X/XX/XXXX

Employee Name
Address 1
City, State Zip Code

IMPORTANT NOTICE for Open Enrollment during an Unpaid Leave of Absence or Short Work Break

The **2027 Benefits Open Enrollment** period runs from **8:00 a.m. October 29, 2026, through 5:00 p.m. November 20, 2026.**

If you made Open Enrollment changes while still actively working or on a paid leave and have since begun an Unpaid Leave of Absence or Short Work Break, please note some changes you requested may not take effect until you return to work.

You are only eligible to make changes to plans in which you are still Enrolled and for which you are making direct payments to UCPath. **Any eligible changes you make will become effective 01/01/2027**. Please refer to the matrix below for benefit eligibility requirements. See Glossary on page 3 for term definitions.

2027 Open Enrollment

Eligible Benefit Changes during an Unpaid Leave of Absence or Short Work Break

Plan Type	Enrolled in Plan / Direct Pay	Waived Plan / No Direct Pay
Medical Dental Vision	• Change plan (e.g., Blue & Gold HMO to Kaiser or PPO to HMO) • Enroll or remove dependent(s) • Cancel coverage	**Ineligible** until return to pay status
Legal	• Enroll or remove dependent(s) • Cancel coverage	**Ineligible** until return to pay status
Accidental Death & Dismemberment	• Remove dependent(s) • Decrease coverage dollar amount • Cancel coverage	**Ineligible** until return to work
Accident Hospital Indemnity	• Remove dependent(s) • Cancel coverage	**Ineligible** until return to work
Critical Illness: Employee Critical Illness: Spouse/DP	• Remove dependent(s) • Decrease coverage dollar amount • Cancel coverage	**Ineligible** until return to work
Health & Dependent Care Flexible Spending Account (FSA)	• Ineligible until return to pay status	Ineligible until return to pay status

Note: If you do not make changes during Open Enrollment, your current enrollments for which you are enrolled in Direct Pay will carry over to 2027. When you return to Pay Status and/or Return to Work, you may be eligible to re-enroll in coverage that you waived or that was canceled during your leave, including Health and Dependent Care Flexible Spending Account(s).

The **ALEX** tool can help you decide which benefit plans are the best fit for you and your family. Just answer a few questions to see your premium rates, estimated out-of-pocket costs and a side-by-side plan comparison.

Scan the QR code or visit: https://start.myalex.com/uc/

How to Make Open Enrollment Changes

Due to your Unpaid Leave of Absence or Short Work Break, you will not have access to complete the open enrollment process via the UCPath self-service portal. Therefore, you **must** complete the applicable **2027 Open Enrollment Form** to make any eligible benefit enrollment changes.

How to Access and Submit the Open Enrollment Form

Please select one of the **two** options below to access and submit the Open Enrollment form:

1. **QR Code:** For the fastest and most convenient method, scan the applicable QR code below to access the PDF form. The instructions for submitting the form are included on page 4 of the form.

OE27 Unpaid Leave Staff/Faculty

URL: OE27 Unpaid Leave Staff/Faculty

OE27 Unpaid Leave PostDoc

URL: OE27 Unpaid Leave PostDoc

2. **UCnet:** Navigate directly to the Open Enrollment information page:

If you submit multiple forms, the most recently dated form will be processed as your final elections. For help locating or submitting the Open Enrollment form, please contact **UCPath** at **(855) 982-2329**. Additional information about your choices, plan changes, and costs can be found by visiting ucal.us/oe or contacting your local HR/Leave Administrator.

Sincerely,
UCPath

Glossary

Term	Category	Definition
Direct Pay	Billing/Finance	An employee elects to continue benefit coverage for some or all plans during an Unpaid Leave or Short Work Break. Employees are enrolled into the Benefits Billing program and premium payments are submitted directly to UCPath.
Enrolled	Benefits	An eligible employee who is enrolled in benefits prior to an Unpaid Leave of Absence or Short Work Break and chooses to continue coverage during their absence from work.
Pay Status	Employment/ Payroll Status	An employee is receiving compensation (e.g., actively working or on paid leave).
Return to Work	Employment/ Payroll Status	The act of an employee resuming job duties after an absence, such as paid or unpaid leave.
Short Work Break (SWB)	Employment Status	An approved status in UCPath that allows employees to continue benefits by direct pay when they are not working and there are not sufficient earnings from which to deduct premiums.
Unpaid Leave of Absence (LOA)	Leave	An approved leave without pay status in UCPath that allows employees to continue benefits by direct pay when there are not sufficient earnings from which to deduct premiums.