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APPENDIX C

~~Enumeration of Benefits~~

**ENUMERATION OF UNIVERSITY BENEFITS**

**A. HEALTH BENEFITS**

**1. MEDICAL PROGRAM Medical Program**

A variety of **Medical Plans** Health Maintenance Organizations (HMOs) and fee for service plans are is available to cover eligible employees and their eligible family members. Choice of plans may vary from location to location. Eligible part-time employees appointed and paid by the University to work a specified minimum appointment and average regular paid time may be covered by the CORE major medical plan. ~~The plan is available to the employee and eligible family members.~~

**2. DENTAL PROGRAM Dental Program**

Dental plans are available to cover eligible employees. ~~Employees may cover themselves and their~~ eligible family members.

**3. VISION PROGRAM Vision Program**

A comprehensive vision plan care benefit is available to cover eligible employees. ~~Employees may cover themselves and their~~ eligible family members.

**B. UNIVERSITY OF CALIFORNIA RETIREMENT SYSTEM (UCRS)**

**1. University of California Retirement Plan (UCRP) - Eligible employees covered by this Agreement shall be covered by the University of California Retirement Plan (UCRP).**

~~a. UCRP Tier Two Benefits - The Tier Two membership classification of UCRP was closed on July 1, 1990 and is only available on a continuing basis to active UCRP members who previously elected Tier Two.~~

**2. Tax-Deferred 403(b) Plan - Participation in the UCRP voluntary participation in the UCRS Tax-Deferred 403(b) Plan is available to all University employees except students who normally work less than twenty (20) hours per week. The Plan provides the following a mix of internally and externally managed investment options:**

- a. ~~UC Managed Funds— Participants may choose from six (6) investment funds: Savings, Money Market, Insurance Company, Contract, Equity, Bond and Multi-Asset Funds.~~
- b. ~~Calvert Socially Responsible Mutual Funds; and~~
- c. ~~Fidelity Investments Mutual Funds~~

### 3. Defined Contribution Plan (DC Plan)

- a. Pre-Tax Account - All current member contributions to the University of California Retirement Plan (UCRP) are redirected to the Pretax Account. Although payroll reductions default to the Savings Fund, participants may invest in any of the other UC Managed Funds: ~~Money Market, Insurance Company Contract, Equity, Bond and Multi-Asset Funds~~ or in Fidelity Investments mutual funds. **are offered a mix of internally and externally managed investment options.** Redirection is subject to annual Regental review.
- b. Pre-Tax/Safe Harbor Account - Employees who are not in a UC sponsored defined benefit retirement plan make mandatory contributions of 7.5% of earnings up to the Social Security wage base to the Pre-tax Account in lieu of paying the Old Age, Survivors and Disability Insurance portion of Social Security taxes(Safe Harbor contributions). Although payroll reductions default to the Savings Fund, participants may invest in any of the other five UC Managed Funds or in Fidelity Investments Mutual Funds. **are offered a mix of internally and externally managed investment options.**
- c. After Tax Account – Voluntary participation in the After-Tax Account is available to all University employees except students who normally work less than twenty (20) hours per week. Payroll deductions may be invested in any of the UC Managed Funds (~~Savings, Money Market, Insurance Company Contract, Equity, Bond and Multi-Asset Funds~~) or in Fidelity Investments mutual funds **a mix of internally and externally managed investment options.**

**4. 457(b) Deferred Compensation Plan – Voluntary participation in the UCRS 457(b) Plan is available to all University employees except students who normally work less than twenty (20) hours per week. The Plan provides a mix of internally and externally managed investment options.**

### **5. Alternate Retirement Plans**

**Employees covered by alternate retirement plans are subject to plans, rules and regulations, and not subject to UCRP coverage.**

### **C. LIFE INSURANCE PROGRAM**

#### **1. University-Paid**

~~Two University-Paid life insurance plans—Basic Life and Core Life—provide basic life insurance coverage. UC provides Basic or Core Life Insurance coverage at no cost for most employees. Eligible employees are automatically enrolled in the plan.~~ The amount **of insurance** varies, depending on the employee's appointment ~~rate~~ and average regular paid time. ~~Eligible employees are automatically covered by the plan for which they qualify~~

#### **2. Supplemental**

~~Optional personal life insurance and dependent life insurance is available and may be purchased by eligible employees—~~ **Supplemental Life, Dependent Life and Expanded Dependent Life insurance are available and can be purchased for employees and their eligible family members for a monthly premium through payroll deductions.**

### **D. OTHER INSURANCE**

#### **1. ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE Accidental Death & Dismemberment Insurance (AD&D)**

**UC offers the AD&D plan to help protect employees and their eligible family members from the unforeseen financial hardship of a serious accident that causes death or dismemberment.** Eligible employees may purchase Optional AD&D insurance. A variety of coverages and amounts of coverage are available ~~to cover themselves and their eligible family members.~~

#### **2. BUSINESS TRAVEL ACCIDENT INSURANCE Business Travel Accident Insurance**

Employees who are traveling on official University business are covered by \$100,000 of accidental death and scheduled dismemberment insurance.

#### **3. DISABILITY INSURANCE Disability Insurance**

a. Short-Term Disability Insurance – **UC provides Short-Term disability insurance is available to eligible employees.**

b. Supplemental Disability Insurance– Optional supplemental disability insurance may be purchased by eligible employees. **This optional coverage augments the Short-Term Disability Insurance referenced above, and provides Income protection during Long Term Disability coverage. These benefits, in conjunction with state-mandated Workers' Compensation and Social Security disability benefits, create a comprehensive safety net to protect employees from loss of wages over the course of a disability period.**

~~4. LEGAL EXPENSE INSURANCE PLAN~~ **Legal Expense Insurance Plan** – ~~Legal expense insurance may be purchased by UC offers~~ eligible employees. **the opportunity** The legal to participate in a legal expense insurance plan provides employees and their eligible family members with coverage for basic legal services associated with preventive, domestic, consumer and defensive legal matters. The plan is employee-paid that can be purchased through payroll deductions.

~~5. AUTO/HOMEOWNER INSURANCE~~ **Auto/Homeowner Insurance**

UC offers eligible employees the opportunity to participate in an **Auto/Homeowner Insurance plan**. Individual auto and home insurance policies are available which may be can be purchased through payroll deductions.

**E. OTHER BENEFITS**

**1. TAX-EFFECTIVE SALARY REDUCTION PROGRAMS A.**

~~a. Retirement Tax Savings Plan~~

~~Required monthly participant contributions to the DC Plan Pretax Account are automatically deducted from gross pay before federal and state taxes are calculated.~~

~~b. 1. Tax Savings on Insurance Premiums (TIP)~~

~~Employees enrolled in certain benefit plans are automatically enrolled in TIP, unless the employee makes an election to withdraw. This program allows employees to pay premiums on a pre-tax salary reduction basis. After the University contribution, if any, is applied the net insurance premiums are deducted from gross pay before federal and state taxes on a pre-tax, salary reduction basis.~~

**2. Flexible Spending Accounts**

~~a. c. Dependent Care Assistant Program Reimbursement Account (DepCare)~~ – Available to eligible employees. **DepCare is available to eligible employees and** This program allows employees to pay for eligible dependent care expenses on a pre-tax, salary reduction basis. allows employees to pay for eligible dependent care expenses on a pre-tax, salary reduction basis.

~~b. 3. Health Care Reimbursement Account (HCRA)~~ – The Health Care Reimbursement Account is available to eligible librarians **employees** and allows them to pay for eligible health care expenses **not covered by the employee's medical, dental, or vision plans** on a pretax, salary reduction basis.

~~e. U.S. Savings Bonds and American Century California Tax Free and Municipal Funds~~

~~Through payroll deductions, investments can be made in United States Series EE Savings Bonds and the American Century California Tax-Free and Municipal Funds.~~

### 3. Death Payments –

~~Upon **Death payments are provided** upon the death of an employee who has been on pay status at least fifty percent (50%) time at least six (6) continuous months prior to death. **Payment is** a sum equal to the deceased's regular salary for one (1) month, **and** shall be paid to the deceased's **person or persons in the first of the following categories in which there is a survivor: legal spouse or domestic partner; child or children; parent or parents; or siblings. If there is no survivor in any of the foregoing categories, the benefit will be paid to the estate,** or if there is no spouse, to the employee's eligible dependent(s), or if there is neither a surviving spouse nor eligible dependent(s), **estate,** to the beneficiary designated in the deceased's University-paid life insurance policy. All monies due and payable to the employee at the time of death shall be paid to the employee's surviving spouse **or domestic partner** and/or eligible dependent(s).~~

### 3. Work Incurred Injury or Illness

~~Librarians in the unit who are unable to work due to a work-incurred injury or illness may be covered by the California Workers Compensation Program.~~