

# **BENEFITS MEMORANDUM**

## **INFORMATION ITEM**

**Priority: Normal**

**Response not required**

DATE: February 04, 2005

TO: Benefits Managers, Benefits Representatives & Unit Heads

FROM: Mark Esteban, Director-- Health & Welfare Policy & Program Design

SUBJECT: **January 1, 2005 updates to Group Insurance Regulations (GIRs)**

SUMMARY: Announcement of posting of updated GIRs to Exchange website.

KEY WORDS: Group Insurance Regulations, GIRS

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HUMAN RESOURCES AND BENEFITS

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February 4, 2005

**BENEFITS MANAGERS**  
**BENEFITS REPRESENTATIVES**  
**UNIT HEADS**

**Re: January 2005 Group Insurance Regulations Revisions**

Sections 1000 – Core Medical through 5200 – HCRA, Administrative Supplement No. 6, the Chronology and the Abbreviations/Definitions section of the Group Insurance Regulations (GIRs) have been updated to reflect the following changes to policy, effective January 1, 2005 (unless otherwise noted):

1. **Involuntary Loss of Coverage (ILOC)**, found in Sections XX03, PIE, was called “Loss of Other Group Coverage”. It has been renamed “Involuntary Loss of Coverage (ILOC)” and now refers to both group and individual coverage. (See the Open Enrollment Questions e-mail dated November 5, 2004 from Lily Pang. See item II, Retiree “Suspend” Provision in her e-mail.)
2. **COBRA** – see Medical and Core Medical under California Senior COBRA, formerly called “California Continuation Coverage” in the GIRs. Notes have been added showing that new enrollments are not possible as of January 1, 2005 due to the change in California law. (This section remains only for reference purposes.) A reference to California continuation coverage (AB 1401) has been added as the alternative to conversion policies at the end of the COBRA sections and reads as follows: “After COBRA continuation coverage ends, the individual may be eligible for conversion to an individual plan (see Section XX11) or optional months of continuation to a combined maximum of 36 months under California law (AB 1401).”
3. Deenrollment due to misuse of UC’s health & welfare plans was changed from **18 months to 12 months** (Sections XX04.B.2.). See e-mail from Mark Esteban by way of Albert Lao dated October 21, 2004.
4. Throughout, references to “Same-sex Domestic Partners” have been changed to “**Domestic Partners**” except in the California Senior COBRA section. (This is because eligibility to enroll in California Senior COBRA ended December 31, 2004 and opposite-sex domestic partners were first eligible to be covered under UC’s health & welfare plans January 1, 2005.)
5. **Imputed income** explanation in Sections XX06, University Contribution, has been expanded to include overage disabled children who are not tax dependents of the employee.
6. The **Legal** plan now has a conversion option (effective January 1, 2004) so language has been added in Section 4011 to cover this change.
7. A clarifying phrase has been added to all PIE sections (XX03) dealing with “**Less than 120 days” breaks in coverage where family members are involved**. The text now reads: “Enrollment is limited to coverage in effect and family members listed (if still eligible) when the leave started.” (Underlined phrase is new language.)

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8. **Administrative Supplement No. 6, “Family Member Eligibility”**, has been revised to include expanded eligibility rules for opposite-sex domestic partners and overage disabled children who are not tax dependents of the employee (effective January 1, 2005). The same-sex domestic partner category has been renamed “Domestic Partner” and includes the expanded eligibility rules. The Overage Incapacitated Child category has been renamed “Overage Disabled Child” and includes the expanded eligibility. All references to “incapacitated” and “handicap” have been changed to “disabled” and “disability” in this supplement and in Sections 1000 through 5200.

The category of Adult Dependent Relative (ADR) has been further annotated to clarify that once the ADR’s coverage period is broken after January 1, 2004, the ADR may not be re-enrolled.

9. **Abbreviations/Definitions** – this section had not been revised for several years. New abbreviations have been added and the term “Retiree” has been included in the definitions, referring the reader to the definition of “Annuitant”. The term “Annuitant” has been revised to include the following: “For UC health & welfare benefits purposes, a “retiree” must meet this definition of “annuitant” (as well as satisfying graduated eligibility rules if applicable (see Administrative Supplement No. 8)) to be eligible for UC’s health & welfare benefits”.

10. **Chronology** – the chronology has been updated through December 31, 2004.

The Annuitant sections (6000, 6100) and Administrative Supplements other than No. 6 will be updated in the future.

The revised sections noted in the opening statement above have been posted in the Group Insurance Regulations folder on Exchange, UC’s Human Resources and Benefits intranet website (password required) at:

[http://exchange.ucop.edu/benefits\\_info](http://exchange.ucop.edu/benefits_info).

If you have concerns or suggested changes to the updated documents, please send them to the following listserv, [GIRS-L@ucop.edu](mailto:GIRS-L@ucop.edu). Suggestions should reference the section and subsection numbers and provide as much detail as possible to support your proposed change.

If you would like a version of any of the sections with edit marks showing changes using strike-out and underline for new language, please e-mail the listserv noted above.

Thanks to all who contributed to these updates.



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Director  
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