APPENDIX C

ENUMERATION OF UNIVERSITY BENEFITS

A. Health Benefits

1. Medical Program – A variety of Health Maintenance Organizations (HMOs) and fee-for-service plans are available to cover eligible employees and their eligible family members. Choice of plans may vary from location to location. Eligible part-time employees appointed and paid by the University to work a specified minimum appointment and average regular paid time may covered by the CORE major medical plan. The plan is available to the employee and eligible family members.

2. Dental Program – Dental plans are available to eligible employees. Employees may cover themselves and their eligible family members.

3. Vision Program – A vision plan is available to eligible employees. Employees may cover themselves and their eligible family members.

B. University of California Retirement System

1. University of California Retirement Plan

   Eligible employees covered by this Agreement shall be covered by the University of California Retirement Plan (UCRP). The level of required contributions is determined annually by the Plan actuary and the Regents.

2. UC Retirement Savings Program

   a. Tax-Deferred 403(b) Plan - Voluntary participation in the UCRS Tax-Deferred 403(b) Plan is available to all University employees except students who normally work less than twenty (20) hours per week. The Plan provides a mix of internally and externally managed investment options.

   b. Defined Contribution (DC) Plan

      1. Pre-Tax/Safe Harbor Account – Employees who are not in a UC-sponsored defined benefit retirement plan make mandatory contributions of 7.5% of earnings up to the Social Security wage base to the Pretax Account in lieu of paying the Old Age, Survivors and Disability Insurance portion of Social Security taxes (Safe Harbor contributions). Although payroll reductions default to the Savings Fund, the participants are offered a mix of internally and externally managed investment options.

      2. After Tax Account – Voluntary participation in the After-Tax Account is available to all University employees except students who normally work less than twenty (20) hours per week. Payroll deductions may be invested in a mix of internally and externally managed investment options.
C. **457(b) Deferred Compensation Plan**

Voluntary participation in the UCRS 457(b) Plan is available effective October 1, 2004, to all University employees except students who normally work less than twenty (20) hours per week. The plan provides a mix of internally and externally managed investment options.

D. **Life Insurance**

1. **University-Paid** - Two University-Paid life insurance plans—Basic Life and Core Life—provide basic life insurance coverage. The amount varies, depending on your appointment rate and average regular paid time. Eligible employees are automatically covered by the plan for which they qualify.

2. **Supplemental** – Optional life insurance and dependent life insurance is available and may be purchased by eligible employees.

E. **Other Insurance**

1. **Accidental Death & Dismemberment Insurance** – eligible employees may purchase Optional AD&D Insurance. A variety of coverage and amounts are available to cover employees and their eligible family members.

2. **Business Travel Accident Insurance** – Employees who are traveling on official University business are covered by $100,000 of accidental death and a scheduled dismemberment insurance.

3. **Disability Insurance**

   a. **Short-Term Disability Insurance** – Short-Term disability is available to eligible employees. Eligible employees are automatically covered by the plan paid for by UC.

   b. **Supplemental Disability Insurance** – Optional supplemental disability insurance may be purchased by eligible employees. This optional coverage augments the Short-Term Disability Insurance referenced above, and provides Long Term Disability Income.

   c. **Legal Expense Insurance Plan** – A legal expense insurance plan may be purchased by eligible employees. The plan is employee-paid through payroll deductions.

   d. **Auto/Homeowner Insurance** – Individual auto and home insurance policies are available which may be purchased by eligible employees through payroll deduction.

F. **Other Benefits**

1. **Tax Effective Salary Reduction Programs**

   a. **Retirement Tax Savings Plan** – Required monthly participant contributions to the DC Plan Pretax Account are automatically deducted from gross pay before federal, state, and FICA taxes are calculated.
b. **Tax Savings on Insurance Premiums** – Employees eligible for certain benefit plans are automatically enrolled in TIP, unless the employee makes an election to withdraw. After the University contribution, if any, the net insurance premiums are deducted from gross pay before federal and state taxes.

2. **Dependent Care Assistance Program (DepCare) Flexible Spending Account (FSA)** - DepCare is available to eligible employees and allows employees to pay for eligible dependent care expenses on a pre-tax, salary reduction basis.

3. **Health Care Flexible Spending Account (FSA)** – The Health Care FSA is available to eligible employees and allows them to pay for eligible health care expenses not covered by the employee’s medical, dental, or vision plans on a pretax salary reduction basis.

4. **U.S. Savings Bonds** - Through payroll deductions, investments can be made in United States Series EE Savings Bonds.

5. **Death Payments** – Death payments are provided upon the death of an employee who has been on pay status at least fifty percent (50%) time at least six (6) continuous months prior to death. Payment is a sum equal to the deceased’s regular salary for one (1) month, and shall be paid to the deceased’s spouse, or if there is no spouse, to the employee’s eligible dependent(s), or if there is neither a surviving spouse nor eligible dependent(s), to the beneficiary designated in the deceased’s University-paid life insurance policy. All monies due and payable to the employee at the time of death shall be paid to the employee’s surviving spouse and/or eligible dependent(s).

6. **Alternate Retirement Plans** – Employees covered by alternate retirement plans are subject to that plans rules and regulations, and not subject to UCRP coverage.