

## Qualifying Retirement Plans for Employee Health & Welfare Eligibility

This supplement describes the eligible retirement plans in which UC employees must be enrolled in order to be eligible for certain UC health and welfare benefits (e.g., dental, vision, basic life, and disability plans).

### Background

The health and welfare benefits for which an employee is eligible depends upon the appointment type, percentage and duration of the appointment, and membership status in the University of California Retirement Plan (UCRP) or another defined benefit plan to which UC contributes. (See GIRs, Part II, Section XX02.A.1.)

In a few specifically defined situations, UC employees may be eligible to participate in UC health and welfare benefits while being enrolled in a non-UC retirement plan. Eligible employees may have been covered by entities that were acquired by the University and/or they may have opted to remain in a previous public retirement plan at the time of UC employment.

### General Information

Eligibility for employee Full Benefits (as defined in the University's *Group Insurance Regulations*) includes enrollment in dental, vision, basic life, and disability plans. These plans require an ongoing minimum average regular paid time **and** membership in one of the following qualifying retirement plans:

- **University of California Retirement Plan (UCRP)**  
UCRP is a defined benefit retirement plan designed to provide lifetime monthly income and other retirement and survivor benefits to UC employees.
- **Federal Civil Service Retirement System (FCSRS) or Federal Employees' Retirement System (FERS)**  
When hired, some Division of Agriculture and Natural Resources employees that were federal employees and members of FCSRS/FERS were allowed to remain as members of these retirement plans even though employed by UC. While these employees did not become members of UCRP, they were eligible to receive UC employee health and welfare benefits.

- **California State Teachers' Retirement System (CalSTRS)**

In the past, UC's development included incorporating independent education facilities (e.g., an independent teacher's college now UCSB, a charter school now part of UCSD) whose employees were permitted to remain members of CalSTRS and yet be eligible to receive UC employee health and welfare benefits.

- **Sacramento County Employees' Retirement Association (SCERA)**

In November 1972, UC acquired the Sacramento Medical Center which became the UC Davis Medical Center. Some Sacramento Medical Center employees elected to remain members of SCERA—not become members of UCRP—yet they were eligible to receive UC employee health and welfare benefits.

- **Orange County Employees' Retirement System (OCERS)**

In October 1974, UC acquired the Orange County Medical Center which became the UC Irvine Medical Center. Some Orange County Medical Center employees elected to remain members of OCERS—not become members of UCRP—yet they were eligible to receive UC employee health and welfare benefits.

- **California Public Employees' Retirement System (CalPERS)**

Prior to the inception of UCRP in 1961, career non-faculty UC employees were members of the State Employees' Retirement System (SERS)—which is now the California Public Employees' Retirement System (CalPERS). Some UC employees opted to remain in CalPERS—not become members of UCRP—yet they were eligible to receive UC employee health and welfare benefits. Some UC employees with a break-in-service and reappointment later became members of UCRP. Thus, UC employees could have only CalPERS service credit, only UCRP service credit, or a combination of both CalPERS *and* UCRP service credit.

## Retirement Codes

Following are the Payroll and Personnel System codes for these eligible retirement plans:

B - UCRP, no deduction

U - UCRP, deduction

1 - UCRP, no deduction, FY limit

P - CalPERS (California Public Employees' Retirement System)

F - FCSRS (Federal Civil Service Retirement System) or Federal Employees' Retirement System (FERS)

S - SCERA (Sacramento County Employees' Retirement Association)

O - OCERS (Orange County Employees' Retirement System)

For members of CalSTRS, the system(s) code(s) may vary.