

ARTICLE 3 BENEFITS

A. GENERAL CONDITIONS

1. Postdoctoral Scholars are eligible to participate in the Postdoctoral Scholar Benefit Plans which include medical, dental, vision, life, AD&D, short term disability, and voluntary long term disability. In addition, Postdoctoral Scholars are required to contribute to the University of California Defined Contribution Plan (DCP) as Safe Harbor participants, and may make voluntary contributions to any of the University of California Retirement Savings Program plans. In addition, the University shall pay the Workers Compensation Assessment and the Benefit Broker Fee for all Postdoctoral Scholars.
2. The University shall continue the current Postdoctoral Scholar Benefit Plans, Premiums, Assessments and Fees listed in this Article with modification only as enumerated in this Article or Appendix A, unless aspects of the plan design are changed by the plan carrier. The University shall consult with the union and secure agreement on changes to the plan design.
3. As a condition of appointment, Postdoctoral Scholars must have adequate health insurance coverage for the duration of their appointment. Additionally, Postdoctoral Scholars are automatically enrolled in the Life, AD&D, and Short Term Disability programs. The University provides these coverages at no cost to Postdoctoral Scholars.

B. HEALTH BENEFITS

1. The Postdoctoral Scholar health and welfare plans provide an annual open enrollment period during which eligible Postdoctoral Scholars may elect to change specific plan or coverage options. Open enrollment provides an opportunity for Postdoctoral Scholars to choose among plans due to changes in circumstances of the Postdoctoral Scholars, changes in the coverage and costs of and changes in plan availability, which may change from year to year.
2. The costs to plans for which the University does not contribute are to be paid by Postdoctoral Scholars.
3. Postdoctoral Scholars shall continue to have access, if any, to campus health facilities under the same terms provided to other campus employees.
4. For calendar year 2010 and 2011, the University shall maintain the plan design and premium contributions currently in effect for both the PPO and the HMO. These rates can be found on the Garnett-Powers & Associates website as listed in Appendix A.
5. For calendar years 2012-2015 the parties will maintain the current contribution ratio for the PPO. In addition, if the UAW and the University agree to cost saving plan design changes, the Postdoctoral Scholars contribution rate will be 1% lower in each category through 2014. However, if the cost saving plan design changes are not agreed to, the Postdoctoral Scholars shall contribute to the monthly Health Benefits HMO premiums in the following amounts:
 - a. **2012:** 2% of monthly health care premiums for the Postdoctoral Scholar and the Postdoctoral Scholar/child(ren); and 3% for Postdoctoral Scholar/partner, and/or Postdoctoral Scholar/family.
 - b. **2013:** 3.5% of monthly health care premiums for the Postdoctoral Scholar and the Postdoctoral Scholar/child(ren); and 5% for Postdoctoral Scholar/partner, and/or Postdoctoral Scholar/family.

- c. **2014:** 5% of monthly health care premiums for the Postdoctoral Scholar and the Postdoctoral Scholar/child(ren); and 7% for Postdoctoral Scholar/partner, and/or Postdoctoral Scholar/family.
- d. **2015:** 5% of monthly health care premiums for the Postdoctoral Scholar and the Postdoctoral Scholar/child(ren); and 7% for Postdoctoral Scholar/partner, and/or Postdoctoral Scholar/family.

C. RETIREMENT BENEFITS

- 1. Postdoctoral Scholars, as Safe Harbor participants contribute 7.5% of gross salary to the University of California Defined Contribution Plan in lieu of Social Security taxes, and are not eligible for membership in the University of California Retirement Plan. In addition, Postdoctoral Scholars pay Medicare taxes. Postdoctoral Scholars may elect to make voluntary contributions to any of the Retirement Savings Program plans.
- 2. When the University restarts UCRP employee contributions, the restart of contributions will apply to eligible Postdoctoral Scholars in the same manner as they apply to other represented academic employees at the same campus.
- 3. When the University increases contributions to the UCRP, Postdoctoral Scholars shall contribute to the UCRP at the same time and in the same amount as other eligible represented academic employees.

D. ENUMERATION OF UNIVERSITY BENEFITS

For informational purposes only, a brief outline of benefit programs is found in Appendix A. Postdoctoral Scholars may obtain detailed information by contacting <http://www.garnett-powers.com/postdoc/index.htm>.

E. EFFECT OF ABSENCES FROM WORK ON BENEFITS

- 1. **Temporary Layoff/Temporary Reduction In Time** Health plan contributions by the University will be provided for unit employees, in accordance with Section A.3, above, when the employee is affected by the following conditions lasting up to 4 months: a temporary reduction in time below the hours required to be eligible for health benefits; or a furlough. For health benefits to remain in force, employees on temporary layoff or furlough must comply with the terms of the applicable benefit documents, rules and/or regulations.
- 2. **Military Leave** - An eligible employee on military leave with pay for emergency National Guard duty or Military Reserve Training Leave shall receive those benefits related to employment that are granted in the University's Military Leave policy and its related documents.
- 3. **Leaves Of Absence Without Pay**
 - a. Approved leave without pay shall not be considered a break in service and, except as provided in Section 3.c, below, shall not determine eligibility for benefits except that the regulations of the retirement systems determine the effects of such leave without pay on retirement benefits.
 - b. Except as provided in Section 3.c, below, an eligible employee on approved leave without pay may, in accordance with the benefit documents, rules and regulations, elect to continue University-sponsored benefits for the period of time specified in the benefit documents, rules and regulations.
 - c. An employee on an approved Family Care and/or Medical Leave shall be entitled, if eligible, to continue participation in health benefit coverage (medical, dental, and vision) as if on pay status for a period of up to twelve

(12) workweeks in any 12-month period. However, an employee who exhausts her entitlement to health benefit coverage while on an approved Pregnancy Disability Leave that runs concurrently with federal Family and Medical Leave, shall not be entitled to an additional 12 workweeks of health benefit coverage under the State Family Care and Medical Leave Act. Other group insurance coverage and retirement benefits shall be continued in accordance with the provisions of the applicable group insurance and retirement system regulations.