

## **PART IV**

### **Group Insurance Regulations for Retired Members, Disabled Members, and Survivors**

# 6001. Introduction and Definitions

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**A.** The University-sponsored Retiree Benefits Program provides medical, dental, legal, vision, accidental death and dismemberment, pet insurance, and identity theft plans for Members and their eligible Family Members.

Health and Welfare benefits are not accrued or vested entitlements. Benefits and eligibility for all UC employees, retirees, their family members, and any other plan beneficiaries are subject to change or termination.

Additionally, the amount of University contribution toward the monthly cost of these benefits may increase or decrease from year-to- year or may stop altogether. The Retiree Benefits Program is subject to periodic change or cancellation in accordance with the terms and conditions outlined in these Group Insurance Regulations (GIRs).

The terms **“Active Member,” “Basic Retirement Income,” “Contingent Annuitant,” “Covered Compensation”**, **“Disabled Member,” “Disability Date,” “Disability Income,” “Eligible Child,” “Eligible Dependent Parent”** **“Eligible Employee,” “Member,” “Multi-tier Member,” “Postretirement Survivor Continuance,” “Preretirement Survivor Income,” “Retired,” “Retired Member,” “Retired Employee,” “Retirement Date,” and “Service Credit”** have the meanings set forth in the UCRP, UCRP Regulations and DC Plan, except that for purposes of Section 6002.2.a., below, **“Disabled Member”** shall include a Member with respect to whom a decision regarding his or her eligibility for Disability Income is pending.

**B.** Definitions:

1. **“Break-In-Service”** has the meaning outlined in Part II-E Break in Service.
2. **“Disabled Member”** for purposes of retiree health, Disabled Member has a definition as set forth in UCRP Section 2.18 and meets eligibility criteria as described in Section 6002.A.2, below.
3. **“Employee”** for purposes of the GIRs, a person classified by the University as an Employee, as defined in the Section 125 Plan, appointed and paid by the University. An Employee includes a Rehired Retiree as defined in Part I, Disabled Member, Survivor, or Family Member who is not a Reinstated Employee.

4. **“Eligible Employee”** for purposes of Retiree Health Coverage, Eligible Employee has a definition as set forth in UCRP Section 2.23 and the DC Plan Section 2.14 (b).
5. **“Eligibility Group”** is used to determine a Member’s eligibility for Retiree Health Coverage and the percentage of UC’s contribution toward Retiree Health Coverage as described in Sections 6002 (Eligibility) and 6006 (University Contribution). Eligibility Group sets forth as follows:
  - a. **Group 1** is an Eligible Employee whose Retiree Health Eligibility Date is prior to January 1, 1990.
  - b. **Group 2** is an Eligible Employee whose Retiree Health Eligibility Date is between January 1, 1990 and June 30, 2013.
    - i. Members of the following collective bargaining units are in Group 2 as outlined below;
      - a) **Registered Nurses (NX)** with a Retiree Health Eligibility Date before November 27, 2013;
      - b) **Research Support Professionals (RX), Health Care Professionals (HX), Technical (TX)** with a Retiree Health Eligibility Date before December 21, 2013;
      - c) **Service (SX), Patient Care Technical (EX), Santa Cruz Skilled Craft (K7), College Services Unit – Hastings College (HA)** with a Retiree Health Eligibility Date before January 1, 2014;
      - d) **Safety Members** with a Retiree Health Eligibility Date on or after January 1, 1990.
  - c. **Group 3** is an Eligible Employee whose Retiree Health Eligibility Date is on or after July 1, 2013.
    - i. Members of the following collective bargaining units are in Group 3 as outlined below;
      - a) **Registered Nurses – (NX)** with a Retiree Health Eligibility Date on or after November 27, 2013;
      - b) **Research Support Professionals (RX), Health Care Professionals (HX), and Technical (TX)** with a Retiree Health Eligibility Date on or after December 21, 2013;
      - c) **Service (SX), Patient Care Technical (EX), Santa Cruz Skilled Craft (K7), College Services Unit – UC College of the Law SF (HA)** with a Retiree Health Eligibility Date on or after January 1, 2014.
6. **“Family Member”** meets the criteria established in Part II, Section 1.C. Family Member Eligibility
7. **“Health Coverage”** means a group or individual medical, which includes behavioral health and prescription drug coverage, and/or

dental coverage that is not Retiree Health Coverage. Examples of other coverage include but are not limited to UC-sponsored employee Health Coverage, COBRA, Medicare, and Medicaid.

8. **“Medicare”** means benefits provided by Medicare as defined by the Centers for Medicare and Medicaid Services (CMS) including Part A (hospital insurance), Part B (medical insurance), and Part D (prescription drug coverage).
9. **“Medicare Coordinator Program (MCP)”** MCP is a program that provides Medicare Coordinated medical coverage to Members and their enrolled Family Members who are age 65 years or older and Medicare eligible living outside of California, and within the US, excluding the US territories.
10. **“Retiree Health Eligible Member” (or “Member”)** means a Savings Choice Retiree, Retired Member, Disabled Member, Preretirement Survivor, Postretirement Survivor, or Contingent Annuitant who is eligible for the Retiree Benefits Program.
11. **“Multi-Tier Member”** is a member as defined in UCRP, which may also include a person who has accrued Service Credit as both a Savings Choice Participant and a UCRP Member.
12. **“Open Enrollment Period (OEP)”** means the period of time (as determined by the Plan Administrator) during which benefit plan elections for the following Plan Year are made.
13. **“Period of Initial Eligibility (PIE)”** a period during which a Member may enroll him/herself and/or his/her eligible Family Members in Retiree Health Coverage, subject to the Member and Family Member eligibility rules described in Section 6003, below.
14. **“Qualifying Plan”** means UCRP or another defined benefit plan listed as a qualifying plan in GIR Administrative Supplement Part II-B Qualifying Retirement Plans for Employee Health & Welfare Eligibility.
15. **“RASC”** means the Retirement Administration Service Center
16. **“Reinstated Employee”** means a Retired Member who was reinstated as an Active Member or an active Savings Choice Participant.
17. **“Retired Member”** includes:
  - a person who is a Retired Member as defined in UCRP Section 2.55 (b)
  - a Savings Choice Retiree as defined in 6001.B.20 who elects Retiree Health insurance benefits
  - a retired member of a Qualifying Retirement Plan as described in Administrative Supplement II-B

- as subject to eligibility rules as defined in 6002.A.1

A Retired Member does not include a Retired Employee as defined in 2.55 (a) or a Multi-tier Member who is a Retired Employee as defined in 2.55 (c).

18. **“Retiree Benefits Program”** means the UC-sponsored health and welfare benefits (medical, dental, legal, vision, accidental death and dismemberment, pet insurance, and identity theft plans) available to Retiree Health Eligible Members and their Family Members under the terms and conditions of Part IV Group Insurance Regulations for Retired Members, Disabled Members, and Survivors.
19. **“Retiree Health Coverage”** means the UC-sponsored medical coverage, which includes behavioral health and prescription drug coverage and/or dental coverage available to a Member in accordance with the terms and conditions of these Group Insurance Regulations (GIRs).
20. **“Retiree Health Eligibility Date”** means the date on which an employee becomes an Eligible Employee; provided that if a Member has a Break-in-Service of more than 120 calendar days, the Member’s most recent hire date in a UCRP-eligible position after such break will be that Member’s Retiree Health Eligibility Date. Note: The Retiree Health Eligibility Date does not change in the event a Retired Member is recalled to University employment from retirement under a Qualifying Plan, provided the Retired Member was receiving, or eligible for, Retiree Health Coverage as of his/her initial retirement date.
21. **“Retiree Health Service Credit”** means Service Credit that is used to determine Retiree Health Coverage eligibility and the University’s contribution as described in Section 6006 and includes;
  - UCRP Service Credit, including any Service Credit awarded to a Member’s Designated Payee under a Domestic Relations Order and service credited under the One Time Service Credit Allocation as described in UCRP;
  - any unused sick leave, credited as 0.004 of a year of service for each day of unused sick leave, that is converted to Service Credit upon retirement as described in UCRP;
  - Savings Choice Service Credit;
  - any unused sick leave, credited as 0.004 of a year of service for each day of unused sick leave, for a Savings Choice Retiree provided they were an active Savings Choice Participant at the time of separation and retire within 120 days;
  - service credit accrued while a Member of a Qualifying Plan, but only for the period during which the Member was a University employee;

- vesting and service credited to a UCSF Stanford Health Care employee as described in Appendix F of UCRP and;
- service credited to a Howard Hughes Medical Institute (HHMI) ladder rank faculty working under a collaboration agreement between the Regents of the University of California and HHMI as described in Administrative Supplement No. 25.

Service Credit under these regulations does not include;

- vesting service credited to eligible employees for employment through Mount Zion Health Systems, Benioff Children's Hospital Oakland, and UCSF Dignity Health and;  
Service Credit accrued prior to the election of a lump sum cashout.

22. **“Retirement Date”** as defined in UCRP section 2.57. For Savings Choice Participants, the retirement date will be the date you elect Retiree Health benefits as described in the Savings Choice Participants Administrative Supplement (under review).
23. **“Safety Member”** means a UCRP Member described in Article 8 of the UCRP plan document.
24. **“Savings Choice Participant”** – has the meaning set forth in the DC Plan.
25. **“Savings Choice Retiree”** means a Savings Choice Participant who establishes a Retirement Date with the RASC who elects to continue or suspend Retiree Health Coverage, or a Multi-Tier Member who elects to be a Retired Member as defined in UCRP 2.55 (b).
26. **“Survivor”** means the surviving spouse, Domestic Partner, Eligible Child or Eligible Dependent Parent of a deceased Active, Disabled or Retired Member
27. **“UCRAYS”** means the University of California Retirement At Your Service
28. **“UCRP”** means the University of California Retirement Plan.

