

University of California



UCRP/CalPERS Reciprocity Factsheet

The University of California Retirement Plan (UCRP) and the California Public Employees' Retirement System (CalPERS) have a reciprocal agreement for UC or CalPERS members. The reciprocal agreement applies to those who join UC or CalPERS within 180 days after leaving the other system's (UC or CalPERS) employment.

This factsheet explains eligibility for reciprocity between UCRP and CalPERS, reciprocal benefits, and how to establish reciprocity.

Eligibility for Reciprocity

Generally, you are eligible for UCRP/CalPERS reciprocity if:

- You are employed under the new retirement system within 180 days of leaving employment under the former system;
- You leave the required retirement plan accumulations contributions (such as UCRP contributions) on deposit with the former system; and

IMPORTANT: The CalPERS reciprocal requirements and benefits may differ from those of UC. Before submitting your reciprocity election form, please contact CalPERS directly (see page 3) for additional information.

For additional information on UCRP and benefit calculations, please refer to the appropriate UCRP summary plan description.

- You elect reciprocity by completing the proper form. (See "Establishing Reciprocity" on page 3.)

Reciprocity does not apply if you are concurrently employed by both UC and an employer covered by CalPERS.

Reciprocal Benefits

UCRP/CalPERS reciprocal agreement can affect service credit, highest average plan compensation (HAPC), and the formula used to calculate disability, retirement, and/or death benefits under each system.

UCRP Service Credit and Compensation

When you elect UCRP/CalPERS reciprocity, funds are not transferred from one retirement system to another. You are subject to membership, requirements and rights of each system.

For periods of reciprocity, you are entitled to the following from UCRP:

- Your CalPERS service credit will count toward the total service credit required to satisfy UCRP vesting requirements and eligibility for benefits. CalPERS service credit does *not* apply toward eligibility for UC-sponsored health coverage in retirement.

- Your compensation earned while a member of CalPERS can be included in determining your UC highest average plan compensation (HAPC). Your HAPC will be the highest average monthly full-time equivalent compensation during 36 continuous months as an active member of UCRP and/or CalPERS.

You may not take a refund of accumulations from either UCRP or CalPERS until you separate from service in both retirement systems.

UCRP Disability

If you have established reciprocity (or if you are eligible for reciprocity) and you become disabled under CalPERS, you will be entitled to receive retirement income or a lump sum cashout based on UCRP guidelines.

If you become disabled under UCRP after you have established reciprocity (or if you are eligible for reciprocity) with CalPERS, contact CalPERS for information about benefits.

Retirement

You must retire under both systems on the same date for the benefits of reciprocity to apply.

Death Benefits

Reciprocity continues your entitlement to a UCRP death benefit while you are a member of CalPERS.

If death occurs while you are an active member of UCRP and an inactive member of CalPERS, UCRP will pay as follows:

- \$7,500 if you became a UCRP member on or after October 1, 1990
- \$7,500 or \$1,500 plus one month's final salary (whichever is higher) if you became a UCRP member before October 1, 1990

If death occurs while you are an inactive member of UCRP and an active member of CalPERS, UCRP will pay \$7,500 regardless of the amount of UCRP service. In certain circumstances, your eligible survivor(s) or surviving spouse may be eligible for additional benefits.

If death occurs while you are retired under UCRP *and* CalPERS, UCRP will pay \$7,500 in addition to any monthly survivor benefits that may be payable.

Vacation and Sick Leave

Qualifying service for vacation leave and transferring sick leave is different from reciprocal UCRP/CalPERS service credit.

Qualifying Service for Vacation Accrual

At UC, your vacation is based on your appointment, the number of hours you are on pay status during the pay period, and the number of years you have worked for UC. Past service with the State of California, Hastings College of the Law, the Department of Energy Laboratories, California State University, and military leave from the same institutions can be included with UC service to determine your total qualifying service for calculating your vacation accrual rate. Service need not be continuous to be counted as qualifying service for determining the appropriate accrual rate.

Reinstatement of Sick Leave

If you leave State of California employment for employment with UC, any sick leave that you have accumulated while in service with the State of California can be transferred to UC as follows:

- If you are separated from employment status less than 15 calendar days, all accrued sick leave from prior service can be reinstated with UC.
- If you are separated from employment status more than 15 calendar days but less than six months, up to 80 hours of accrued sick leave can be reinstated with UC.
- If you are separated from employment status for six months (180 days) or more, accrued sick leave cannot be reinstated with UC.

You may not use the attached form to request a higher rate of UC vacation accrual or to transfer sick leave.

For more information about vacation and sick leave, contact the person in your department who handles payroll documents or your Human Resources Office.

Establishing Reciprocity

Reciprocity between UCRP/CalPERS is not established automatically. To establish reciprocity at UC, you must complete the attached *Election of Reciprocity* form (UBEN 157) and send it to UC. To find out how to establish reciprocity with CalPERS, call them directly.

Each change between UCRP and CalPERS is separate, and reciprocity must be established for each membership period. In addition, eligibility for reciprocity is determined by the retirement laws and plan provisions in effect at the time you change employers and retirement systems.

As long as you remain eligible under the eligibility guidelines listed on page 1, you may establish UCRP/

CalPERS reciprocity at any time. At UC, the final determination of whether you are eligible for reciprocal benefits will be made when you apply for UCRP retirement income or a lump sum cashout.

Redeposit Rights

If you withdrew your CalPERS accumulations and then you became a UCRP member, you may be able to redeposit your CalPERS accumulations in order to reestablish (buy back) your CalPERS service credit and membership, and qualify for reciprocity. Call CalPERS for more information.

Only active UCRP members can buy back prior UCRP service.

For More Information

You can get answers to questions about reciprocity from UC and/or CalPERS.

University of California

UC HR/Benefits website: www.atyourservice.ucop.edu

UC Customer Service Center: 1-800-888-8267
Monday–Friday, 8:30am–4:30pm, PT

UC HR/Benefits Research Unit
P.O. Box 24570

Oakland, CA 94623-1570

You may also call your local UC Benefits Office.

CalPERS

CalPERS website: www.calpers.ca.gov

Phone: 1-888-225-7377

Fax: 1-916-795-1224

California Public Employees' Retirement System
Member Services Division—Unit 841

P. O. Box 942704

Sacramento, CA 94229-2704

ELECTION OF RECIPROCITY
UNIVERSITY OF CALIFORNIA RETIREMENT PLAN (UCRP)
UBEN 157 (12/05) University of California Human Resources and Benefits

Complete form in ink and send to:
 UC HR/Benefits
 Research Unit
 P.O. Box 24570
 Oakland, CA 94623-1570

UCRP and the California Public Employees' Retirement System (CalPERS) have a reciprocal agreement to ensure continuity of retirement benefits for members who transfer between the two retirement systems under certain circumstances. Please note that the reciprocal agreement applies to UCRP benefits only; it does not apply to eligibility for health coverage after retirement.

Complete this form if you want to elect reciprocity between UCRP and CalPERS. To establish reciprocity, you must:

- be an active or inactive member of both retirement systems,
- be employed under the new retirement system within 180 days of leaving employment under the former system, and
- leave (or have left or redeposited, if eligible) your retirement plan contributions (if any) on deposit with the former system.

Please photocopy this form for your records and send the signed original to UC HR/Benefits.

1. PERSONAL INFORMATION		
NAME (Last, First, Middle Initial)	SOCIAL SECURITY NUMBER	BIRTHDATE
MAILING ADDRESS (Number, Street)		DAYTIME PHONE ()
(City, State, ZIP, Country)		<input type="checkbox"/> Check this box if permanent address change

2. EMPLOYMENT INFORMATION
<input type="checkbox"/> I elect reciprocity because I am transferring (or have transferred) from UC employment to employment covered by CalPERS.
OR
<input type="checkbox"/> I elect reciprocity because I am transferring (or have transferred) from employment covered by CalPERS to UC employment.

UC EMPLOYMENT LOCATION	START DATE	SEPARATION DATE
STATE (CALPERS) EMPLOYMENT LOCATION	START DATE	SEPARATION DATE

3. SIGNATURE	
MEMBER'S SIGNATURE (must be an original)	DATE

RETN: Pending

PRIVACY NOTIFICATIONS

STATE

The State of California Information Practices Act of 1977 (effective July 1, 1978) requires the University to provide the following information to individuals who are asked to supply information about themselves.

The principal purpose for requesting information on this form, including your Social Security number, is to verify your identity, and/or for benefits administration, and/or for federal and state income tax reporting. University policy and state and federal statutes authorize the maintenance of this information.

Furnishing all information requested on this form is mandatory. Failure to provide such information will delay or may even prevent completion of the action for which the form is being filled out. Information furnished on this form may be transmitted to the federal and state governments when required by law.

Individuals have the right to review their own records in accordance with University personnel policy and collective bargaining agreements. Information on applicable policies and agreements can be obtained from campus or Office of the President Staff and Academic Personnel Offices.

The official responsible for maintaining the information contained on this form is the Associate Vice President—University of California Human Resources and Benefits, 1111 Franklin Street, Oakland, CA 94607-5200.

FEDERAL

Pursuant to the Federal Privacy Act of 1974, you are hereby notified that disclosure of your Social Security number is mandatory. The University's record keeping system was established prior to January 1, 1975 under the authority of The Regents of the University of California under Article 1X, Section 9 of the California Constitution. The principal uses of your Social Security number shall be for state tax and federal income tax (under Internal Revenue Code sections 6011.6051 and 6059) reporting, and/or for benefits administration, and/or to verify your identity.

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.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Website address: atyourservice.ucop.edu



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

