

This checklist explains how to apply for military leave and how your benefits are affected when you go on an approved military leave.

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

Military Leave

Benefits Checklist

Special Provisions for Military Leave Resulting from the President's Call for a War on Terrorism: This checklist does not detail the special provisions for military leaves that are in support of the anti-terrorism and homeland defense campaigns resulting from the September 11, 2001, attacks. Information about the supplemental pay to which you are entitled, how to request it, and how it affects your benefits, is available on the At Your Service website under "SMG, Faculty & Staff HR Policies," and then "Other Systemwide Policies" and "Supplement to Military Pay Policies."

How to Apply for Military Leave

You may apply for military leave for the following reasons:

- uniformed service including active duty,
- active duty training,
- inactive duty training,
- full-time National Guard duty, and
- for a period of time for examination to determine fitness to perform such duties.

To apply, talk to your supervisor. Your department is responsible for completing a *Personnel Transaction Request* form or equivalent document to place you on military leave.

While on Military Leave

When you take an approved military leave, you may be eligible to continue some of your UC-sponsored benefits. The chart on pages 2 and 3 explains your benefits options in detail.

For benefits that you may continue, you must arrange in advance to pay

any required premium(s)—*when applicable, both the employee and UC portions*—directly to your local Benefits or Payroll Office. If you choose not to continue your UC-sponsored coverage, or if you do not pay your premium(s) on time, your coverage will end on the last day of the last pay period for which you have an eligible appointment and premiums are paid.

If your UC-sponsored coverage lapses, you may re-enroll when you return to work at UC with an eligible appointment.

403(b) Plan Loan Program: If you have an outstanding loan when you take an approved leave to serve in the armed forces, within 90 days of your last day on pay status you must contact Fidelity Retirement Services at 1-866-682-7787 to arrange one of the following:

- Monthly payments or electronic funds transfers (EFTs).
- Full payment in advance for the period you will be off pay status.
- Repayment of the outstanding amount in full.
- Suspension of loan payments during your period of military leave and, in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA),

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Need Help?

General information, UC publications and forms, detailed plan booklets, as well as answers to frequently asked questions, are available on UC's Human Resources website (atyourservice.ucop.edu); for your plan enrollments, select "Sign in to my account," log on, and then select "Current 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 local Benefits Office.

While on Military Leave

| Benefit Plan | Benefits Options |
|---|--|
| Health and Welfare Plans | |
| Medical Dental Vision | <p>While you are on pay status (for the first 30 days of military leave, in most cases): For any period that you remain on pay status, your coverage continues automatically and your employee monthly cost (if any) will continue to be deducted from your paycheck. This period may vary from 30 days depending on your employment status, the date your military leave begins, your payroll deduction schedule, and/or any collective bargaining agreement that may apply. If applicable, see “<i>Special Provisions for Military Leave Resulting from the President’s War on Terrorism</i>,” available online (atyourservice.ucop.edu) under “SMG, Faculty & Staff HR Policies/Other Systemwide Policies/Supplement to Military Pay Policies.”</p> <p>During your unpaid military leave: After you are off pay status, you may continue your coverage through the sixth month of your military leave. (For example, if you receive 30 days pay, you may continue coverage by direct payment for an additional five months.) You must arrange in advance to pay the total monthly premium(s)—both the employee and UC portions, when applicable—directly to your local Benefits or Payroll Office.</p> <p>If you are enrolled in the military’s Tricare medical coverage: If you are enrolled in Tricare and you also continue your UC-sponsored coverage, Tricare becomes your primary coverage, while UC coverage remains primary for your enrolled family members.</p> <p>Also see “Moving Out of a Plan Service Area” on page 3 and “Health & Welfare Plan Continuation and Conversion” on page 4.</p> |
| Legal | You may continue coverage for up to six months by paying premiums to your local Benefits or Payroll Office. You must make your arrangement in advance. |
| Basic and Core Life | Your coverage continues (at no cost to you) for up to four months beginning with your first day of leave. |
| Accidental Death & Dismemberment (AD&D) | You may continue coverage for up to 31 days. Please note that AD&D coverage excludes any loss caused by or resulting from declared or undeclared war or any act thereof, and accidents occurring while the insured is serving more than 30 days of full-time active duty in the armed forces of any country or international authority. |
| Supplemental Life Basic Dependent Life Expanded Dependent Life | You may continue Supplemental Life for up to six months. If you are enrolled in Basic or Core Life only, you may continue Basic Dependent Life for up to four months. If you are enrolled in and continue Supplemental Life, you may continue Basic Dependent Life or Expanded Dependent Life for up to six months. |
| Short-Term Disability Supplemental Disability Business Travel Accident Workers’ Compensation | Coverage continues during paid military leave (for the first 30 days). Coverage stops your last day actively at work before your unpaid military leave begins. |
| Retirement Plan | |
| University of California Retirement Plan (UCRP) | <p>Your UCRP contributions and any Capital Accumulation Payment (CAP) balances remain on deposit and you may not withdraw them. You remain eligible for any UCRP benefits for which you were eligible when your military leave began. As long as you remain on pay status, you automatically continue to accrue UCRP service credit. You also earn UCRP service credit for time spent in uniformed service and for a period following such service, provided you return to work at UC and notify the University in writing of your intent to do so according to the University’s guidelines. The amount of service credit you earn varies, as follows:</p> <p>For active duty of any length or active duty training in excess of 180 days, or National Guard or Naval Militia active duty ordered by the federal government, you earn service credit for the period of military service plus up to an additional six months. You must notify the University in writing of your intent to return to work within six months of the end of uniformed service.</p> <p>For all other military service of more than 30 days and less than 181 days, you earn service credit for the period of military service plus up to an additional 14 days, provided that you notify the University in writing of your intent to return to work within 14 days of the end of uniformed service.</p> <p>For all other types of military service of less than 31 days, you earn service credit for the period of military service. However, you must return to work on the next regularly scheduled work day after the leave ends. For any period of time for which you do not earn service credit, you may be able to establish service credit when you return (see “Establishing UCRP Service Credit” on page 6).</p> |

While on Military Leave

| Benefit Plan | Benefits Options |
|---|---|
| Retirement Savings Program and Other Savings Options | |
| DC Plan, 403(b) Plan, 457(b) Plan | Contributions stop with your last paycheck. Contact your Benefits Office about your options to make up contributions when you return. See “403(b) Plan Loan Program,” below. |
| Social Security | Neither you nor UC contributes while you are on military leave. If you are a member of another retirement plan—such as CalPERS—contact that plan directly for information. |
| Other Benefits | |
| Vacation Leave Sick Leave | When you are off pay status, you do not accrue vacation or sick leave during your military leave. You may use accrued vacation during an unpaid military leave; you may not use accrued sick leave. For details, see the personnel policy or collective bargaining agreement that applies to you. |
| Dependent Care Flexible Spending Account (DepCare FSA) | Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement. You must file your claims by the filing deadline of the following year; you forfeit funds left in your account after that date. |
| Health Care Flexible Spending Account (Health FSA) | Contributions stop when you go off pay status. Unless you continue participation under COBRA, only eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement. You must file your claims by the filing deadline of the following year; you forfeit funds left in your account after that date. |
| Tax Savings on Insurance Premiums (TIP) | TIP contributions stop when you go off pay status. Monthly health premium payments to continue coverage during your military leave are made on an after-tax basis. |
| Automobile and Homeowner/Renter | You may continue coverage to the end of the contract year by paying premiums directly to the insurance company or you may cancel your coverage. Call the insurance company for information. |
| California Unemployment Insurance Program | UC coverage stops on the last day you are actively at work. |

resume your regular loan payments at the same rate when you return. However, the repayments must be completed by the original maturity date of the loan; any outstanding balance must be paid in a lump sum.

If you do not elect one of these options within the 90-day period, the outstanding amount will be reported as a taxable distribution and considered a defaulted loan, which will prevent you from requesting another loan in the future. In addition, if you leave UC employment, you must either repay your loan in full or arrange for EFTs. If you do not take action within 90 days from the date your employment ends, the outstanding amount will be reported as a taxable distribution. It may also be subject to federal and state early distribution penalties.

Service Credit Buyback: If you have a UCRP service credit buyback in progress, your payroll deductions will stop when you go off pay status. You do not make payments during your military leave; you can resume payments when you return to work.

Address Changes: While on military 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. In addition, UC needs your correct address to keep you informed about your benefits. You can update your address online (<http://atyour.service.ucop.edu>). Please notify your local Benefits or Payroll Office and the appropriate person in your department.

Moving Out of a Plan Service Area:

If you continue UC-sponsored medical or dental coverage and you move out of your plan’s service area for more than two months during your military leave, you must transfer to a UC-sponsored plan that provides service in your new location. You must transfer 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 carrier.

- If you are enrolled in a health maintenance organization (HMO) or Anthem Blue Cross PLUS, you must transfer to a UC-sponsored medical plan that provides service in your new location.

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- If you are enrolled in Delta Care USA, you must transfer to the Delta Dental PPO, which provides worldwide coverage.

Enrolling and De-enrolling

Family Members: If you continue UC-sponsored coverage while on military leave, you may enroll newly eligible family members in your plans within 31 days of the date they become eligible to enroll. For your

medical plan only, you may enroll an eligible family member at any time, with a 90-day waiting period before coverage begins. For other opportunities to enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

You are responsible for de-enrolling family members who lose eligibility to participate in UC-sponsored plans. Failure to do so within required deadlines may affect 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 military leave, you may re-enroll yourself and your eligible family members during your new 31-day period of initial eligibility (PIE) that begins on the date you return to work. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.

Health & Welfare Plan Continuation and Conversion

In addition to the options for continuing your UC health & welfare plan coverage listed on the previous chart, there may be additional options for continuing health coverage during your military leave or if you do not return to work. Note that these options are generally more costly. Conversion policies may also provide fewer benefits than UC's group plan. For more details on all of these options, see the UC Human Resources website (atyourservice.ucop.edu) or your benefit plan booklets.

COBRA or Cal COBRA Continuation: If you are enrolled in medical, wellness, dental and/or vision insurance, once your continuation through UC is over and if you do not return to UC employment, you and/or your eligible family members may be eligible to continue UC-sponsored group health coverage, as well as eligibility for your location's Employee Assistance Program, under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) and CalCOBRA. If you are enrolled in the Health Flexible Spending Account (Health FSA), you may continue your participation under COBRA, but only through the end of the current plan year (December 31). You have 60 days from the date you receive notice of your continuation rights to apply for COBRA continuation.

Conversion: If you are enrolled in medical, legal, AD&D or life (including Basic Life, Supplemental, Basic Dependent, Expanded Dependent and Senior Management) and you apply within 31 days after UC-sponsored coverage ends, you can convert your group insurance coverage to individual policies without the need for individual underwriting by the insurance plan. For medical coverage, you have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion.

Portability: If you are enrolled in Supplemental Life insurance and you apply within 31 days after your UC-sponsored coverage ends, you may be eligible for the Prudential Portability benefit which allows you to purchase a Prudential group term-life policy for similar amounts carried in Supplemental Life, Basic Dependent Life or Expanded Dependent Life.

When You Return to Work

When you return to work, records must be updated, benefits must be activated, and forms must be processed. **Because procedures vary by location, it is important that you review your benefits with your local Benefits or Payroll Office within 31 days after you return to work.**

The chart on page 5 explains your benefits options when you return to work at UC with an eligible appointment. For some plans, you have a new period of initial eligibility (PIE) in which to enroll, re-enroll, or make changes. If you miss the PIE, some plans allow you to enroll at any time with a 90-day waiting period or during Open Enrollment, usually held in November. Other plans may require you to submit a statement of health to the insurance company; doing so, however, is no guarantee that you will be accepted. To be sure you get the coverage you want, sign up during your PIE.

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

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When You Return to Work

| Benefit Plan | New PIE | Benefits Options |
|---|---------|--|
| Health and Welfare Plans | | |
| Medical* Dental* Vision* Legal Supplemental Life Basic Dependent Life Expanded Dependent Life | YES | <i>If you continued coverage throughout your military leave:</i> Your UC-sponsored coverage continues. <i>If your coverage lapsed:</i> If you are on leave for less than 120 days , you may re-enroll in the same plans and with the same level of coverage you were enrolled in before you left. If you are on leave for 120 days or more , you are treated as a newly eligible employee and you may enroll in the UC-sponsored plans for which you are eligible. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members. See “Returning to a Plan Service Area” on page 6. |
| Basic and Core Life | N/A | Your coverage, based on your appointment, resumes automatically when you return to pay status. |
| Accidental Death & Dismemberment (AD&D) | N/A | <i>If you continued coverage during your military leave:</i> Your coverage continues. <i>If your coverage lapsed:</i> Contact your local Benefits or Payroll Office to re-enroll. |
| Supplemental Disability | YES | You may enroll or re-enroll during your new 31-day PIE. 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 may select any one of the waiting periods. Depending on the length of your leave, you may be subject to preexisting condition exclusions. |
| Short-Term Disability Business Travel Accident Workers’ Compensation | N/A | Coverage resumes automatically on the first day you return to active UC employment. |
| Retirement Plan and Retirement Savings Program | | |
| Retirement plan contributions and savings deductions resume automatically when you return to pay status. At some locations, deductions resume automatically for a 403(b) Plan loan or a UCRP service credit buyback in progress. At other locations you must reactivate them. You earn service credit for your time spent in uniformed service according to the guidelines on page 2. See “Establishing UCRP Service Credit” on page 6. | | |
| DC Plan, 403(b) Plan, 457(b) Plan | | You can make up contributions that you would have made if your employment had been continuous. The contributions must be made up within five years of your return to UC (or within three times the period of military leave, if less). Contact your Benefits Office for more information. |
| Other Benefits | | |
| Vacation Leave Sick Leave | N/A | When you return to pay status, you start accruing vacation and sick leave. For details, see the personnel policy or collective bargaining agreement that applies to you. |
| Dependent Care and Health Care Flexible Spending Accounts (DepCare FSA, Health FSA) | YES | You may reenroll during your new PIE. <i>If you are on leave for less than 120 days:</i> You may re-enroll for the remainder of the plan year; your contribution must be the same as before you were on leave. <i>If you are on leave for 120 days or more:</i> You may enroll during your 31-day PIE and choose the same or a different contribution amount. |
| Tax Savings on Insurance Premiums (TIP) | YES | TIP contributions resume automatically when you return to pay status. You may opt out of TIP during your new PIE. See the <i>TIP Summary Plan Description</i> for details. |
| Automobile and Homeowner/ Renter | N/A | <i>If you continued coverage during your military leave:</i> You may resume payroll deductions when you return to pay status. <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 resumes automatically when you return to pay status. |

* If you are declining enrollment for yourself or your eligible family members because of non-UC group health insurance coverage, in the future you may be able to enroll yourself or your eligible family members in a UC plan for which you are eligible, provided that you request enrollment within 31 days after your other coverage ends.

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 without a waiting period. The PIE starts on the first day of eligibility (for example, the day you return to work or pay status). For electronic 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 local Benefits or Payroll Office.

Returning to a Plan Service Area:

If you are returning to your previous medical and/or dental plan 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 Delta Care USA dentist. Contact your Benefits Office to transfer plans and your medical carrier or Delta Care USA to change providers.

Establishing UCRP Service Credit:

You may receive UCRP service credit for your military service up to the amount of your appointment prior to military leave; however, service credit for military leave is not granted automatically. To update your records, submit form UBEN 132 (*Service Credit Verification Request*) with documentation to the address at the top of the form. The UBEN 132 is available on the At Your Service website or from your local Benefits Office.

You may also be entitled to make up contributions (that you would have made if not for your military leave) to the 403(b) Plan and/or the Defined Contribution Plan. See the chart on page 5.

If you have a previous UCRP service credit buyback in progress, tell your Payroll Office to resume payments. If additional interest is due for the period while you were on military leave, it will be added to your outstanding buyback balance. Your payment period will be extended, but your monthly payroll deduction amount will not change.

For more information, see *The UCRP Buyback Booklet*, available online (atyourservice.ucop.edu).

Benefits Transactions and

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

While UC makes every effort to ensure your enrollment transactions are completed accurately, you should review carefully your personal information on the At Your Service website (atyourservice.ucop.edu) to be sure it matches your benefits choices. **It is your responsibility to promptly notify your local Benefits or Payroll Office of any errors.**

If You Do Not Return to UC Employment

Contact your local Benefits Office if you end UC employment while on military leave, and read the *Termination of Employment* checklist. Ask your Benefits Office for more information about continuing group coverage.

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

California Unemployment Insurance Program:

UC coverage stops the last day you are actively at work. Depending upon your circumstances, you may 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.

By authority of the Regents, University of California Human Resources, 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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