

Survivor and Beneficiary Handbook

For Family Members and
Beneficiaries of UC Retirees



Survivor and Beneficiary Handbook

For a description of benefits available following the death of an active UC employee, see the *Survivor and Beneficiary Handbook for Family Members and Beneficiaries of UC Employees*.

For a description of benefits available following the death of an inactive UCRP member or other former UC employee, see the *Survivor and Beneficiary Handbook for Family Members and Beneficiaries of Former UC Employees*.

For Family Members and Beneficiaries of UC Retirees

After a UC retiree dies, survivors are faced with the difficult task of resolving the employee's estate. This includes reporting the death and claiming benefits.

This handbook describes the benefits that may be available to family members and/or beneficiaries following the death of a UC retiree. This handbook also outlines the steps surviving family members and beneficiaries should take to claim benefits. If you have questions or need assistance, contact the Customer Service Center at 1-800-888-8267.

A UC retiree is anyone who receives a monthly benefit from the University of California Retirement Plan (UCRP or the Retirement Plan). UC retirees include:

- **Retired Members**, who receive UCRP monthly retirement income;
- **Disabled Members**, who receive UCRP disability income;
- **Survivors**, who receive UCRP survivor benefits (both pre- and postretirement); and
- **Contingent Annuitants**, who receive UCRP retirement income continuance.

Notify Customer Service When a Retiree Dies

When a UC retiree dies, you should notify the University of California as soon as possible by calling the Customer Service Center at 1-800-888-8267. You should also notify Fidelity Investments Tax-Exempt Services Company (FITSCo) about plan balances in the UC Retirement Savings Program (see pages 11 and 18). Please be prepared to provide basic information about the deceased, including:

- name,
- Social Security number,
- date of birth,
- date of death, and
- date of marriage (if applicable) or date of state registration of domestic partnership* (if applicable).

You should also be prepared to provide the following information for any surviving family members:

- names,
- address,
- Social Security numbers, and
- dates of birth.

This information helps UC determine as quickly as possible what benefits may be available to survivors and beneficiaries.

What UC Does Upon Notification of a Death

After UC is notified that a retiree has died, procedures are set in motion to ensure that any UCRP/CAP benefits payable to the retiree's survivors and/or beneficiaries are processed accurately and as quickly as possible.

UC Retirement Administration in Oakland, California, administers claims for University of California Retirement Plan (UCRP) benefits, as well as continued health and welfare plan coverage for survivors.

After reviewing the deceased member's records, UC sends a letter to each person who may be eligible for a benefit. Typically, this letter goes out within three weeks after the death is reported. The letter includes information about the benefits that may be payable and instructions for providing necessary documents and forms. To ensure confidentiality, UC will not provide initial benefits information over the telephone.

UC cannot begin paying benefits until it receives the requested documents and forms. Required documents may include copies of the death certificate, birth certificates for the spouse and/or children, and marriage or partnership evidence. While it is a good idea to gather such evidence so that you know where it is, please do not send any documents until you are specifically asked to do so. Generally, benefits are paid within one month after UC Retirement Administration receives the required documents.

If you believe you are eligible for a benefit and you do not receive a written notice from UC, you should send an inquiry to UC HR/Benefits Retirement Administration. Any inquiries about benefit eligibility must be made in writing. Correspondence should be sent to:

UC HR/Benefits, Retirement Administration, P.O. Box 24570, Oakland, CA 94623-1570

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When a Retired Member Dies—UCRP Benefits

Final Check

The retirement benefit sent to the member in the month when death occurs is part of the member's estate. If this final check cannot be cashed, it should be returned to Retirement Administration so that it can be reissued to the estate.

Generally, UCRP benefits payable to members, survivors or beneficiaries cannot be attached by creditors, nor can anyone receiving benefits assign payment to others, including but not limited to mortuaries or funeral homes. UCRP benefits are intended solely for the security and welfare of members and their beneficiaries and survivors.

COLA

Monthly UCRP benefits include a cost-of-living adjustment (COLA) based on changes in the Consumer Price Index.

When a member retires, the COLA begins one full year from the July 1 that coincides with or follows the retirement date. The COLA generally increases every July 1 thereafter.

A proportional COLA is included with any monthly benefit paid following the retiree's death, and survivor benefits are subject to COLA as well.

Basic Death Payment

Who is eligible

The member's beneficiary (see "Glossary" for definition).

Benefit

A one-time payment of \$7,500.

Distribution options

Can be rolled over into a traditional individual retirement account (IRA) or another employer plan if paid to a surviving spouse. Non-spouse beneficiaries may elect a direct rollover to an IRA.

Processing

Generally issued within one month after Retirement Administration receives the required documents. Non-spouse beneficiaries may elect a direct rollover to an IRA.

Postretirement Survivor Continuance

Who is eligible

The surviving spouse or domestic partner, if the member and spouse or partner were married or in a relationship continuously from one year before retirement until the member's death.

If there is no surviving spouse or domestic partner, the benefit is paid to the member's eligible children, or, if none, the member's eligible dependent parents (see "Glossary" for definitions).

Benefit

Monthly income.

The amount of the survivor continuance is a percentage of the member's basic retirement income. Postretirement survivor continuance is paid as of the first day of the month following the member's death. The monthly survivor benefit continues to the next eligible survivor(s), if any, after the recipient's death or loss of eligibility. The benefit ends when there are no more eligible survivors.

Distribution options

Not eligible for rollover to an IRA.

Processing

Generally, first monthly payment made one month after Retirement Administration receives the required documents.

Retirement Income Continuance

Who is eligible

The retired member's contingent annuitant.

A contingent annuitant is a person named by a retiring member to receive lifetime retirement income upon the member's death. This income is separate from any income payable to an eligible survivor. The contingent annuitant is named at the time of retirement. Once retirement begins, a designation of contingent annuitant cannot be changed; if a contingent annuitant dies, another one cannot be named.

Benefit

Lifetime monthly income.

The amount paid to the contingent annuitant is based on the ages of the member and the contingent annuitant at the time of retirement, and on the retirement income option selected. The retirement income continuance is paid as of the first day of the month following the member's death and ends with the death of the contingent annuitant; this benefit does not continue to a third person.

Distribution options

Not eligible for rollover to an IRA.

Processing

Generally, first monthly payment issued within one month after Retirement Administration receives the required documents.

Other Benefits

In addition to the UCRP benefits described above, surviving family members and contingent annuitants may be eligible to continue coverage in certain health and welfare plans. See pages 9 and 10 for more information.

Benefits may also be available if the deceased participated in the Tax-Deferred 403(b) Plan, the Defined Contribution Plan and/or the 457(b) Deferred Compensation Plan. See page 11 for more information.

Tax Information

See page 13 for information on taxes and tax withholding.

When a Disabled Member Dies— UCRP and Life Insurance Benefits

Final Check

The retirement benefit sent to the member in the month when death occurs is part of the member's estate. If this final check cannot be cashed, it should be returned to Retirement Administration so that it can be reissued to the estate.

Generally, UCRP benefits payable to members, survivors or beneficiaries cannot be attached by creditors, nor can anyone receiving benefits assign payment to others, including but not limited to mortuaries or funeral homes. UCRP benefits are intended solely for the security and welfare of members and their beneficiaries and survivors.

COLA

Monthly UCRP benefits include a cost-of-living adjustment (COLA) based on changes in the Consumer Price Index.

When a member retires, the COLA begins one full year from the July 1 that coincides with or follows the retirement date. The COLA generally increases every July 1 thereafter.

A proportional COLA is included with any monthly benefit paid following the retiree's death, and survivor benefits are subject to COLA as well.

Basic Death Payment

Who is eligible

The member's beneficiary (see "Glossary" for definition).

Benefit

A one-time payment of \$7,500.

Distribution options

Can be rolled over into a traditional individual retirement account (IRA) or another employer plan if paid to a spouse. Non-spouse beneficiaries may elect a direct rollover to an IRA.

Processing

Generally issued within one month after Retirement Administration receives the required documents.

Preretirement Survivor Income

Who is eligible

The member's eligible survivor(s). Eligible survivors may include an eligible spouse or eligible domestic partner, eligible children, or eligible dependent parents (see "Glossary" for definitions).

If the disabled member was eligible to retire, see "Survivor Income Following Death While Eligible to Retire" on page 7.

Benefit

Monthly income.

The benefit is based on the member's appointment and UCRP membership classification when the member was last employed. If there is an eligible survivor at the time of death, preretirement survivor income is payable as of the first day of the following month. If there is no eligible survivor at the time of death, but a survivor subsequently becomes eligible, preretirement survivor income begins when the survivor meets the eligibility requirements.

For example, a disabled member dies at age 48. His spouse is 45 years old and is neither caring for a child nor disabled. No monthly benefit is payable at that time. Preretirement survivor income becomes payable when the spouse reaches age 60.

The monthly survivor benefit continues to the next eligible survivor(s), if any, after the recipient's death. The benefit ends when there are no more eligible survivors.

Distribution options

Can be rolled over into a traditional IRA or another employer plan if expected to be paid to an eligible spouse for a period of less than ten years. Not eligible for rollover if expected to be paid for more than ten years.

For example, a disabled member dies at age 48. His spouse is 45 years old and is caring for a 17-year-old child. The spouse may be eligible to receive a monthly benefit on the child's behalf until the child reaches

age 22, a period of less than ten years. In this case, the benefit paid to the spouse is eligible for rollover.

Retirement Administration will notify the eligible survivor(s) if the benefit is eligible for rollover.

Generally, first monthly payment issued one month after Retirement Administration receives the required documents.

Processing

Tax Information

See page 13 for information on taxes and tax withholding.

Survivor Income Following Death While Eligible to Retire

Who is eligible

The surviving spouse or domestic partner of a disabled member who dies while eligible to retire.

A disabled member is eligible to retire if he or she has at least five years of UC service credit and has reached age 50.

Benefit

Lifetime monthly income.

This benefit is calculated as though the member had elected to retire on the day after the date of death and chosen the full-continuance option (Option A) with the spouse or domestic partner as contingent annuitant. If the spouse or domestic partner also qualifies as an eligible survivor, both the preretirement survivor income and the Option A benefit are calculated, and the higher benefit is paid. The benefit is payable from the first of the month following the member's death and continues until the surviving spouse or domestic partner dies. After the surviving spouse or domestic partner dies, preretirement survivor income is payable to the next eligible survivor(s), if any. The benefit ends when there are no more eligible survivors.

Distribution options

Not eligible for rollover.

Processing

Generally, first monthly payment issued one month after Retirement Administration receives the required documents.

When a Disabled Member Dies— UCRP and Life Insurance Benefits

Life Insurance

Who is eligible

The beneficiary of a disabled member who is covered by Basic, Core, or Senior Management Life and, if enrolled, Supplemental Life.

Benefit

Varies, depending on coverage.

Basic, Core, or Senior Management Life and Supplemental Life insurance plans allow for continued life insurance protection for employees who become totally disabled before age 65 while covered by these plans. If eligible, protection under the Basic, Core, or Senior Management Life extended death benefit continues for up to one year beyond the date the group coverage terminated, or until age 65, whichever comes first. Protection under the Supplemental Life waiver of premium provision continues until age 70. For claims information, contact the Benefits Office at the UC location where the deceased last worked.

Other Benefits

In addition to the UCRP benefits described above, surviving family members and contingent annuitants may be eligible to continue coverage in certain health and welfare plans. See pages 9 and 10 for more information.

Benefits may also be available if the deceased participated in the Tax-Deferred 403(b) Plan, the Defined Contribution Plan and/or the 457(b) Deferred Compensation Plan. See page 11 for more information.

Medical, Dental, and Legal Coverage

If you were enrolled as an eligible family member in a UC-sponsored medical, dental, and/or legal plan at the time of the member's death, you can continue coverage if:

- you (or another enrolled family member) receive monthly income as an eligible survivor or contingent annuitant from a UC-sponsored defined benefit plan;
- the monthly benefit becomes payable within 120 calendar days of the date of death; and
- your coverage is continuous.

Initially, coverage is limited to the plans in which you are currently enrolled. However, you can change plans (and add eligible family members) during Open Enrollment, which is usually held each November. If you are in an HMO, Blue Cross PLUS, and/or DeltaCare® USA, you may also be able to change plans if you move out of the plan's service area. If you were not enrolled in a medical or dental plan at the time of the member's death, you cannot enroll later. Call the Customer Service Center for more information (see "Resources" on page 18).

A surviving spouse or domestic partner may not enroll another adult (a new spouse or domestic partner) in a UC-sponsored medical or dental plan.

If Coverage Ends

If you were covered by a UC-sponsored medical, dental and/or legal plan at the time of the member's death, but you are not eligible for monthly UCRP income, coverage stops on the last day of the last month for which premiums were paid.

1. You may be able to continue medical and/or dental coverage on a direct pay basis through COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) or other continuation provisions. You have 60 days from the date you lose coverage by reason of a qualifying event (the member's date of death), or 60 days from the date you receive notice of your continuation rights (whichever is later) to apply for COBRA continuation. COBRA continuation is not available to family members entitled to Medicare.
2. After COBRA continuation coverage ends (if participation has been continuous) or as an alternative to electing COBRA continuation, you may be able to convert the UC-sponsored medical plan (but not the dental plan) to an individual policy. You have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion. Premiums for an individual policy may be significantly higher than premiums for your UC-sponsored plan.
3. You may be able to convert your group legal coverage to an individual policy within 31 days of the date group coverage ends. Contact ARAG for more information (see page 18).

For more information about COBRA continuation coverage, see the UC HR/Benefits website (atyourservice.ucop.edu) or call the UC Customer Service Center.

Medicare

Medicare Parts A and B (hospital and medical coverage) are generally available at age 65 if you are eligible for Social Security benefits. UC requires all retiring employees and family members eligible for Social Security/Medicare Part A to enroll in Medicare Parts A and B and to transfer into a UC-sponsored medical plan for Medicare enrollees. If you do not comply with this requirement, you will be permanently de-enrolled from your UC-sponsored medical plan.

Health and Welfare Plans

Vision Plan

UC does not provide vision coverage to UC retirees or survivors. However, if the UC retiree continued vision plan coverage after employment under COBRA continuation, such coverage may continue for surviving family members after the member's death up to the maximum COBRA continuation period. If you were covered, you should contact the vision plan carrier for continuation information. You may not convert the UC-sponsored plan to an individual policy.

Accidental Death & Dismemberment (AD&D)

UC retirees and their spouses or domestic partners are eligible to purchase AD&D coverage on a direct pay basis through the UC-sponsored Voluntary Group Accident Insurance Program. If the deceased was covered under this plan, you should contact the insurance carrier for claim information and/or for information regarding continued coverage (see "Resources" on page 18).

UC Group Life Insurance

Retired members are not eligible to participate in UC-sponsored life insurance plans. However, the retired member may have converted life insurance coverage to an individual policy. If so, you should contact the carrier for claim information and/or for information regarding an individual policy for survivors (see "Resources" on page 18).

UC Retirement Savings Program

As a UC employee, the deceased may have contributed to one of the UC-sponsored savings and investment plans:

- the Defined Contribution Plan (the DC Plan);
- the Tax-Deferred 403(b) Plan (the 403(b) Plan);
- the 457(b) Deferred Compensation Plan (the 457(b) Plan)

Benefits from these plans are based on the amount of money contributed, plus any earnings. Beneficiaries should contact Fidelity Investments Tax-Exempt Services Company (FITSCo) (see page 18) for information about plan balances and distribution options.

If the deceased had an outstanding loan from the 403(b) Plan at the time of death, the beneficiaries may repay the loan in full. If the loan is not repaid, the outstanding balance will be reported as a distribution and will be subject to applicable federal and state income taxes. Beneficiaries will receive information about repaying any outstanding loan principal from FITSCo.

Systematic Withdrawals

Systematic withdrawals from the DC Plan, the 403(b) Plan or the 457(b) Plan stop upon notification of the participant's death. Any remaining money in the plan(s) is payable to the participant's beneficiary.

Minimum Distributions

The Internal Revenue Code requires that a minimum amount of money be distributed from tax-deferred savings accounts after a certain point in time, usually after the participant reaches age 70½. This requirement applies to the DC Plan, the 403(b) Plan and the 457(b) Plan. FITSCo will notify the beneficiary if/when minimum distributions are required.

Tax Information

See page 13 and the *Special Tax Notice for Plan Distributions*.

Other Sources of Income

Social Security

Additional benefits may be available to surviving family members through the Social Security Administration. For information, go to the Social Security Administration's website at www.ssa.gov, visit your local Social Security office, or call Social Security at 1-800-772-1213.

Other Retirement Systems

Some UC employees contributed to other public retirement systems during their UC employment. If the deceased was a member of another retirement system, additional benefits may be available. You should contact the retirement system for information (see "Resources" on page 18).

Retirement Administration will send you detailed tax information if you are eligible to receive money from UCRP. If the distribution is eligible for rollover, you also will receive the *Special Tax Notice for Plan Distributions*, which explains your options in detail. FITSCo will provide information about distribution options for the Retirement Savings Program Accounts.

We strongly recommend that you consult a qualified tax advisor before making any final decisions about money that was left to you as a beneficiary.

UCRP Basic Death Payment, 403(b) Plan, 457(b) Plan and DC Plan Distributions

Federal tax-withholding rules affect most nonperiodic distributions—including the UCRP basic death payment, 403(b) Plan distributions, 457(b) Plan distributions and the taxable portion of DC Plan distributions. These distributions are eligible for rollover if paid to a surviving spouse. (Under certain circumstances, preretirement survivor income may also be eligible for rollover. See page 6.)

If the distribution is eligible for rollover, you may elect to have the distribution paid to you or you may arrange to have some or all of it rolled over directly into a traditional IRA or another employer plan. If the distribution is paid to you, the tax rules require that 20 percent be withheld for federal taxes. If some or all of the distribution is rolled over directly, withholding does not apply to the amount rolled over.

Distributions paid to a trust, estate, charity, or corporation named as beneficiary also are not eligible for rollover. For non-periodic distributions not eligible for rollover, 10 percent will be withheld for federal taxes unless the beneficiary specifies otherwise.

In January, you will receive Form 1099R reporting any distributions you received during the preceding year and how much of that amount is taxable.

UCRP Monthly Income

In general, UCRP monthly benefits, including retirement income continuance and survivor continuance, are subject to federal and state taxes in the year you receive them. Each January, you will receive a Form 1099R showing the distributions you received during the preceding year and how much of that amount is taxable.

Federal and state income taxes will be withheld automatically from your monthly benefit unless you elect otherwise. Retirement Administration will explain your tax-withholding options if you are eligible to receive a monthly benefit. Please note that automatic withholding amounts may not be enough to satisfy your income tax liability. You can ask UC to withhold more from your monthly payments at any time. There are penalties for not paying enough taxes, either through withholding or estimated tax payments. See a tax advisor for more information.

Glossary

This Glossary defines terms specifically as they apply to UCRP, the DC Plan and the 403(b) Plan in the event of the death of a UCRP retiree. Generic meanings or definitions applicable under health and welfare plans or custodial agreements may differ.

Beneficiary

The person(s) designated by a member to receive a benefit upon the member's death. A beneficiary can be any person, persons, or entity capable of taking and holding property.

For UCRP, beneficiaries are designated by the member online or on a *Designation of Beneficiary—Retirees, Former Employees and Others* form (UBEN 117). The beneficiary designation remains valid unless the member changes it online or submits a new form. UC will modify a beneficiary designation if required by law (for example, to allow for community property rights in the case of divorce). For the DC Plan, 457(b) Plan and 403(b) Plan, beneficiary designations are held by FITSCo. See "Resources" on page 18 for contact information. Each of these plans can have different beneficiaries, or the same beneficiaries can be named for all. Unless otherwise stated, the beneficiary designation applies to all plans.

If more than one person is named as beneficiary of a plan, the member can designate the share (%) each person should receive. If the member does not specify the share, the benefit will be paid to the beneficiaries in equal shares.

If beneficiaries are not named, or if the named beneficiary is no longer living, benefits go to the first survivor in this list:

- legal spouse or domestic partner,
- natural or adopted children (in equal shares)*,
- parents (in equal shares), or
- siblings.

If none of these people are living, benefits are paid to the member's estate.

Contingent Annuitant

The person named by a retiring member to receive lifetime retirement income under one of the payment options upon the member's death. The contingent annuitant is named at the time of retirement. Once retirement begins, a designation of contingent annuitant cannot be changed; if a contingent annuitant dies, another one cannot be named.

Disability

To determine eligibility as a disabled spouse, domestic partner, or child, disability is defined as a medically determinable physical or mental impairment which

* Children of a deceased child share their parent's benefit.

prevents the individual from engaging in “substantial gainful activity” on the basis of qualified medical opinion. “Substantial gainful activity” means any type of gainful activity commensurate with age, education skills or general background, which could reasonably be expected to result in earnings in excess of the Social Security Administration’s annually published dollar amount used to determine substantial gainful activity (\$800 per month in 2005).

Eligibility is determined by the Plan Administrator, and the spouse, domestic partner, or child must cooperate with all requests for information, including medical information. The disability must be expected to continue for an extended and uncertain period of time. For a disabled spouse or domestic partner, the disability must exist at the time of the member’s death. For a disabled child, the disability must have arisen while the child was otherwise eligible, i.e., under age 18, or under 22 and attending an educational institution on a full-time basis.

Eligible Child

The natural or adopted child or stepchild of a deceased member or the natural or adopted child of the deceased member’s domestic partner. The child must have received at least 50 percent support from the member for one year before the member’s retirement date or disability date. On the date of the member’s death, the child must be:

- under age 18,
- under age 22 and attending an educational institution full time, or
- disabled (see “Disability” above); the disability must have occurred while the child was eligible based on age, as listed above.

The one-year support requirement does not apply to the member’s natural child born within 10 months after the member’s death or to the member’s natural child born less than one year before the member’s death. A stepchild or domestic partner’s child must have been living with or in the care of the member just before the member’s death.

An eligible child may qualify for pre- or postretirement survivor benefits, or serve to qualify the member’s spouse or domestic partner for preretirement survivor income.

Preretirement survivor income payable on account of an eligible child under age 18 will be paid to the parent if the child is in the parent’s care and no guardian of the estate of the child has been appointed.

Glossary

If a guardian has been appointed, payment will be made to the guardian. If no guardian has been appointed and the eligible child has reached age 18, payment will be made to the eligible child.

Eligible Dependent Parent

The natural or adoptive mother or father of a disabled or retired member who received at least 50 percent support from the member for the year just before the member's date of death, disability, or retirement.

Eligible Domestic Partner

The partner of a deceased disabled UCRP member; the partnership must have been established at least one year before the member's disability date, and the partner must:

- be responsible for the care of an eligible child;
- be disabled (see page 14); or
- have reached age 60.

If the domestic partner is responsible for the care of an eligible child who is the member's natural child, the one-year domestic partnership requirement is waived.

If the deceased was a retiree or a disabled member who was eligible to retire, the domestic partner may be eligible to receive benefits as a surviving domestic partner; see page 17.

For more information see *Benefits for Domestic Partners*.

Eligible Spouse

The widow or widower of a deceased disabled member. The date of marriage must have been at least one year before the member's disability date, and the spouse must:

- be responsible for the care for an eligible child;
- be disabled (see page 14); or
- have reached age 60. (The qualifying age is 50 for a widow if (a) the spouse and member were married before October 19, 1973, and (b) the member had entered UCRP by that date.)

If the spouse is responsible for the care of an eligible child who is the member's natural child, the one-year marriage requirement is waived.

If the deceased was a retiree or a disabled member who was eligible to retire, the widow or widower may be eligible to receive benefits as a surviving spouse; see page 17.

Surviving Domestic Partner The partner of either a deceased retired member or a deceased disabled member. The surviving domestic partner is eligible to receive the survivor continuance benefit without qualifying as an eligible domestic partner under the following conditions:

- Retired member—the surviving domestic partner must have been in a relationship with the member for at least one year before the member’s retirement date and continuously until the member’s death.
- Disabled member—the member must have been eligible to retire at the time of death.

Surviving Spouse The widow or widower of either a deceased retired member or a deceased disabled member. The surviving spouse is eligible to receive the survivor continuance benefit without qualifying as an eligible spouse under the following conditions:

- Retired member—the surviving spouse must have been married to the member for at least one year before the member’s retirement date and continuously until the member’s death.
- Disabled member—the member must have been eligible to retire at the time of death.

UC Human Resources and Benefits

At Your Service

atyourservice.ucop.edu

You can access UC benefits information online by visiting the At Your Service website at atyourservice.ucop.edu. This site includes answers to frequently asked questions, online versions of many of the publications listed below as well as links to the websites of many of the organizations listed below.

Customer Service Center

1-800-888-8267

Hours: 8:30 a.m.–4:30 p.m., Monday–Friday

Fidelity Investments Tax-Exempt Services Company (FITSCo)

NetBenefits

www.netbenefits.com

The FITSCo website provides information about your Retirement Savings Program accounts.

Retirement Services Center

1-866-682-7787

Hours: 5:00 a.m.–9:00 p.m., Monday–Friday

Insurance Carriers

American Home Assurance (AD&D)

1-800-772-7863

ARAG Legal

1-800-828-1395

Blue Cross of California

1-888-209-7975

(Blue Cross PLUS, Blue Cross PPO, Core, High Option)

DeltaCare® USA (formerly PMI)

1-800-422-4234

Delta Dental PPO (formerly Delta Dental)

1-800-777-5854

Health Net

1-800-539-4072

Health Net/Seniority Plus

1-800-539-4072

Kaiser Permanente—California

1-800-464-4000

Kaiser Permanente Mid-Atlantic

1-800-777-7902

in Washington, DC Metro area

1-301-468-4000

Kaiser Permanente/Senior Advantage

1-800-443-0815

The Prudential Insurance Company (Life Claims Division)

1-800-524-0542

Western Health Advantage/WHA Care+

1-888-563-2250

Other Retirement Systems

Social Security Administration	1-800-772-1213
California Public Employees' Retirement System (CalPERS)	1-800-225-7377
California State Teachers' Retirement System (CalSTRS)	1-800-228-5453
Civil Service Retirement System (CSRS)	1-888-767-6738
Federal Employees Retirement System (FERS)	1-888-767-6738
Sacramento County Employees' Retirement System (SCERS)	1-800-336-1711
Orange County Employee Retirement System (OCERS)	1-714-558-6200

Additional Publications

For additional information refer to the following publications, available upon request from the Customer Service Center.

Retirement Plan Summary Plan Description

- Members with Social Security
- Members without Social Security
- Tier Two Members
- Safety Members

Tax-Deferred 403(b) Plan Summary Plan Description

Defined Contribution Plan Summary Plan Description

UC Group Insurance Eligibility Factsheet

Personal Accident Insurance Plan (AD&D)

Benefits for Domestic Partners

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



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