

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 package for which an employee is eligible depends upon membership status in the University of California Retirement Plan (UCRP) or another defined benefit plan to which UC contributes, as well as the appointment type, percentage and duration of the appointment. (See GIRs, Part I, Section 3.)

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 the Full Benefits Package includes enrollment in the full spectrum of health & welfare plans and generally requires 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 benefits to UC employees.
- **Retirement Choice Program**
Primary retirement options for employees hired into an eligible faculty or career staff appointment on or after July 1, 2016.
- **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 1976 Tier, deduction
- 1 – UCRP, no deduction, FY limit
- A – UCRP (Tier 2013 University of California Retirement Plan), no deduction
- W – UCRP (Tier 2013 University of California Retirement Plan), deduction
- 6 – UCRP (Tier 2013 University of California Retirement Plan), no

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- deduction, FY limit
- T – Pension Choice (Tier 2016 University of California Retirement Plan), deduction
- D – Pension Choice (Tier 2016 University of California Retirement Plan), no deduction
- 7 – Pension Choice (Tier 2016 University of California Retirement Plan), no deduction, FY Limit
- C – Savings Choice (Tier 2016)
- 8 – Savings Choice (Tier 2016), no deduction, FY Limit
- X – Eligible for Tier 2016, pending election/default
- 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.