continue to be disabled as defined by the Plan, you can receive UCRP disability income as follows:

- If you are under age 65 on the UCRP disability date, you may receive disability income for up to five years or until age 65, whichever comes later or
- If you are age 65 or older on the UCRP disability date, you may receive disability income for up to 12 months or until age 70, whichever comes later

If you have a UCRP disability date before Nov. 5, 1990, and continue to be disabled as defined by the Plan, disability income stops:

- When you become eligible to retire and potential retirement income equals or exceeds disability income, or, at the latest
- When you reach age 67

If you are a disabled member and you are or become eligible to retire, you may elect to retire at any time.

WHEN DISABILITY INCOME STOPS (REGARDLESS OF UCRP DISABILITY DATE)

In all cases, if you are eligible to retire when disability income stops, you can elect UCRP retirement income or the lump sum cashout.

The Plan Administrator will notify you in advance about when and how your benefits will be affected, so you can decide about retirement before your disability income stops. See “Retirement Benefits,” page 16, for eligibility requirements, calculations and other information. If a disabled member dies, survivor benefits may be payable either immediately or at a future date (see “Death Benefits” on page 19).

Reappointment After Retirement

In certain instances where there are compelling circumstances, UC retirees may be rehired to help fill a particular staffing need. Under UC policy, retired employees who later return to UC in staff or Senior Management Group positions must follow these provisions:

- Reemployment must not occur until there has been a break in service of at least 30 days, and preferably 90 days
- The appointment must be limited to no more than 43 percent time in a 12-month period
- Employment must not exceed a total of 12 months (if reemployment is necessary after 12 months, the request for continued employment must follow the same approval process as the original appointment) and
- Reemployment must result from University need (for example: the retired employee possesses skills and institutional knowledge that the hiring department cannot otherwise obtain with equal cost effectiveness; the hiring department anticipates a prolonged process for hiring a replacement or the need for the retired employee to assist the replacement in acquiring necessary skills and knowledge)

These provisions apply to former employees who elect either a lump sum cashout or UCRP monthly retirement income.

Rehired employees who receive a monthly retirement must submit a *UCRP Reemployed Retiree Notification Form* (UBEN 1039), available from the Benefits Office. Employees who received a lump sum cashout do not need to complete the form.

A retired employee who is receiving UCRP monthly retirement income may be hired into a career position after the required break in service, provided there has been an appropriate recruitment process and that the employee agrees to suspend the retirement income payments. A retired employee who takes a lump sum cashout may not be reemployed into a career appointment.

For more information, see the *Returning to Work After Retirement Fact Sheet*, available on UCnet.

Internal Revenue Code Provisions

The IRC limits the maximum benefits payable from retirement plans and specifies the date by which distributions (in defined minimum amounts) must begin.

MAXIMUM BENEFIT LIMITATIONS

IRC §415(b) places a maximum limit on total benefits payable in any calendar year from a defined benefit plan such as UCRP. For 2016, the limit is \$210,000. (The limit is lower if you have fewer than 15 years of Safety service; if you have questions, please contact your local Benefits Office.) The limit applies not only to retirement income but to lump sum distributions, such as a lump sum cashout and any CAP payment on a pro-rated basis. The limit does not apply to any portion of a benefit attributable to after-tax employee contributions.

The University of California 415(m) Restoration Plan—a nonqualified pension plan—became effective Jan. 1, 2000, to pay earned UCRP benefits that would not otherwise be payable because of the §415(b) limit. If your UCRP benefits are affected by the §415(b) limit when you elect retirement income or a lump sum cashout, you will receive additional information about the 415(m) Restoration Plan from the UC Retirement Administration Service Center.

IRC §401(a)(17) sets a dollar limit for annual earnings upon which retirement benefits (and contributions, if any) may be based. The earnings limit for the Plan's fiscal year beginning July 1, 2015, is \$265,000 for employees who became members as of July 1, 1994, or later. For those who were active members before July 1, 1994, the earnings limit is \$395,000.

If you believe your retirement benefits may be affected by the IRC §401(a)(17) limits, contact your local Benefits Office.

MINIMUM REQUIRED DISTRIBUTIONS

You must begin receiving minimum distributions from the Plan by April 1 of the calendar year following the later of:

- The year in which you reach age 70½ or
- The year in which you leave University employment

Generally, the UCRP formulas for retirement income satisfy the minimum distribution requirements. If you do not apply for retirement benefits by the required date, basic retirement income will begin automatically, and any CAP balance will be distributed. Minimum required distributions are not eligible for rollover.

Each year, UC Human Resources notifies members who are subject to the minimum distribution requirements and provides information and individual calculations to help them comply.

Minimum required distributions are calculated in accordance with U.S. Treasury regulations.

ROLLOVERS

INTO THE PLAN

UCRP does not accept rollovers except for buybacks or purchases of service credit based on an approved leave.

FROM THE PLAN

See the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice) for information about the following UCRP distributions, which are eligible for direct rollover:

- A refund of accumulations
- CAP payment
- Lump sum cashout
- Lump-sum death payment to a surviving spouse and
- Lump-sum distributions to a spouse or former spouse under a qualified domestic relations order (QDRO)

A distribution that is eligible for direct rollover is subject to mandatory 20 percent federal tax withholding unless it is directly rolled over from the Plan to a traditional IRA, a Roth IRA, or another employer plan that accepts rollovers, or to the University's Defined Contribution, Tax-Deferred 403(b), or 457(b) Deferred Compensation Plan (see "Internal Rollovers" at right).

UCRP distributions that generally are not eligible for rollover include:

- Monthly retirement, disability or survivor income⁴
- Lump sum death payments to a non-spouse beneficiary⁵
- QDRO monthly income and
- Lump sum QDRO distributions to a non-spouse, as defined by federal tax laws

⁴ Distributions to eligible child(ren) or eligible dependent parents for fewer than 10 years may be eligible for rollover.

⁵ Distributions to non-spouse beneficiaries paid on or after Jan. 1, 2007, are eligible for a direct rollover to an inherited IRA only.

You (or your spouse or former spouse) may also roll over an eligible Plan distribution that has been paid to you or them, as long as the rollover to the IRA or new plan occurs within 60 days of receipt of the distribution. If you want to roll over 100 percent of the distribution, you must replace, from personal savings or other sources, an amount equal to the taxes that were withheld when the distribution was issued. Any amount not rolled over will be taxed as ordinary income for the year in which the distribution was issued. It may also be subject to early distribution penalties. See "Taxes on Distributions—Tax Withholding," below. For more detailed information, see the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice).

INTERNAL ROLLOVERS

If you have an account in UC's Defined Contribution Plan, Tax-Deferred 403(b) Plan, or 457(b) Deferred Compensation Plan, you may roll over eligible UCRP distributions to these plans.

TAXES ON DISTRIBUTIONS

Except as described below, all distributions from UCRP are subject to federal and state ordinary income taxes. Until July 1, 1983, member contributions to UCRP were made on an after-tax basis. These contributions and any buybacks made on an after-tax basis are not taxable when distributed. Any pretax portion of a distribution is considered taxable income in the year the distribution is issued.

EARLY DISTRIBUTION PENALTIES

In addition to being taxed as ordinary income, the taxable portion of a refund of accumulations, lump sum cashout or CAP payment taken before age 59½ (early distributions) may also be subject to nondeductible federal and state penalty taxes—currently a 10 percent federal tax and a 2½ percent California state tax. There are, however, a number of circumstances in which early distributions may be exempt from the penalty taxes. The exceptions are described in the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice).

UC Human Resources does not assess early distribution penalties when a distribution is paid. If you are subject to the penalties, you are responsible for reporting them to the IRS when you file your income tax returns.

TAX WITHHOLDING

The Plan Administrator withholds federal and California state income taxes (for California residents) in accordance with federal and state law. Income tax for states other than California is not withheld. Members should consult a tax advisor about tax liability.

Internal Revenue Code Provisions

DISTRIBUTIONS ELIGIBLE FOR ROLLOVER

Distributions eligible for rollover (see “Rollovers” on page 25) are subject to 20 percent federal tax withholding if they are paid to the member, spouse or former spouse. No taxes are withheld if the distributions are directly rolled over to a traditional IRA, a Roth IRA or another employer plan. For more information, see the *Special Tax Notice for UC Retirement Plan Distributions* available on UCnet (ucal.us/specialtaxnotice).

TAX STATEMENT

Each January, the Plan Administrator files a Form 1099R with federal and state tax authorities, with a copy to the individual, for each distribution paid during the previous year. The form shows the total and taxable amounts of the individual's distribution(s). If you receive more than one type of distribution (for example, monthly retirement income and a CAP payment) you will be sent a separate Form 1099R for each distribution.

Additional Information

CLAIMS PROCEDURES

A member, survivor, contingent annuitant or beneficiary must submit a request to receive benefits or a distribution from the Plan. Claims for benefits must be made in accordance with procedures established by the UC Retirement Administration Service Center. No Plan distribution will be made until the claimant has provided all pertinent information requested by the UC Retirement Administration Service Center.

Generally, claims are processed within 90 days after the UC Retirement Administration Service Center receives the request and any other required information. If a claim is denied, UC Retirement Administration Service Center will notify the claimant in writing, explaining the reason for denial and notifying the claimant that he or she, or his or her authorized representative, may appeal the denial by requesting an independent review by the Plan Administrator. The appeal must be made within 60 days of the notification of the denial. The appeal must be in writing, accompanied by documentation supporting the claim, and sent to Plan Administrator, UC Human Resources (see inside front cover for address). The claimant will receive a written notice and explanation of the Plan Administrator's decision on the appeal within 90 days of the Plan Administrator's receipt of the appeal, unless circumstances require a longer period. In general, such period will not exceed 120 days.

Send service of process to the Regents of the University of California, Trustee of the University of California Retirement Plan, c/o Office of the General Counsel, 1111 Franklin Street, 8th Floor, Oakland, CA 94706.

PLAN ADMINISTRATION

The Vice President of Human Resources is the Plan Administrator with responsibilities for the day-to-day management and operation of the Plan. The UC Retirement Administration Service Center provides the necessary record keeping, accounting, reporting, receipt and disbursement of Plan assets to eligible Plan members.

The Office of the Chief Investment Officer has primary authority for investing the assets of the Plan trust consistent with the investment policies established by the Regents. The Office of the Chief Investment Officer also serves as trustee of the Plan trust.

PLAN CHANGES

The Plan is subject to change and to independent audit to comply with applicable federal and state statutes, Treasury regulations and industry standards. Members are notified in writing whenever substantive changes to the Plan occur.

Although the Plan is expected to continue indefinitely, the Regents reserve the right to amend or terminate the Plan at any time. The University will take appropriate action concerning proposed changes that may trigger notice, consultation, and meeting and conferring obligations under the Higher Education Employer-Employee Relations Act.

DESIGNATION OF BENEFICIARY OR CONTINGENT ANNUITANT

BENEFICIARY

You should designate a beneficiary as soon as you become a Plan member. When you die, the beneficiary receives the basic death payment, your CAP balance (if any) and any accumulations remaining after all benefits have been paid. You may name more than one beneficiary and specify the percentage that each beneficiary is to receive. A beneficiary may be a person, trust or organization.

If you do not name a beneficiary or if the beneficiary designation is no longer effective, UCRP default beneficiary designation rules require that any benefits be paid to your survivors in the following order of succession:

- Surviving legal spouse or surviving domestic partner, or; if none
- Surviving children, biological or adopted, on an equal-share basis (children of a deceased child share their parent's benefit); or, if none
- Surviving parents on an equal-share basis; or, if none
- Brothers and sisters on an equal-share basis; or, if none
- Your estate

Beneficiary designations should be made online by signing in to AYS Online on the right side of the UCnet home page. Once you've logged on, select "Your Beneficiaries" and follow the instructions on the screen. You may name or change your beneficiary online at any time.

If you do not have Internet access or are unable to use the online application, complete form UBEN 116 (*Designation of Beneficiary—Employees*). Retirees, former employees and others must use form UBEN 117 (*Designation of Beneficiary—Retirees, Former Employees and Others*) to name UCRP beneficiaries. These forms are available from departments, local Benefits Offices or the UC Retirement Administration Service Center.

You should periodically review your beneficiary designation(s) to reflect any changes in your family situation, such as marriage, the birth of a child, divorce or death.

Note: To designate a beneficiary for the Retirement Savings Program (Defined Contribution Plan, Tax-Deferred 403(b) Plan and 457(b) Deferred Compensation Plan), contact Fidelity Retirement Services directly (see inside front cover).

CONTINGENT ANNUITANT

You can designate a contingent annuitant at retirement when you want to provide a monthly lifetime benefit for that person. As of your retirement date, the designation is irrevocable—you cannot name a new contingent annuitant (see "Alternate Monthly Payment Options" on page 17).

COMMUNITY PROPERTY

If you are married or have a registered domestic partner and designate someone other than your legal spouse or partner as a beneficiary or contingent annuitant, you may need to consider the spouse's/partner's community property rights. For residents of a community property state such as California, a designation of beneficiary or contingent annuitant may be subject to challenge if the spouse/partner would consequently receive less than the share of the benefit attributable to community property.

A will or trust does not supersede a designation of beneficiary or contingent annuitant, nor does either supersede the Plan's default beneficiary rules (described at left) that apply in the absence of a valid beneficiary designation.

ASSIGNMENT OF BENEFITS

Generally, UCRP benefits payable to members, survivors or beneficiaries cannot be attached by creditors, nor can anyone receiving benefits assign payments to others. UCRP benefits are intended solely for the security and welfare of members and their beneficiaries and survivors.

There are some exceptions, however, in which the University complies with legal requirements. For example, the IRS may attach retirement benefits to collect unpaid taxes, or a court may order certain benefits to be paid for child or spousal support.

QUALIFIED DOMESTIC RELATIONS ORDERS (QDROS)

If you are divorced or legally separated, the court may include Plan assets as community property to be divided between you and your former spouse, registered domestic partner or other dependent (known as an alternate payee). In such cases, the domestic relations order must be approved, or qualified, by the Special Claims Unit of the UC Retirement Administration Service Center as being in compliance with California community property law and with the Plan.

Additional Information

Under a qualified domestic relations order (QDRO), a separate UCRP account may be established for the non-member spouse or dependent for the community property portion of Plan assets and service credit specified by the court. Based on the non-member account and in accordance with Plan regulations, the non-member may elect a refund of accumulations, a lump sum cashout or retirement income. UCRP disability income is not subject to property settlements made in accordance with a QDRO.

The University cooperates fully with you and your spouse or dependent, as well as your attorneys and the court in divorce cases. Both spouses and the court have the right to request information about the benefits you earned while you were married and how those benefits are derived, as well as information about the options available to your spouse or dependent. To release this information, UCRS must be joined as a party to the domestic relations proceeding if the proceeding will be heard in a California court. Otherwise, the request for information must be accompanied by a signed release from you or a valid subpoena. All requests should include your name, Social Security number, address (or name and address of your attorney), date of marriage and marital separation date. The alternate payee may begin receiving monthly payments at your minimum retirement age of 50 or when you actually retire.

FURTHER INFORMATION

To help you better understand the Plan's benefits, UC Human Resources provides personalized account information. You can find current, comprehensive information about your UCRP account, and other UC accounts, as well as make certain online Plan transactions by visiting UCnet and signing in to your account on AYS Online. UCnet also contains a link to the Fidelity Retirement Services website so you may access your Defined Contribution Plan, Tax-Deferred 403(b) Plan and 457(b) Deferred Compensation Plan balances. Annual reports containing audited financial statements are available on UCnet or from the UC Retirement Administration Service Center.

Summary plan descriptions are provided at hire and are also available on UCnet or from your local Benefits Office or the UC Retirement Administration Service Center. You may obtain a copy of the University of California Retirement Plan document online at ucal.us/UCRSdocuments or by writing to the UC Retirement Administration Service Center (see inside front cover).

All notices or communications to you will be effective when sent by first-class mail or conveyed electronically to your address of record. The University and the Regents are entitled to rely exclusively upon any notices, communications or instructions issued in writing or electronically conveyed by UC Human Resources that are believed to be genuine and to have been properly executed.

Plan Definitions

Certain terms in this summary plan description are specific to UCRP and its benefit provisions. They are defined as follows:

BREAK IN SERVICE

Leaving University employment, including any period on pay status but without covered compensation, or any period off pay status for four or more consecutive months. The following periods do not constitute a break in service for UCRP membership as long as you return to pay status at the end of the period:

- Approved leave of absence without pay
- Temporary layoff (fewer than four months)
- Furlough
- Period of right to recall and preference for reemployment
- Return to pay status the next working day after leaving University employment
- Return to pay status after a military leave in accordance with employees' reemployment rights or
- Return to pay status from a medical separation within the time allowed under University policy

COVERED COMPENSATION

The gross monthly pay that an active employee receives for a regular and normal appointment, including pay while on sabbatical or other approved leave of absence with pay. Not included are:

- Pay for overtime, unless in the form of compensatory time off
- Pay for correspondence courses, summer session, intersession and for interquarter or vacation periods or University extension courses, unless such employment constitutes part of an annual or indefinite appointment
- Pay for a position that is not normally full time, except if paid on a salary or hourly rate basis
- Pay that exceeds the full-time rate for the regular, normal position to which the member is appointed
- Pay that exceeds the base salary as negotiated under the General Health Sciences Compensation Plan or Medical School Clinical Compensation Plan
- Pay that exceeds the established base pay rates, including nonelective deferred compensation, honoraria and consulting fees
- Payments received as uniform allowance, unless included as part of compensation for a regular and normal appointment

- Pay that exceeds the IRC §401(a)(17) dollar limit. For Plan year 2015–2016, the earnings limit is \$265,000 (for those who were active members before July 1, 1994, the earnings limit for Plan year 2015–2016 is \$395,000)
- Payments received as housing allowance and
- Pay from sources other than the University of California

DOMESTIC PARTNER

An individual of the same or opposite sex as the member who has been designated as the member's domestic partner by one of three possible methods:

- Registration of the domestic partnership with California's Secretary of State
- Registration of a same-sex union, other than marriage, validly formed in another jurisdiction, that is substantially equivalent to a California domestic partnership or
- Filing of a UC *Declaration of Domestic Partnership* form (UBEN 250) with the UCRP administration

ELIGIBLE CHILD

The biological or adopted child or stepchild of a disabled or deceased member, or the biological or adopted child of the member's eligible domestic partner, who:

- Received at least 50 percent support from the member for one year before the member's death, disability date or retirement, whichever occurs first and
- Is under age 18
- Is under 22 and attending an educational institution full time or
- Is disabled (the disability must have occurred while the child was eligible based on age, as 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 after the member's disability date or
- Is born within 10 months after the member's death or
- Is born less than one year before the member's death, disability or retirement date

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

- After the member's disability date or
- As of the date of the member's death or disability or
- Less than one year before the member's death, disability or retirement date

A stepchild or an eligible domestic partner's biological or adopted child must have been living with or in the care of the member just before the member's death, disability or retirement. An eligible child may qualify for pre- or postretirement survivor benefits.

ELIGIBLE DEPENDENT PARENT

The biological or adoptive mother or father of an active, disabled or retired member who received at least 50 percent support from the member for the year just before the member's death, disability or retirement.

An eligible dependent parent may qualify for pre- or postretirement survivor benefits.

ELIGIBLE DOMESTIC PARTNER

The domestic partner of a deceased active member. The partnership must have been established at least one year before the member's death or disability date, and the partner must:

- Be responsible for the care of an eligible child (as defined at left)
- Be disabled (see pages 21–23) 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 partnership requirement is waived as long as the child is eligible. If the deceased employee was an active UCRP member and eligible to retire, see "Surviving Domestic Partner" definition on page 30.

Plan Definitions

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 (as defined on page 29)
- Be disabled (see pages 21–23) or
- Have reached age 60. (The qualifying age is 50 for a spouse if (a) the spouse and member were married before Oct. 19, 1973, and (b) 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 as long as the child is eligible. If the deceased employee was an active UCRP member and eligible to retire see "Surviving Spouse" definition, at right.

ELIGIBLE SURVIVOR

See "Eligible Child," "Eligible Dependent Parent," "Eligible Domestic Partner" or "Eligible Spouse."

FINAL SALARY

The monthly full-time equivalent compensation of an active member at the time of death or disability date (or, if higher, on the member's separation date). If the member worked less than full time during the last 12 months of continuous employment, whether on an annual or partial-year career appointment, the monthly full-time equivalent compensation is adjusted based on the average percentage of time on pay status over the last 36 months of continuous service. Whether the member has worked full time is determined without regard to sabbatical leave, extended sick leave, a medically determinable physical or mental condition that causes the member to apply for disability income or participation in an approved rehabilitation program. Periods of approved leave of absence without pay are excluded from the 36 months; the time before and after a leave is considered continuous. For TRIP and START participants, final salary is based on full-time equivalent compensation without regard to any reduction in compensation resulting from the reduction in time.

HIGHEST AVERAGE PLAN COMPENSATION (HAPC)

A member's average monthly full-time equivalent compensation, including any stipends, during the 36 highest continuous months preceding retirement. Periods of approved leave of absence without pay are excluded from the 36 months; the time before and after a leave, or before and after a period of inactive membership, is considered continuous. Service credit bought back for a leave period or for past (refunded) service will be included in determining these 36 months.

For a member on a partial-year appointment, compensation earned on a 9-, 10- or 11-month appointment is spread over a year to determine the member's annual full-time equivalent compensation, and compensation for each month within the 12-month period is treated as 1/12th of the total amount. The HAPC attributable to service while on a partial-year career appointment is based on the 36 continuous months that produce the highest average compensation.

For TRIP and START participants and for participants in the systemwide mandatory furlough program, HAPC is calculated without regard to any reduction in covered compensation resulting from the reduction in time.

SURVIVING DOMESTIC PARTNER

The domestic partner of a deceased active UCRP member. The surviving domestic partner is eligible to receive the UCRP contingent annuitant benefit if the member was eligible to retire at the time of death.

SURVIVING SPOUSE

The widow or widower of a deceased active UCRP member. The surviving spouse is eligible to receive the UCRP contingent annuitant benefit if the member was eligible to retire at the time of death.

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, 5th Floor, CA 94607, and for faculty to the Office of Academic Personnel, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.

