Your benefits at a glance

UNIVERSITY OF CALIFORNIA
Getting Started

Starting a new job involves a lot of choices. This quick-reference guide is designed to help you understand the many benefits available, and how to get started choosing the ones that are right for you.

Getting Started

Welcome to UC! Read this guide to learn more about your benefits choices and how and when to enroll. For more details, keep A Complete Guide to Your UC Health and Welfare Benefits, the Retirement Benefits Decision Guide and A Complete Guide to Your UC Retirement Benefits handy. They’re included in your Welcome Kit, and available on UCnet.

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.

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.
1. Getting Started

Tips:
Name your beneficiaries. Don’t forget to name beneficiaries for your life insurance and accidental death and dismemberment benefits, and for your UCRP benefits if you choose a pension. 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 myUCretirement.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 UCPath 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 UCPath 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.

SET UP YOUR BENEFITS ACCOUNTS
For easy access to all of your benefits accounts, go to UCnet (ucal.us/ucnet) and select “Faculty/Staff” to see sign-in buttons for your benefits accounts.

UCPath
1. Click on “UCPath” from the UCnet homepage, or go to ucpath.universityofcalifornia.edu
2. Sign in by using your network username and password.

UCRAYS
1. Click on “UCRAYS” from the UCnet homepage, or go to retirementatyourservice.ucop.edu to create your account. (If you have a user name from At Your Service Online, you can use that to log in to UCRAYS.)
2. 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.
3. As a security feature, you’ll be asked a few questions based on personal information that only you are likely to know.
4. Create a new password for your UCRAYS account.
5. If you’re using a computer or smartphone that is secure, register your trusted device. This can reduce the steps in the login process.
6. 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 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.
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.

To help you choose, check out “Comparing UC’s plans” on the next page. You can find details about your costs at ucal.us/compareplans

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

More Information:
Online: ucal.us/medicalplans

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

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

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, contact UCPath for help.
**COMPARING UC’S PLANS**

This chart will help you better understand your plan options and identify the best choice for you. For all the facts and figures—and definitions of the terms below—see ucal.us/compareplans.

<table>
<thead>
<tr>
<th>Premium Costs</th>
<th>UC Care PPO (Anthem)</th>
<th>UC Blue &amp; Gold HMO (Health Net)</th>
<th>Kaiser HMO (Kaiser Permanente)</th>
<th>UC Health Savings Plan PPO (Anthem)</th>
<th>CORE PPO (Anthem)</th>
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<td><strong>OUT-OF-POCKET COSTS</strong></td>
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<td>What you’ll pay for medical care</td>
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<td>Notes:</td>
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<td>• Preventive care is always free to you</td>
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<td>• Out-of-pocket maximum (OOP max) includes deductible</td>
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<td>• Amounts listed are for self coverage/family coverage (unless otherwise noted)</td>
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<td>Copayments (for example): $20 doctor’s office visits</td>
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<td>OOP max: $6,100/$9,700</td>
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<td>ANTHEM PREFERRED: $$</td>
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<td>Deductible: $500/$1,000</td>
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<td>Coinsurance: 30%</td>
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<td>OOP max: $7,600/$14,200</td>
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<td>OUT-OF-NETWORK: $$$</td>
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<td>Deductible: $750/$1,750</td>
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<td>Coinsurance: 50%</td>
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<td>OOP max: $9,600/$20,200</td>
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<td>IN-NETWORK</td>
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<td>Deductible: None</td>
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<td>Copayments (for example): $20 doctor’s office visits</td>
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<td>OOP max: $1,000/$2,000 (2 people)/$3,000 (3 or more)</td>
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<td>Deductible: None</td>
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<td>Copayments (for example): $20 doctor’s office visits</td>
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<td>IN-NETWORK</td>
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<td>Deductible: $1,400/$2,800</td>
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<td>Coinsurance: 20%</td>
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<td>OOP max: $4,000/$6,400</td>
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<td>OUT-OF-NETWORK</td>
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<td>Deductible: $2,550/$5,100</td>
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<td>Coinsurance: 40%</td>
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<td>OOP max: $8,000/$16,000</td>
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<td>HSA UC contribution: $500 (self) or $1,000 (family)</td>
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<td>IN-NETWORK</td>
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<td>Deductible: $3,000</td>
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<td>Coinsurance: 20%</td>
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<td>OOP max: $6,350/$12,700</td>
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**CHOICE OF PROVIDERS**

Where you go for care

- National network; higher costs out-of-network
- UC Health providers in-network—at much lower costs
- Primary care provider helps manage care within network
- UC Health providers in-network
- Kaiser primary care provider helps manage care within network
- National network; higher costs out-of-network
- UC Health providers in-network
- National network; access to out-of-network care
- UC Health providers

**CONSIDER THIS PLAN IF YOU:**

- Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select
- Want low, predictable costs, and want access to UC Health providers
- Want low, predictable costs, and appreciate the integrated care provided within the Kaiser network
- Want to build tax-free savings, and are willing to manage your health care expenses
- Would rather pay higher deductible and out-of-pocket costs for care than monthly premium
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.

**Plan Carefully:**

Enrollment in Voluntary Disability is guaranteed **only if you enroll during your first 31 days**. If you apply for coverage at a later date you will be required to submit evidence of insurability and previous or existing medical conditions may prevent the approval of your application.

**Tool:**

Insurance Premium Estimator
ucal.us/premiumestimator

**More Information for Faculty:**

Disability Benefits for Faculty
Online: ucal.us/disabilityfaculty

**More Information for Staff:**

Your Guide to UC Disability Benefits
Online: 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.
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 Employee and Dependent Life insurance. You pay monthly premiums for the supplemental plans.

Plan Carefully:
Enrollment in Supplemental Life is guaranteed only if you enroll during your first 31 days. If you apply for coverage at a later date you will be required to submit evidence of insurability, and previous or existing medical conditions may prevent the approval of your application.

Tool:
Life Insurance Premium Estimator
ucal.us/lifepremiumestimator

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

Tip:
To estimate how much life insurance you need, use the calculator on Prudential’s website: prudential.com/personal/workplace-benefits

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/adanddpremums

More Information:
Online: ucal.us/accidentaldeath
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:
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:
Petinsurance.com/uc
877-738-7874

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.

HOMEOWNER/RENTER/AUTO INSURANCE
UC offers preferred pricing on home, renter and auto insurance. The MetLife Choice program is available at UC Berkeley, UC Davis and UC San Diego. California Casualty is available at all other locations. Enrollment is subject to underwriting approval from the insurer.

More information:
MetLife Choice (UC Berkeley, UC Davis, UC San Diego)
ucpp.ucop.edu/metlifecoach
866-700-3113
California Casualty (all other locations)
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
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
### SYSTEMWIDE RESOURCES

**UCnet**
[ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)
News and information about UC, plus comprehensive information on benefits and policies.

**UCPath**
[ucpath.universityofcalifornia.edu](http://ucpath.universityofcalifornia.edu)
For answers to your benefits questions, sign in to your account and submit an inquiry or contact a representative at 855-982-7284, Monday–Friday, 8 a.m.–6 p.m.

**UC Retirement At Your Service (UCRAYS)**
[retirementatyourservice.ucop.edu](http://retirementatyourservice.ucop.edu)
For questions about your UCRP retirement, sign in to your account and send a secure message or contact the UC Retirement Administration Service Center at 800-888-8267.

### RESOURCES AT YOUR LOCATION

Your location's website is 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
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.