

This checklist explains how your benefits are affected when you go on an approved leave of absence with pay (paid leave).

You may wish to go over this information with your Benefits Office to be sure that you have taken all necessary actions.

If you go on leave without pay immediately before or after your paid leave, see the *Leave Without Pay* checklist. If you end UC employment during or after your paid leave, see the *Termination of Employment Benefits Checklist*.

## Need Help?

General information, UC publications and forms, detailed plan booklets, as well as answers to frequently asked questions, are available on UC's HR/Benefits website (<http://atyourservice.ucop.edu>); for your plan enrollments, select "Your Benefits Online," log on, and then select "View your Enrollments."

You can also get answers to your questions, detailed plan booklets, forms, and UC publications from the person in your department who handles benefits and from your Benefits Office.

# Paid Leave

## Benefits Checklist

### While on Paid Leave

When you are on an approved paid leave, you may be eligible to continue some of your UC-sponsored benefits. Eligibility for some UC-sponsored health and welfare benefit plans continues as long as you maintain an average regular paid time of at least 17.5 hours per week. The chart on pages 2 and 3 explains your benefits options in detail.

The health and welfare plans that do not have minimum paid time requirements to continue coverage during your paid leave are Accidental Death and Dismemberment (AD&D), Supplemental Life, Basic/Expanded Dependent Life, Legal, the Dependent Care Reimbursement Account (DepCare), and the Health Care Reimbursement Account (HCRA).

UC contributions continue for some plans. Your monthly paycheck must be large enough to cover your employee monthly costs (if any) for your health plans, premiums for employee-paid plans, and other payroll deductions. At certain UC locations, you must also submit an insurance continuation form. If your leave continues for more than two years, you must complete a form to cancel your insurance.

If you choose not to continue your UC-sponsored coverage, or if you do not submit your premium(s) on time, your coverage will end on the last day of the last month for which premiums are paid. If you cancel coverage when you go on paid leave, when you return

from leave you will *not* have a period of initial eligibility (PIE—see page 4) in which to re-enroll in UC-sponsored plans. In addition, separate plan re-enrollment restrictions may apply. See "When You Return to Work" on page 4 for additional information.

#### **Moving Out of a Plan Service Area:**

If you continue UC-sponsored medical or dental coverage and you move during your leave, please note the following:

If you are enrolled in a health maintenance organization (HMO) or Blue Cross PLUS and you will be out of the plan's service area for more than two months, you must transfer to a UC-sponsored medical plan that provides service in your new location within 31 days of the date you leave the service area. Contact your local Benefits Office.

You and/or your eligible family members may also need to select a new primary care physician(s). Contact your medical plan carrier.

If you are enrolled in the PMI Dental Plan and you will be out of the plan's service area for more than two months, you may transfer to the Delta Dental Plan, which provides worldwide coverage. You must transfer within 31 days of the date you leave the PMI service area.

*(continued on page 3)*

# While on Paid Leave

Benefit Plan	Benefits Options
<b>Health and Welfare Plans</b>	
Medical Dental Vision Legal	Your coverage continues for up to two years as long as you maintain an average regular paid time of 17.5 hours per week. Also see “Moving Out of a Plan Service Area” on page 1.
Basic Life Core Life	Your coverage continues (at no cost to you) for up to two years beginning with your first day of leave, as long as you maintain an average regular paid time of 17.5 hours per week.
Short-Term Disability	Coverage continues as long as you maintain an average regular paid time of 17.5 hours per week
Supplemental Disability	Coverage continues as long as you maintain an average regular paid time of 17.5 hours per week and you pay premiums. If you are on paid leave at less than full pay, please see your Benefits Office for details about coverage during your leave.
Accidental Death & Dismemberment (AD&D) Supplemental Life Basic Dependent Life Expanded Dependent Life	You may continue coverage for up to two years.
Business Travel Accident	Coverage stops your last day actively at work before your paid leave begins.  <i>Exception:</i> If you are a faculty member on approved paid leave and you are required to travel as part of your program of research or study, you may be eligible to continue coverage. Contact your Risk Management Office for information.
Workers’ Compensation	Coverage continues for activities arising out of and in the course of UC employment.
<b>Retirement Plan, Retirement Savings Program and Other Savings Options</b>	
University of California Retirement Plan (UCRP)	Your UCRP membership continues during your leave. You earn retirement service credit based on the percentage of full-time pay you receive during your leave. If you receive full pay, you receive full service credit. If you do not earn full service credit while on paid leave, you may be able to establish full service credit for this period when you return (see “Establishing UCRP Service Credit” on page 4). Your UCRP contributions and any Capital Accumulation Provision (CAP) balance remain on deposit and you may not withdraw them. You remain eligible for any UCRP benefits for which you were eligible when your leave began.
Defined Contribution Plan Pretax Account	Your contributions remain on deposit and you may not withdraw them. In addition, contributions continue as a percentage of the salary you receive during your leave. (Safe Harbor participants contribute 7.5% of salary paid during leave, up to the Social Security OASDI wage base.)
Defined Contribution Plan After-Tax/Rollover Account Tax-Deferred 403(b) Plan 457(b) Deferred Compensation Plan	Contributions continue during your leave unless you cancel them. You may not contribute pay received from another institution to UC’s plans. You may, however, be eligible to contribute to a 403(b) plan or 457(b) plan available at the host institution. If you contribute to the host institution’s plan and to UC’s Tax-Deferred 403(b) Plan and/or 457(b) Deferred Compensation Plan, remember that the maximum annual contribution limit applies to the combined total of all 403(b) or 457(b) plans in which you participate. Consult a tax advisor for assistance.
Social Security	If you are covered by Social Security, contributions continue based on the pay you receive during your leave.
Other Retirement Plans	If you are a member of another retirement plan—such as CalPERS—contact that plan directly for information.
U.S. Savings Bonds	Unless you cancel them, deductions from your paycheck for these investments continue automatically during your leave.

# While on Paid Leave

Benefit Plan	Benefits Options
<b>Other Benefits</b>	
Vacation Leave Sick Leave	You continue accruing vacation and sick leave, if eligible, in accordance with the applicable personnel policy for your appointment. Contact your Human Resources Office for more information.
Dependent Care Reimbursement Account (DepCare) Health Care Reimbursement Account (HCRA)	Your contributions continue to the end of the plan year, as long as you remain on pay status. Eligible expenses will be reimbursed as usual. SHPS, Inc. must <i>receive</i> your claim forms by the filing deadline of the following year; you forfeit funds left in your account after that date.  You may change or cancel your salary reduction agreement only during Open Enrollment or when you have an eligible change in your family or employment status. See the <i>Dependent Care Reimbursement Account (DepCare) Summary Plan Description</i> or <i>Health Care Reimbursement Account (HCRA) Summary Plan Description</i> for details.
Tax Savings on Insurance Premiums (TIP)	TIP contributions for your health plan employee monthly costs (if any) continue as long as you remain on pay status.
Automobile and Homeowner/Renter	You may continue coverage for up to two years. You may also change or cancel your coverage. Call the insurance company for information.
California Unemployment Insurance Program	UC's contributions continue, but you are not eligible to receive benefits while you are on paid leave.

**Tax-Deferred 403(b) Plan Loan Program:** If you have an outstanding loan, deductions for repayment continue during your paid leave. If your net pay is insufficient to permit payroll deductions for the full loan payment, you must make additional monthly repayments of the balance or repay the outstanding principal in full.

If you leave UC employment while on paid leave, you must either repay your loan in full or arrange to make monthly electronic funds transfers (EFTs) to Fidelity Investments Tax-Exempt Services Company (FITSCo). Contact FITSCo (1-866-682-7787) for more information. If you do not take any action within 90 days from your last day on pay status, the outstanding principal will be reported as a taxable distribution.

**Service Credit Buyback:** If you have a UCRP service credit buyback in progress, your payroll deductions will continue automatically.

**Address Changes:** While on paid leave, please keep UC advised of your correct *permanent* address. Changes in your permanent address may affect your eligibility for health plans that have a service area or for benefits under Blue Cross PLUS. In addition, UC needs a correct, current address to keep you informed about your benefits. Notify your Benefits or Payroll Office or the appropriate person in your department of any address changes.

**Enrolling and De-enrolling Family Members:** If you continue UC-sponsored coverage while on paid leave, you may enroll newly eligible family members in your plans within 31 days of the date they become eligible to enroll. For other opportunities to

enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

You are also responsible for de-enrolling family members who lose eligibility to participate in UC-sponsored plans. Failure to do so within required deadlines may affect your continuation rights and/or result in liability for any expenses incurred by UC or the plan due to the ineligible enrollment.

If you do not continue UC-sponsored coverage during your paid leave, you may enroll newly eligible family members in certain plans during the next Open Enrollment.

Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.

## When You Return to Work

When you return to work, records must be updated, benefits must be activated, and forms must be processed. If you continued coverage during your leave, at some locations coverage continues automatically. At other locations you must re-enroll. **Because procedures vary by location, it is very important that you review your benefits with your local Benefits Office soon after you return to work.**

The chart on pages 5 and 6 explains your benefits options when you return to work at UC with an eligible appointment.

In addition, you must meet all eligibility requirements when you return to work. If your appointment changes when you return to work, your new appointment will determine the benefits in which you may enroll. If you have family members eligible for coverage, contact your local Benefits Office to enroll them within your new 31-day PIE.

### Period of Initial Eligibility (PIE)

This is a time during which you or your eligible family members may enroll in UC-sponsored plans. The PIE starts on the first day of eligibility (for example, the day you return to work or pay status). For internet transactions, it ends 31 days later. For paper transactions, it ends 31 days later or on the last working day of the 31-day period, whichever comes first. UC defines a working day as a normal business day—Monday through Friday, excluding holidays—for your Benefits or Payroll Office.

### Benefits Transactions and

**Deadlines:** When making benefits changes, it is your responsibility to complete your transactions within UC deadlines.

Although UC makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub carefully to be sure it matches your benefits choices. *It is your responsibility to promptly notify your local Benefits or Payroll Office of any errors.*

### Returning to a Plan Service Area:

If you are returning to your previous HMO plan, Blue Cross PLUS, or PMI service area, you may transfer back to your previous plan within 31 days of your return to the plan's service area. You and/or your eligible family members may also need to select a primary care physician(s) or a PMI dentist. Contact your local Benefits Office to transfer plans and your medical plan carrier or PMI to change providers.

### Establishing UCRP Service Credit:

When you return to work at UC, for a limited time you may be able to establish (buy back) retirement service credit for any period of paid leave during which you did not earn full service credit. Rules for leave buybacks include minimum and maximum leave periods that can be purchased, a payment schedule, and other restrictions. Note that if you wish to buy back service credit for your leave, the sooner you begin, the less it will cost you. For more information, see *The UCRP Buyback Booklet*, available online (<http://atyourservice.ucop.edu>).

## If You Do Not Return to UC Employment

Contact your Benefits Office if you end UC employment while on paid leave, and read the *Termination of Employment* checklist available on the UC HR/Benefits website (<http://atyourservice.ucop.edu>). Ask your Benefits Office for more information about continuing group coverage.

If you decide to retire while on paid leave, see the *Retirement Handbook* for information. Because a paid leave may affect your retirement benefits, be sure to discuss your options with your local Benefits Office *before* you elect to retire.

### California Unemployment

**Insurance Program:** UC contributions end when your paid leave ends. Depending upon your circumstances, you may or may not be eligible for Unemployment Insurance benefits. You can get details and apply for benefits at your local office of the California State Employment Development Department (EDD). If you work outside California, contact the comparable state agency for your location.

### Distributions from UC Retirement Savings Program:

If you leave UC employment and have at least \$2,000 in the Defined Contribution Plan, in the Tax-Deferred 403(b) Plan or in the 457(b) Deferred Compensation Plan, see the FITSCo NetBenefits website (<http://www.netbenefits.fidelity.com>) for information about your options. If you have less than \$2,000 in any plan, you must request a total distribution from that Plan. Plan balances may not be combined to meet the \$2,000 minimum balance requirement. You can take a distribution online or by phone (1-866-682-7787).

# When You Return to Work

Benefit Plan	New PIE	Benefits Options
<b>Health and Welfare Plans</b>		
Medical* Dental* Vision* Legal	NO**	<p><b>If you continued coverage during your leave:</b> Your coverage continues. See “Returning to a Plan Service Area” on page 4.</p> <p><b>If you did not continue coverage:</b> When you return to work, you will not have a PIE in which to re-enroll in UC-sponsored plans; you must wait until the next Open Enrollment. (Please note that the legal plan is not be available for enrollment every year.)</p>
Supplemental Life Basic Dependent Life Expanded Dependent Life	NO	<p><b>If you continued coverage during your leave:</b> Your coverage continues.</p> <p><b>If you did not continue coverage or if you were not previously enrolled:</b> When you return to work in an eligible position, you may enroll at any time. However, you must submit a statement of health, and coverage may or may not be approved by the insurance carrier.</p>
Basic Life	N/A	Your coverage continues, based on your appointment.
Short-Term Disability	N/A	If your leave is for nonhealth reasons, coverage continues automatically on your first day actively at work. If your leave is for health reasons, coverage begins on the day after your first full day actively at work.
Accidental Death & Dismemberment (AD&D)	N/A	<p><b>If you continued coverage during your leave:</b> Your coverage continues.</p> <p><b>If you did not continue coverage or if you were not previously enrolled:</b> You may enroll at any time.</p>
Supplemental Disability	NO  YES	<p><b>If your paid leave is for nonhealth reasons and you continued coverage during your leave:</b> Your coverage and deductions continue.</p> <p><b>If you did not continue coverage:</b> If your paid leave was for health reasons or your appointment rate dropped below 50%, when you return to work in an eligible position, you will have a new 31-day PIE in which to enroll. If you are on leave for less than 120 days, you may re-enroll with the same waiting period you had before your leave. If you are on leave for 120 days or more, you are treated as a newly eligible employee; you may select any waiting period.</p> <p>If you voluntarily cancelled coverage during your paid leave for nonhealth reasons and your appointment was greater than 50%, to re-enroll you will need to submit a statement of health; coverage may or may not be approved by the insurance carrier. Depending on the length of your leave, you may be subject to preexisting condition exclusions for disability coverage. For enrollment information and the date coverage becomes effective, contact your Benefits Office.</p>
Business Travel Accident Workers’ Compensation	N/A	Coverage resumes (or continues) on your first day actively at work.
<b>Retirement Plan, Retirement Savings Program and Other Savings Options</b>		
University of California Retirement Plan (UCRP)	N/A	When you return to work, you begin (or continue) to accrue full service credit based on your appointment. If you did not earn full service credit while on leave, for a limited time you can buy back the portion of service credit which you did not earn. See “Establishing UCRP Service Credit” on page 4.
Defined Contribution Plan Pretax Account	N/A	Your contributions begin (or continue) automatically as a percentage of your full salary based on your appointment.
Defined Contribution Plan After-Tax/Rollover Account Tax-Deferred 403(b) Plan 457(b) Deferred Compensation Plan	N/A	<p><b>If you continued contributions during your leave:</b> Your contributions will continue. You may increase, decrease, or cancel your contributions at any time.</p> <p><b>If you cancelled contributions or if you were not previously enrolled:</b> You may resume contributions or enroll at any time.</p>
Social Security Other Retirement Plans	N/A	If you are covered by Social Security, contributions continue based on your pay. If you are a member of another retirement plan—such as CalPERS—contact that plan directly for information.
U.S. Savings Bonds	N/A	<p><b>If you continued payroll deductions during your leave:</b> Your deductions will continue. You may increase, decrease, or cancel your deductions at any time.</p> <p><b>If you cancelled deductions or if you were not previously participating:</b> You may resume or begin deductions at any time.</p>

\* For other opportunities to enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

\*\* You may be eligible for a new PIE if you are returning to a medical or dental plan service area (see page 4), or if you have a family status or employment change.

(continued on back)

# When You Return to Work

Benefit Plan	New PIE	Benefits Options
<b>Other Benefits</b>		
Vacation Leave Sick Leave	N/A	When you return to work, you begin (or continue) accruing vacation and sick leave (if eligible) in accordance with the applicable personnel policy for your appointment. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Reimbursement Account (DepCare) Health Care Reimbursement Account (HCRA)	NO*	Contributions continue to the end of the plan year. You may change or cancel your participation only during the next Open Enrollment or when there is an eligible change in your family or employment status.
Tax Savings on Insurance Premiums (TIP)	NO*	<i>If you continued participation:</i> Contributions continue automatically. <i>If you cancelled your medical coverage:</i> Ask your Benefits Office about your options.
Automobile and Homeowner/Renter	N/A	<i>If you continued coverage during your leave:</i> Payroll deductions continue. <i>If your coverage lapsed:</i> You may re-enroll at any time. Call the insurance company directly.
California Unemployment Insurance Program	N/A	Coverage continues automatically.

\* You may be eligible for a new PIE if you have a family status or employment change.

By authority of the Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

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Website address: <http://atyourservice.ucop.edu>



University of California  
Human Resources and Benefits  
P.O. Box 24570  
Oakland, CA 94623-1570

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