

6200. ANNUITANT VISION PLAN

6201. Introductions and Definitions

The UC-sponsored group Vision Plan provides basic vision services for eligible Annuitants and their eligible Family Members, as described below. Such coverage is subject to change or termination at the time of contract renewal or at any other time by UC or other governing authorities. UC also reserves the right to negotiate new premiums at any time. Health and welfare benefits, including Vision Plan coverage, are not accrued or vested benefit entitlements.

Enrollment and additions or deletions to Annuitant Vision Plan coverage, as well as payment of plan premiums, are handled between the Annuitant and the Vision Plan carrier. UC will work with Annuitants and the Vision Plan carrier to determine an Annuitant's and/or Family Member's eligibility for coverage.

- A. **Definitions** - Defined terms are listed in the Medical and Dental Section of the Annuitant GIRs, Section 6001, or as referenced in Part 1, Section 2 of these GIRs.

6202. Eligibility

- A. **Annuitant Requirements** – Annuitants receiving monthly Retirement or Disability Income from UCRP or another Qualifying Plan with an effective date within 120 days of their separation from University employment or, in the case of survivor income, within 120 days of the death of an Active, Disabled or Retired Member, are eligible for Annuitant Vision Plan coverage, provided that:
1. Effective with Retirement, Disability or Survivor Income commencing on or after January 1, 2019, the Annuitant maintains eligibility for UC Annuitant Medical and Dental coverage (including suspension) as described in Article 6000 of these GIRs.
 2. Annuitants maintain eligibility for and continue to receive a monthly payment from UCRP or another Qualifying Plan.
- B. **Family Members** – The Family Member eligibility requirements are set forth in Part II, Section 1.C of these GIRs.
- C. **Ineligible Categories** – Individuals in certain categories are not eligible. These categories include, but are not limited to:

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1. individuals only receiving an annuity from a UC-sponsored defined contribution plan;
2. Inactive Members;
3. guardians or custodians of survivor Annuitants;
4. spouses of survivor Annuitants.

6203. Continuation of Coverage, Subsequent Enrollment and Disenrollment

Clerical error, by itself, will not be the basis for including or excluding individuals.

A. Continuation of Coverage

If Vision Plan coverage was in effect as of an Active Member's last day of UC employment or date of death, or as of an Annuitant's date of death, the coverage for the newly Retired or Disabled Annuitant and enrolled Family Members, or the Survivor Annuitant and enrolled Family Members, will continue to remain in effect provided that:

1. The Annuitant and Family Members meet the eligibility criteria in Section 6202, and
2. The Annuitant submits the necessary enrollment information and premium payments to the Vision Plan within the timeframes established by UC and/or the Vision Plan carrier.

Continuation is initially limited to the plan in effect and Family Members enrolled as of the Active Member's separation from UC employment or, in the case of survivor income, the plan in effect at the time of the Active, Disabled or Retired Member's date of death. The Annuitant is not required to continue coverage for enrolled eligible Family Members.

B. Subsequent Enrollment

1. During a **Period of Initial Eligibility** as described in Section 6204. The Annuitant should contact the Vision Plan carrier to initiate the process of enrolling him/herself and/or adding an eligible Family Member to Annuitant Vision coverage during a PIE. Once the enrollment request is processed by the Vision Plan carrier, enrollment changes generally cannot be made until:

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- a. there is a new PIE, or
- b. there is an Open Enrollment Period (see 2 below)

An Annuitant already enrolled in a family plan may add additional eligible Family Members at any time after the PIE. Retroactive coverage is limited to a maximum of 60 days preceding the later of: the date the request is received by the Vision Plan carrier or the date the Family Member became eligible.

2. During an **Open Enrollment Period** (OEP) announced by the Plan Administrator, Office of the President. An OEP allows Annuitants to enroll him/herself and/or add eligible Family Members to the Vision Plan coverage. The Annuitant Vision Plan may not be open to new Annuitant enrollment during every annual OEP.

The Annuitant should contact the Vision Plan carrier to initiate the process of enrolling and/or adding an eligible Family Member to Annuitant Vision coverage during an OEP.

C. Duplicate University-Sponsored Coverage is not allowed.

1. If an Annuitant and a spouse/domestic partner are eligible to enroll in the Vision Plan as either an Employee or an Annuitant:
 - a. each may enroll separately, or
 - b. one may enroll and cover the other as a Family Member.

If they both enroll separately,

 - c. neither may cover the other as a Family Member, and
 - d. their eligible children may be covered as eligible Family Members by one parent, but not by both.
2. Children who are eligible to be covered as Family Members and who also are eligible Employees or Survivor Annuitants may:
 - a. enroll separately, or
 - b. if both parents are also eligible for coverage, be covered as Family Members by one parent, but not by both

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3. Individuals eligible in more than one category (e.g., as an Employee and as an Annuitant, as an Employee's Family Member and as an Annuitant's Family Member) may be covered as one or the other but not both.
4. Where duplicate coverage has occurred, benefits will be paid under the coverage with the earliest effective date unless there were claims submitted, in which case, benefits will be paid under the coverage for which there were claims submitted. The coverage that is determined to be duplicative will be deemed ineffective.

D. Disenrollment

1. **Ineligibility** - Ineligible individuals must be disenrolled. The University reserves the right to permanently disenroll ineligible individuals.
2. **Misuse of the Plan - The Plan Administrator reserves the right to have individuals who misuse the plan disenrolled.**

Misuse of the Plan is defined in the Definitions and Abbreviations section (Part I, Section 2) and includes, but may not be limited to, actions such as falsifying enrollment or claims information, intentionally enrolling individuals who are not eligible Family Members, allowing another individual to use the Annuitant's plan identification card, threats or abusive behavior toward plan providers or representatives.

6204 Period of Initial Eligibility

- A. Definition Of Period of Initial Eligibility** – A period of initial eligibility (PIE) is a period during which an Annuitant may enroll him/herself and/or add eligible Family Members in Annuitant Vision Plan coverage, subject to the eligibility rules described in Section 6202.

NOTE: An Employee's retirement, disability or death, or an Annuitant's death, do not automatically result in a PIE (see Section 6203).

- B. Timing of a Period of Initial Eligibility** – A PIE begins under the circumstances described below and ends 31 calendar days from the first date of eligibility. If the last day of a PIE falls on a weekend or holiday, the PIE is extended to the following business day when enrolling with forms.

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1. **Involuntary Loss of Other Group Coverage** – In the following situation, there is a new PIE:
 - a. the Annuitant and/or Family Members are enrolled in a group vision plan; and
 - b. the Annuitant and/or Family Members lose group coverage involuntarily for reasons such as termination of employment, loss of eligibility, death, divorce, or cancellation of the group contract.

The PIE begins on the date following the date the group coverage is involuntarily lost. The Annuitant may enroll him/herself and/or add eligible Family Members who were covered on the lapsed plan. (NOTE: Annuitants receiving survivor income may not enroll a spouses/domestic partner.) The enrollment request must be accompanied by the appropriate certification of loss of other group coverage, including the begin/end dates of member(s) covered.

There is no PIE if the Annuitant or Family Member voluntarily cancels the other group plan. Loss of other group coverage does not include loss due to the failure to pay premiums on a timely basis or for cause (such as making a fraudulent claim or intentionally misrepresenting a material fact in connection with the coverage provided).

2. **Acquisition of Eligible Family Member** – An Annuitant enrolled in the Vision Plan has a PIE to enroll newly eligible Family Members. It begins with the date the Family Members first becomes eligible as described in Part II, Section 1.C of these GIRs. Annuitants receiving Retirement Income or Disability Income may enroll a spouse or eligible domestic partner and eligible children. Annuitants receiving survivor income may only enroll eligible children.

If a legally adopted child is not enrolled during the PIE beginning with the date physical custody starts or the date the Annuitant or the Annuitant's spouse/domestic partner has the legal right to control the child's health care, there is a second PIE beginning the date the adoption is final.

3. **Loss of UC Coverage Due to Misuse of Plan** – There is no PIE if the Annuitant or Family Member is disenrolled due to Misuse of the plan.

- C. **Extensions for Illness/Accident** – The UC Plan Administrator may grant an extension to Annuitants unable to enroll during their PIE due to illness or accident.

The extension begins on the first day after the PIE ends. The extension ends 31 days later. UC will notify the Vision Plan carrier concerning such extensions.

If the last day of a PIE falls on a weekend or holiday, the PIE is extended to the following business day when enrolling with forms.

IMPORTANT: Extensions cannot be granted to Annuitants only because they failed to obtain information about their PIE.

6205. Effective Date

Coverage begins on the dates listed below:

- A. During a **Period of Initial Eligibility** – If the appropriate enrollment transaction is processed during the PIE, coverage is effective the date the PIE began.
- B. During an **Open Enrollment Period** – The date announced by the Plan Administrator, Office of the President. (Normally, the first day of the next calendar year.)

Coverage ends on the dates listed below:

- C. Annuitants may cancel coverage or delete a Family Member from coverage at any time. Coverage ends on the last day of the month in which the request to cancel coverage or delete a Family Member is received by the Vision Plan carrier.

6206. University Contribution

There is no University Contribution for Annuitant Vision coverage.

6207. Premiums

- A. **Payment** – Premiums are submitted to the Vision Plan carrier directly by the Annuitant. The schedule of premium payments will be determined between the Annuitant and the Vision Plan carrier.

There is no charge for the first full or partial month's coverage or for the first partial month's premium difference, if any, when a Family Member is added to the plan.

Premiums will not be refunded retroactively if the Annuitant should have, but did not notify the carrier and/or UC to cancel coverage or delete a Family Member.

When the plan is cancelled or a Family Member is deleted, any premium adjustment is made on the effective date of the change if it falls on the first of the month; otherwise, it is made on the next following first of the month.

- B. Rate Changes** are made when the contract is renewed, when required by contract amendments or when the Annuitant makes changes in coverage.

6208. Actions Which Affect Coverage

The following events will result in a loss or termination of coverage.

- A. Loss of Eligible Family Member Status** - The Annuitant may not continue to cover a Family Member who loses eligibility. The Annuitant must notify UC and the Vision Plan carrier to delete ineligible Family Members.
1. **Divorce/ Legal Separation/Annulment** – Eligibility of a spouse stops at the end of the month in which the divorce/legal separation/annulment is final.
 2. **Ineligible Domestic Partner** – Eligibility of a domestic partner stops at the end of the month in which the domestic partnership is terminated and/or the individual ceases to meet any one of the eligibility requirements (described in Part II, Section 1.C).
 3. **Overage/Ineligible Child or Grandchild or Step Grandchild** Eligibility stops at the end of the month in which the child reaches age 26 (18 for a Legal Ward) or ceases to meet any one of the eligibility requirements (described in Part II, Section 1.C.).

This age provision does not apply to qualifying disabled children, provided such children were disabled prior to age 26 and appropriate carrier certification is submitted to RASC and the Vision Plan carrier. (See “To Continue Coverage for an Overage Disabled Child” and “To Apply for Coverage for an Overage Disabled Child” in Part II, Section 1.C of these GIRs.)

- B. Termination of Monthly Benefits** – Coverage ends on the last day of the month in which the person is last eligible for UCRP monthly benefits (i.e., Retirement/Survivor Income or Disability Income).
- C. Cancellation of Coverage** – An Annuitant may voluntarily cancel coverage for him/herself or eligible Family Member at any time. Coverage ends on the last day of the month in which a request to cancel coverage or delete a Family Member is received by the Vision Plan carrier.
- D. Death of an Annuitant** – Coverage ends on the last day of the month in which the Annuitant dies.

6209. Termination of Coverage

Coverage ends on the earliest of the following dates:

- A.** the last day of the month in which the Annuitant is last eligible for UCRP monthly benefits (i.e., Retirement/Survivor Income or Disability Income) and premiums are paid:
- B.** the last day of the month in which the individual is eligible for coverage as a Family Member;
- C.** the last day of the month in which a request to cancel coverage or delete a Family Member is received by the Vision Plan carrier
- D.** the day the group contract between the University and the carrier is terminated or on such other date as is specified in the contract.

Clerical error, by itself, is not the basis for extension of coverage past the date it would otherwise end.

Annuitants may cancel Vision Plan coverage or delete a Family Member from the plan at any time by notifying the Vision Plan carrier and UC. Once the Vision Plan coverage as an Annuitant is cancelled, coverage cannot be reinstated unless the Plan is offered in a future OE period or the Annuitant receiving the monthly annuity experiences a PIE from an involuntary loss of other group vision plan coverage.

6210. Continued Group Coverage (COBRA)

Upon termination or loss of Annuitant Vision Coverage as described above, COBRA continuation coverage may be available in accordance with applicable provisions of the Public Health Service Act and COBRA regulations under the Internal Revenue Code. Contact the Vision Plan carrier for more information concerning COBRA benefits.

6211. Conversion

There is no conversion option for the Annuitant Vision Plan.