1. Getting Started

This guide will take you through the steps to enroll in your UC-sponsored benefits and help you make the right benefit choices for you and your family. You’ll want to have A Complete Guide to Your UC Health and Welfare Benefits, the Retirement Benefits Decision Guide and A Complete Guide to Your UC Retirement Benefits, which are included in your Welcome Kit, available as a reference.

The summaries in this quick-reference guide explain the plans’ provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

If you’re represented by a union, your benefits are governed by your union’s contract with UC and may be different than the benefits outlined here. Please see section 7 (“Collective Bargaining”) for more information.

SO LET’S GET STARTED...

Attend your local new employee orientation to help you get started.

Gather your family members’ Social Security numbers and birthdates; you’ll need them for benefits enrollment.

Depending on your location, you’ll use UCPath or At Your Service Online (AYSO) to enroll in and manage your health and welfare benefits. Either way, you’ll need a UC Retirement At Your Service (UCRAYS) account to manage your UC Retirement Plan (UCRP) benefits and designate beneficiaries.

Go to ucal.us/accounts to learn about the benefits accounts for your location.

If you don’t have access to a computer, contact your local Benefits Office for help with your benefits enrollment.

SET UP YOUR BENEFITS ACCOUNTS

For easy access to all of your benefits accounts, go to UCnet (ucal.us/ucnet) and select your location from the dropdown.

UCPath

1. From the UCnet homepage, click on “UCPath.”
2. Sign in by using your network username and password.

AYSO

1. From the UCnet homepage, click on “AYS Online.”
2. Select “New to UC and have a temporary password?”
3. Enter your Social Security number. Your temporary password is your birthdate in the format mmmddyyyy, with no dashes or slashes; for example, if your date of birth is June 17, 1981, your temporary password is 06171981.

Tip: The sooner the better
If you are eligible for primary retirement benefits, it pays to enroll as soon as you’ve decided. Though you have 90 days, your benefits are prospective from the date you enroll, so you can lose UC contributions and service credit by waiting. Make your choice and start building your retirement benefits as soon as you can. See section 5 for details on retirement benefits choices.

Remember, you have 31 days from your date of hire to enroll in your health benefits. Faculty have a second 31-day period of eligibility that begins on their first day on campus.
4. Select “Sign In” and create your permanent password. It must contain 6 to 30 alphanumeric characters (e.g., 123abc) and may contain any of these special characters: ! @ $ ^ ( ) _ + = - } { \ [ ] \[ : ' ; > , . /

5. After you've agreed to the password authorization, create your username. Security enhancements require that you sign in to AYSO from now on with a username that is not your Social Security number.

6. Create a security word that a customer service or benefits representative can use to help identify you when you call for information.

7. After you provide your preferred email address and personal phone number, answer any 4 of the 11 challenge questions. You can answer your challenge questions to access your personal information if you forget your password.

UCRAYS

1. From the UCnet homepage, click on “UCRAYS.”

2. If you have an AYSO username, you can use that to log in to UCRAYS. If not, you'll need to create a new account.

3. After agreeing to UC’s privacy statement and terms of use, enter—for your first login only—your Social Security number and date of birth.

4. As a security feature, you'll be asked a few questions based on personal information that only you are likely to know. (Note that these are not the same as your AYSO challenge questions.)

5. Create a new password for your UCRAYS account.

6. If you're using a computer or smartphone that is secure, register your trusted device. This can reduce the steps in the login process.

7. Add your cell phone number and personal email address, if they're not already on file.

Now you're ready to enroll in health and other benefit plans.

ENROLL IN HEALTH AND WELFARE BENEFITS

You're eligible for Full, Mid-Level or Core benefits depending on the type of appointment you have. For details about your eligibility, see page 5 in A Complete Guide to Your UC Health and Welfare Benefits.

To enroll online, sign in to your AYSO or UCPath account. You don't have to do it all at once—you are free to sign in anytime during your first 31 days of employment to complete your enrollment choices. That includes weekends and holidays.

If you're a faculty member and you miss the period of eligibility, you have a second 31-day period of eligibility that begins on your first day on campus.

If you don't take any action during this 31-day period of eligibility, you and your dependents will not be enrolled in UC-sponsored coverage. In most cases, you won't be able to change benefit plans or enroll family members until the next Open Enrollment period. You will also face more stringent requirements to enroll in some UC-sponsored insurance programs, including voluntary disability and supplemental life insurance.

VERIFY YOUR FAMILY MEMBERS’ ELIGIBILITY

If you enroll family members in medical, dental and/or vision plans, you must provide documents to verify their eligibility for coverage. Watch for the Family Member Eligibility Verification packet in the mail.

More Information: ucal.us/fmv

Please note that this is a summary of your benefits only; additional requirements, limitations and exclusions may apply. Refer to applicable plan documents and regulations for details. The applicable policy issued by the carrier and the University of California Group Insurance Regulations and other applicable UC policies will take precedence if there is a difference between the provisions therein and those of this document.

Tips:

Name your beneficiaries.

Don't forget to name beneficiaries for your UC Retirement Plan (UCRP) benefits, life insurance and accidental death and dismemberment benefits. You can name the same or a different beneficiary for each plan, and you can name more than one beneficiary for any plan. Just select “My Beneficiaries” on UCRAYS and follow the instructions. For retirement plans other than UCRP (Savings Choice or UC’s voluntary Retirement Savings Program plans), you'll name beneficiaries on myUCreirement.com.

Confirm your choices.

About 10 days after you have enrolled, check your benefits account to verify coverage for you and your family members. It's your responsibility to promptly notify your Benefits or Payroll Office of any errors in your enrollment. The month after you enroll, review your earnings statement to be sure it reflects the correct benefit choices. Report discrepancies to your Benefits Office immediately.

Keep your records up to date.

Keep your address, email address and phone number up to date on all of your benefits accounts so UC can properly administer your benefits and keep you informed of changes to your benefits.

Are you in a domestic partnership?

If you are a UCRP member, enrolling your domestic partner in health benefits and successfully completing the eligibility verification process will establish your partner as your survivor for UCRP benefits, subject to additional eligibility requirements. See “Benefits for Domestic Partners” on UCnet for details.
Medical, Dental, Vision and Supplemental Health

Your health is important to us, and we offer a wide range of health benefits to help take care of you and your family.

**MEDICAL PLANS**
UC offers you a wide choice of medical plans. Some have lower premiums; others provide more flexibility in the doctors and hospitals you can use. All of the plans offer comprehensive benefits including medical and behavioral health office visits, hospital services and prescription drug coverage.

If you want to compare premiums, you can find that information online at: ucal.us/medicalpremiums

Your medical plan premiums are deducted from your pay before taxes are calculated, so you save on taxes.

**More Information:**
* Online: ucal.us/medicalplans

**DENTAL PLANS**
If you’re eligible for Full benefits, you have a choice of two dental plans: Delta Dental PPO and DeltaCare USA, which is similar to a medical HMO, with a network of dentists. UC pays the full cost of either plan for you and your family.

Check out the DeltaCare USA network of dentists before choosing between the two plans, since the network is limited in some areas of California.

**More Information:**
* Online: ucal.us/dental

**VISION SERVICE PLAN**
If you’re eligible for Full benefits, UC pays the full cost of vision insurance premiums for you and your family. The plan covers exams, lenses, frames (every other year) and contact lenses.

**More Information:**
* Online: ucal.us/vision

**SUPPLEMENTAL HEALTH PLANS**
UC offers three supplemental insurance options—Accident, Critical Illness and Hospital Indemnity plans that pay cash benefits if you experience a covered accident, illness or hospital stay.

UC’s Supplemental Health Plans are not a substitute for medical or disability coverage, but they can complement your coverage with extra protection against the unexpected.

You pay the premiums for the plan(s) you choose through after-tax payroll deductions.

**More Information:**
* Online: ucal.us/supplementalhealth

**Tip:**
For most plans, you’re covered on your first day at work, but it can take 30 to 60 days after you enroll for the plan to have a record of your enrollment. So if you need immediate services, check with your plan first to see if it has a record of your enrollment. If it doesn’t, ask a representative to contact your local Benefits Office or the person in your department who handles benefits to help you get services.
3.

Disability and Life Insurance

To help you prepare for the unexpected, UC offers insurance plans to provide a financial safety net for you and your family.

Disability Insurance

Disability insurance replaces some of your wages if you have an illness or injury that prevents you from working for an extended period of time, including for pregnancy and childbirth.

Unlike most employers in California, UC does not participate in State Disability Insurance (SDI). Instead, UC offers its own Basic and Voluntary Disability insurance plans to those eligible for Full, Mid-Level or Core benefits. You’re automatically enrolled in Basic Disability, at no cost to you. Basic Disability will replace 55 percent of your eligible earnings, to a maximum benefit of $800 per month, for up to six months. The six month benefit period includes a 14-day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available.

For greater financial protection, you may choose to enroll in Voluntary Short-Term Disability, Voluntary Long-Term Disability or both. The voluntary plans provide up to 60 percent of your eligible earnings, to a maximum benefit of $15,000 per month. Voluntary Disability income is generally not taxable, since you pay the premiums with after-tax dollars.

The start date and duration of your benefits depends on the level of coverage you choose:

- Short-Term only—You’ll be covered, but only for up to six months. The six month benefit period includes a 14-day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available.

- Long-Term only—You’ll be covered after six months, until your Social Security normal retirement age for most conditions.

- Short and Long-Term—You’ll be covered until your Social Security normal retirement age for most conditions. There is a 14-day waiting period, and you must use up to 22 days of sick leave if you have them before benefits begin. Choosing both Voluntary Short and Long-Term Disability provides the most comprehensive coverage for all types of disability leaves.

Premium costs depend on your monthly salary, age, retirement plan and the level of coverage you choose (short-term, long-term or both). See Your Guide to UC Disability Benefits for more information about your options, including exclusions and limitations.

Tool:
Insurance Premium Estimator
.ucal.us/premiumestimator

More Information:
Disability Benefits for Faculty: ucal.us/disabilityfaculty
Your Guide to UC Disability Benefits: ucal.us/disabilitystaff

Tip:
Be sure you understand the Basic and Voluntary Disability benefits and the sick leave policies and/or paid medical leave policies that apply to you before making a decision about enrolling in Voluntary Short-Term Disability, Long-Term Disability or both.

If you decide not to enroll in these plans during your first 31 days, you can apply for coverage later by submitting evidence of insurability (including a statement of health) to the insurance company. The insurance company may or may not approve your enrollment based on the application.
3. Disability and Life Insurance

**LIFE INSURANCE**

UC provides Basic Life insurance equal to your base pay, up to $50,000, if you are eligible for Full benefits. If you have Mid-level or Core benefits, your life insurance is $5,000. UC provides these plans at no cost to you.

Faculty and staff with Full or Mid-level benefits may also enroll in Supplemental Life insurance and cover their dependents in Dependent Life insurance. You pay monthly premiums for the supplemental plans.

**Tool:**
Life Insurance Premium Estimator
ucal.us/lifepremiumestimator

If you decide not to enroll in these plans during your first 31 days, you can apply for coverage later by submitting evidence of insurability to the insurance company. The insurance company may or may not approve your enrollment based on the application.

**More Information:**
A Complete Guide to Your UC Health and Welfare Benefits, page 34
Online: ucal.us/lifeinsurance

**ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

To help protect you and your family from the financial impact of an accident, UC offers Accidental Death & Dismemberment (AD&D) insurance. There are several levels of coverage for you and your family. You can enroll in, increase or decrease your AD&D coverage at any time. The rate chart for premiums is online at:
ucal.us/adanddpremiums

**More Information:**
Online: ucal.us/accidentaldeath

**Tip:**
To estimate how much life insurance you need, use the calculator on Prudential’s microsite for UC faculty and staff:
prudential.com/uc
Legal and Flexible Spending Accounts

In addition to good health and retirement benefits, UC also offers you access to legal services, tax-savings plans and other benefits—at reduced prices.

**LEGAL PLAN**
The ARAG Legal Plan covers routine legal services like drawing up a will, adoption or divorce proceedings and criminal misdemeanors. You pay premiums for the Legal plan.

*More information:*
Online: ucal.us/legal

**FLEXIBLE SPENDING ACCOUNTS**
Flexible spending accounts, or FSAs, allow you to pay for eligible expenses on a pretax basis. You determine an amount to be deducted from your paycheck before taxes are calculated and placed in an FSA. You pay for eligible expenses from the account and save on taxes since you have lower taxable income. UC offers separate flexible spending accounts for health and dependent care expenses.

*More Information:*
*A Complete Guide to Your UC Health and Welfare Benefits*, page 47
Online: ucal.us/fsa

**PET INSURANCE**
Nationwide offers preferred pricing on pet insurance for UC faculty, staff and retirees. Premiums vary depending on where you live and what kind of pet you have (for example, a dog, cat, bird or small mammal). You can enroll in pet insurance with Nationwide at any time, and your coverage will be effective approximately 14 days after your application is approved. You'll pay your premiums directly to Nationwide, and your policy renews automatically each year until you choose to discontinue it.

*More information:*
Nationwide: Petinsurance.com/uc
877-738-7874

**HOMEOWNER/RENTER/AUTO INSURANCE**
You have access to auto, renter and homeowners insurance through California Casualty. You deal directly with the insurer, and premiums may be paid through payroll deduction.

*More information:*
California Casualty:
www.calcas.com/uc
866-680-5142

**TRAVEL INSURANCE**
If you need to travel on official university business, you are eligible for coverage by UC’s business traveler insurance. You will be registered for coverage automatically when you make your arrangements through any of UC’s preferred travel agencies found in Connexxus, UC’s systemwide travel program. If you do not make your travel arrangements through Connexxus, you will need to register online for business travel insurance. Personal travel insurance is also available for protection when not traveling on university business.

*More information:*
Business travel insurance: ucal.us/businessstravel
UC Personal Travel Program: ucal.us/personaltravel

**Tip:**
Be sure to read the IRS rules and other details about the FSAs in *A Complete Guide to Your UC Health and Welfare Benefits*. In some cases, you may lose money in your FSA that you don’t spend.
5. Retirement Benefits

Preparing for a successful retirement is one of the biggest financial responsibilities you’ll face. All eligible new employees have a choice of primary—or required—retirement benefits, with costs shared by you and UC. UC also offers voluntary savings opportunities and a range of resources to help you make informed retirement decisions.

UC RETIREMENT BENEFITS CHOICES

If you are hired into an eligible faculty or staff position on or after July 1, 2016, or if you are hired in an ineligible position but become eligible for retirement benefits on or after that date, you are eligible for a choice of primary retirement benefits. Both benefit options can help you build valuable retirement income, in addition to Social Security benefits and any savings you may have.

- Pension Choice includes a pension benefit under the UC Retirement Plan, along with a supplemental 401(k)-style account for eligible faculty and staff.
- Savings Choice is a retirement account that works much like a 401(k), with mandatory employee and employer contributions.

Both you and UC contribute to the cost of the plan you select. You’ll receive the Retirement Benefits Decision Guide with more information about your options. When you’re ready, use the Retirement Decision Tool to make your choice: myUCretirement.com/choose

Unlike your medical benefits, your retirement benefits are prospective from the date you enroll. That means you can lose valuable UC contributions and service credit by waiting to make a choice. If you don’t elect an option within 90 days, you’ll be automatically enrolled in Pension Choice.

More Information:
A Complete Guide to Your UC Retirement Benefits
Online: ucal.us/retirement

MANDATORY DC PLAN (SAFE HARBOR) CONTRIBUTIONS

If you’re not eligible for primary retirement benefits based on your position, you’ll make mandatory contributions to the Defined Contribution (DC) Plan as a Safe Harbor participant. In lieu of paying Social Security taxes, you contribute 7.5 percent of your wages to the plan on a pretax basis, and you can choose from a range of funds in which to invest. The money you contribute is yours to keep and can be rolled over to other retirement accounts if you leave UC.

REHIRED, NEWLY ELIGIBLE AND FORMER CALPERS-COVERED EMPLOYEES

Retirement benefits may differ for certain employees:
- If you are rehired after having previously worked for UC in an eligible appointment;
- If you started at UC before July 1, 2016, and become eligible for full retirement benefits after that date; or
- If you were a “Classic Member” under CalPERS and are eligible for reciprocity.

If you’re in one of these groups, or if you have questions, please contact the UC Retirement Administration Service Center.

VOLUNTARY RETIREMENT SAVINGS PROGRAM

You can enhance your retirement security by voluntarily participating in the UC Retirement Savings Program. The program consists of three plans:
- Tax-Deferred 403(b) Plan
- 457(b) Deferred Compensation Plan
- Defined Contribution Plan After-Tax Account

To enroll or learn more, visit myUCretirement.com

RETIREE HEALTH & WELFARE BENEFITS

Under both primary retirement benefit options, if you work for UC for 10 years or more you may be eligible to continue some of your UC-sponsored health and welfare benefits when you retire from UC. Details about UC retiree health benefits are available in the UC Retiree Health Fact Sheet.
Work and Life

UC employees are dedicated and hard-working, but all work and no play can make for unhealthy (and unhappy) people. At UC, we offer a number of benefits and programs to help you maintain a healthy work-life balance.

UC LIVING WELL

UC is committed to the well-being of employees and their family members and to building a culture that supports healthy lifestyles.

UC Living Well offers access to programs, activities and support to improve your health and quality of life. This includes campus and health system wellness activities, as well as a variety of tools and resources offered by your medical plan to help you live well.

Learn more at uclivingwell.ucop.edu

UC facilities are tobacco free. If you need resources to help you quit using tobacco, you’ll find information here: ucal.us/TobaccoFree

EMPLOYEE ASSISTANCE PROGRAM

Each UC location administers its own Employee Assistance Program (sometimes called Faculty and Staff Assistance). Services are free and confidential. Contact information is available at ucal.us/eap

TRAVEL RESOURCES

Connexxus Travel assists in increasing UC-negotiated discounts and travel perks such as involuntary denied boarding protection, preferred seats, priority standby and many more. UC employees are eligible to use the program for both business and personal travel, and will receive automatic enrollment in UC traveler insurance for campus related travel.

More information:
Online: travel.ucop.edu
Email: uctravel@ucop.edu

VACATION AND SICK LEAVE

Vacation and sick leave policies differ depending on your position. You can find more information about these and other leave policies online:

Faculty: ucal.us/facultyleave
Staff: ucal.us/staffleave
Represented faculty and staff: see your collective bargaining agreement: ucal.us/agreements

FAMILY CARE RESOURCES

UC pays the fee that gives you access to resources through Bright Horizons Care Advantage, helping you find childcare and eldercare providers. Sittercity is a database of pre-screened childcare providers—including emergency backup care providers—plus pet sitters, tutors and more. Years Ahead helps you find the right eldercare provider for your family member, from in-home companies to memory care facilities.

More Information:
Bright Horizons Care Advantage: careadvantage.com/universityofcalifornia
Family-friendly academic personnel policies: ucal.us/acadfamilyfriendly
Staff absence from work policies: ucal.us/staffleave

Tip:
Working at UC gives you many other benefits and privileges, including access to fitness and recreation centers, libraries and museums; tuition and bookstore discounts and more. Learn about these local benefits at your new employee orientation or visit your location’s human resources website.
COLLECTIVE BARGAINING

UC is committed to establishing and maintaining cooperative relations with its 16 unions, and to bargaining constructively and in good faith to come to agreement on the terms and conditions of employment for the roughly 90,000 UC employees in 31 bargaining units.

Terms and conditions of employment for exclusively represented employees are spelled out in the detailed contracts that the university and the unions have negotiated. Contract provisions cover all aspects of employment. If you are in a bargaining unit, you can find the contract that applies to you on the Labor Relations website (ucal.us/laborrelations), or directly from the union. If you have questions about the details of contract provisions and implementation or union representation, contact the union directly.

More Information:
ucal.us/laborrelations

Tip:
If you are in a bargaining unit, your benefits and their costs are subject to collective bargaining and may be different from those outlined in these pages. Check your bargaining agreement for details: ucal.us/agreements
RESOURCES

You also have a wealth of information at your fingertips to help you keep up with what's going on at UC and to answer any other questions you may have about working here.

UCnet, the systemwide website for UC faculty and staff, provides news and information about UC, plus comprehensive information on benefits and policies.

See: ucnet.universityofcalifornia.edu

Your location's website is also a great source of information about what's happening.

The offices listed below can answer your questions about working at UC.

Berkeley
Benefits: 510-664-9000, Option 3
Academic Personnel: 510-642-5626

Davis
Benefits: 530-752-1774
Academic Personnel: 530-752-2072

Davis Health
Benefits: 916-734-8099

Irvine
Benefits: 949-824-5210
Academic Personnel: 949-824-7175

Irvine Health
Benefits: 714-456-5736
Academic Personnel: 949-824-7481

Los Angeles
Benefits: 310-794-0830
Academic Personnel: 310-825-3841

Los Angeles Health
310-794-0500

Merced
Benefits: 209-355-7178
Academic Personnel: 209-228-7948

Riverside
Benefits: 951-827-4766
Academic Personnel: 951-827-2933

San Diego
Benefits: 858-534-2816
Academic Personnel: 858-534-0068

San Diego Health
Benefits: 619-543-3200

San Francisco
Benefits: 415-476-1400
Academic Personnel: 415-476-2888

San Francisco Health
Benefits: 415-353-4545

Santa Barbara
Benefits: 805-893-2489
Academic Personnel: 805-893-3445

Santa Cruz
Benefits: 831-459-2013
Academic Personnel: 831-459-4300

UC Office of the President
Benefits: 855-982-7284
Academic Personnel: 510-987-9497

Lawrence Berkeley National Lab
Benefits: 510-486-6403

Agriculture and Natural Resources
Benefits: 530-752-1774
Academic Personnel: 530-750-1354

ASUCLA
Benefits: 310-825-7055

Hastings College of the Law
Benefits: 415-565-4703

UC Retirement Administration Service Center
800-888-8267
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, Oakland, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.