

# 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 that provides continuity of benefits for employees who change employers and transfer between the two retirement systems under certain circumstances.

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

**IMPORTANT:** In some cases CalPERS reciprocal requirements and benefits may differ from those of UC. If you need CalPERS information, please contact CalPERS directly (see page 3).

## 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 contributions (if any) on deposit with the former system; and

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

Reciprocity does *not* apply if you are employed by both UC and an employer covered by CalPERS at the same time, or if you are a UC employee covered by CalPERS and then become a UCRP plan member.

## Reciprocal Benefits

UCRP/CalPERS reciprocal benefits can include service credit, highest average plan compensation (HAPC), disability, retirement, and/or death benefits.

### UCRP Service Credit and Compensation

When you elect UCRP/CalPERS reciprocity, funds are not transferred from one retirement system to another. You become a member of both systems. You are subject to membership and benefit obligations 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 annuitant health coverage.

- 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. Separate retirement benefits are received from each system; you must elect a monthly retirement benefit or a lump-sum cashout from each system separately. Contact UCRP and/or CalPERS for information about benefits and procedures.

## 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 pays \$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

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Reciprocity between UCRP/CalPERS is not established automatically. Currently, 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

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

### University of California

UC HR/Benefits website: [www.ucop.edu/bencom](http://www.ucop.edu/bencom)

Customer Service: 1-800-888-8267

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](http://www.calpers.ca.gov)

Phone: 1-800-352-2238

Fax: 1-916-326-3287

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 (12/99) 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**

- I elect reciprocity because I am transferring (or have transferred) from UC employment to employment covered by CalPERS.  
 OR  
 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
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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 the information on this form is for payment of earnings and for miscellaneous payroll and personnel matters such as, but not limited to, withholding taxes, benefits administration, and changes in title and pay status. University policy and state and federal statutes authorize the maintenance of this information. (B)

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 used by various University departments for payroll and personnel administration, and will be transmitted to the federal and state governments as 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, 300 Lakeside Drive, Oakland, CA 94612.

### FEDERAL

Pursuant to the Federal Privacy Act of 1974, you are hereby notified that disclosure of your Social Security number is mandatory. Disclosure of the Social Security number is required pursuant to sections 6011 and 6051 of Subtitle F of the Internal Revenue Code and with Regulation 4, Section 404.1256, Code of Federal Regulations under Section 218, Title II of the Social Security Act, as amended. The Social Security number is used to verify your identity. The principal uses of the number shall be to report (1) state and federal income taxes withheld, (2) Social Security contributions, (3) state unemployment and Workers' Compensation earnings, and (4) earnings and contributions to participating retirement systems. (BB)

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, annuitants, 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 and employer contributions at any time. Health and welfare benefits are subject to legislative appropriation and are not accrued or vested benefit entitlements. 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.

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 Mattie Williams and for faculty to Executive Director Sheila O'Rourke, both at this address: University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.



University of California  
Human Resources and Benefits  
300 Lakeside Drive, 5th Floor  
Oakland, California 94612-3557

