

University of California



Disability Factsheet

UC's disability benefits (Short-Term Disability, Supplemental Disability, and UCRP) in conjunction with state-mandated Workers' Compensation and Social Security disability benefits create a comprehensive safety net to protect you from loss of wages over the course of your disability period, whether a few months or long-term.

Disability Information for Faculty

Because faculty do not accrue sick leave, some information in this Factsheet may not apply. See the publication *Disability Benefits Information for Faculty* for more information.

Guidelines for Disability Claims

Because every disability is different and personal, the University's disability benefits are designed to address individual situations and concerns. As a result, the benefits can be complex, and one employee's disability-related experience can be very different from another's.

At the same time, certain things are true for all disability claims:

- Continuous communication with your supervisor or department chair and your local Benefits Office is essential to provide you the most help.
- Your disability benefits provide income to replace lost wages, while your leave status (FMLA, leave without pay, etc.) generally determines your eligibility for other UC-sponsored benefits during your disability period.
- Regardless of the disability benefits for which you are eligible, in most cases you will receive no more than 70 percent of your eligible earnings from all sources.
- The disability benefit provider determines whether you are disabled and eligible for benefits based on information from your doctor. Therefore, you must be under a doctor's care to apply for disability benefits.
- You may be eligible to apply for Family and Medical Leave (FML) if you are on disability. If you qualify, you are entitled to up to 12 workweeks of FML in a calendar year during which UC will contribute

toward your health coverage premiums (medical, dental, and/or vision).

If you become ill or are injured and will be unable to work for an extended period of time, you should contact your supervisor or department chair and your local Benefits Office. If your illness or injury occurs while at work for UC, you should report it to your supervisor and/or the Workers' Compensation Office at your location.

Each UC-sponsored disability program has its own application form and procedure. Your local Benefits Office and/or Workers' Compensation Office will help you apply for disability benefits. Your supervisor will counsel you about your various options for a leave of absence.

Pregnancy Disability

The inability to work due to pregnancy and childbirth is treated as any other disability under the terms of the Short-Term and Supplemental Disability plans and applicable laws. For most pregnancies, the disability period begins two weeks before birth and ends six weeks after birth (eight weeks for caesarian section).

See the *Pregnancy and Newborn Child Factsheet* for more information.

Questions and Answers

1. For what benefits am I eligible if I am unable to work because of injury or illness?

You may be eligible for one or more of the following benefits designed to replace part of your wages if you are unable to work because of an illness or injury:

- **Sick leave or other salary continuation.** 100 percent of your salary may continue if you have accrued sick leave or salary continuation. Your location may also allow donated sick leave. Ask your Benefits Office or Academic Personnel Office.
- **Workers' Compensation.** Workers' Compensation benefits will provide you with up to two-thirds of your salary (a maximum of \$958.01 per week in 2009) if you cannot work due to an illness or injury on the job. You can supplement these benefits up to 100 percent with accrued sick leave. Once you use your accrued sick leave, you may be eligible for Extended Sick Leave, which will supplement your Workers' Compensation up to 80 percent of your salary.
- **Short-Term Disability.** If you are eligible, this benefit provides you with 55 percent of your salary, up to \$800 per month, for a maximum of six months.
- **Supplemental Disability.** If you are eligible and you are enrolled, this benefit replaces up to 70 percent of your eligible earnings (in combination with other benefits such as Short-Term Disability and Workers' Compensation) for the first 12 months of disability and up to 50 percent of your eligible earnings until age 65. Benefits are limited to \$10,000 per month.
- **UCRP.** If you are eligible, you may apply for disability income from the University of California Retirement Plan (UCRP). This benefit replaces up to 40 percent of your salary depending on your service credit.

2. How much will I get paid and for how long?

The answer depends on a number of factors including whether your injury or illness is work-related, whether you have Supplemental Disability Insurance and the waiting period you selected, how much sick leave and vacation time you have accrued and want to use. For Short-Term and Supplemental Disability benefits, you are required to use accrued sick leave—up to 22 working days. The timelines on pages 6 and 7 can help you understand how the disability plans work.

Note: If you are a faculty member in the Health Sciences Compensation Plan, you should contact your

Dean's Office or the person in your department who handles benefits about possible disability benefits on your salary in excess of your covered compensation.

3. I have a lot of accrued sick leave. Can I use it before applying for disability?

It is a good idea to use sick leave because you will earn full pay and benefits as long as you are on sick leave. But you should not wait to apply for disability benefits, as waiting may result in a lapse in income while your claim is processed. Also, remember to see your doctor as soon as possible. The UC-sponsored disability plans require that you are under the continuous care of a physician in order to certify your disability date.

4. As a faculty member, I don't accrue sick leave. When should I apply for disability?

Contact your department or location Academic Personnel Office to find out if you will receive salary continuation. You may be eligible to receive disability benefits after the period of salary continuation ends. To prevent a delay in benefits, you should apply for disability as soon as you believe that your disability may last longer than your salary continuation.

5. What happens to my other UC-sponsored benefits while I am unable to work?

Your UC-sponsored benefits continue as long as you are on pay status (sick leave or paid medical leave). If you are on an approved Family and Medical Leave for your illness or injury, UC continues contributions for your medical, dental and vision coverage for up to 12 workweeks. See the chart on page 4 for more information.

6. What happens to my job while I'm unable to work?

Your job will be protected as long as you are on Family and Medical Leave (FML), so it is important to complete all paperwork related to FML. Although less well-defined in duration, protections also exist under Workers' Compensation. However, while UC hopes for your full recovery and return to work, your department is not required to hold your job open indefinitely. At some point, you or your department may decide you cannot return to work and your position may be filled.

7. I am recovering from my disability and could work part time. Is that possible?

Yes, if your supervisor agrees to the reduced work schedule. Under certain circumstances, UC's disability plans allow you to return to work on a part-time basis while still receiving partial disability benefits. See the *Partial Disability: Stay At Work/Return to Work Factsheet* for information on Short-Term and/or Supplemental Disability. Talk with your local Workers' Compensation Office about part-time work on Workers' Compensation.

8. What if my disability lasts longer than my disability benefits?

If you are on Workers' Compensation: Your benefits will continue as long as you remain temporarily disabled. If you have a permanent disability, you may be eligible for additional compensation.

If you have Short Term Disability only: Your disability benefit ends after six months. If you still can't work when this time is over, contact your local Benefits Office about applying for UCRP disability income, if you are eligible and you expect to be disabled more than 12 months. For more information, see the *UCRP Disability Handbook*.

If you have Short-Term and Supplemental Disability: Your disability benefit may continue to age 65. After 12 months of benefits, however, the definition of disability under the Supplemental Disability Plan changes, becoming more difficult to meet.

If you cannot meet the more difficult definition and you cannot return to your previous job, you may need to look for a new job that better matches your current abilities. Most UC locations have disability management or vocational rehabilitation staff who can help you with this transition.

Remember that UC contributions to your medical coverage continue while you are on FML or receiving short-term disability benefits (six month maximum). Before that time expires, you may want to talk to your local Benefits Office about applying for UCRP disability income benefits, if you are eligible and expect to be disabled more than 12 months. If you are approved for UCRP disability income, you may be eligible to continue your UC medical, dental and/or legal coverage. See the *UCRP Disability Handbook* for details.

9. What if I am unable to return to work?

Even if you cannot return to your previous job, UC may be able to accommodate your work restrictions. Talk to your supervisor or your local Disability Management Office.

If you are a UCRP member and your disability is permanent or is expected to last 12 consecutive months or longer, you may be eligible for UCRP disability income. See the *UCRP Disability Handbook* for information.

In addition, you may be eligible for Social Security disability income. Contact your local Social Security Administration Office for information.

Important: Medical and dental benefits are not granted automatically while receiving UCRP disability income, you must become eligible for disability income from UCRP within 120 days of your separation date from UC and meet all other eligibility requirements. See the *UCRP Disability Handbook* for more information.

While on Disability Leave of Absence

Benefit Plan

Benefits Options

Health and Welfare Plans	
Medical Dental Vision	UC contributions for your medical coverage (not dental or vision) will continue while you are receiving Short-Term Disability benefits. UC contributions will continue for your medical, dental, and vision coverage if you are on an approved FML. UC contributions stop once your Short-Term disability benefits and/or your FML ends. If you remain on approved leave, you may continue coverage for up to two years (including any periods of disability and FMLA) provided you remain employed; however, you must pay both the UC premium and your premium. Also see “Moving Out of a Plan Service Area” on page 8 and “Health and Welfare Plan Continuation and Conversion” on page 9.
Legal	You may continue coverage for up to two years as long as you remain employed.
Basic Life Core Life	Your coverage continues (at no cost to you) for up to four months after the month your approved disability begins. See “Health and Welfare Plan Continuation and Conversion” on page 9.
Accidental Death & Dismemberment (AD&D)	You may continue coverage for up to two years as long as you remain employed.
Supplemental Life	You may continue coverage for up to two years as long as you remain employed. Premium Waiver Benefit: If you become totally disabled while enrolled in Supplemental Life, you may qualify to continue your coverage without paying the premium. Contact the carrier for an application If You Leave UC Employment: You may continue Supplemental Life coverage at group rates for up to six months if you have an application pending for UCRP disability income and if you file a premium waiver application.
Basic Dependent Life Expanded Dependent Life	You may continue Basic Dependent Life for up to four months. If you continue Supplemental Life, you may continue Basic Dependent Life or Expanded Dependent Life for up to two years provided you remain employed.
Short-Term Disability Supplemental Disability	Coverage (for other disabilities) stops on your last day actively at work before your disability begins.
Business Travel Workers’ Compensation	Coverage stops on your last day actively at work before your disability begins.
UC Retirement Plan, UC Retirement Savings Program and Other Savings Options	
University of California Retirement Plan (UCRP)	You stop accruing UCRP service credit when you go off pay status. Your UCRP contributions and any Capital Accumulation Provision (CAP) balance remain on deposit and you may not withdraw them. You remain eligible for any UCRP benefits for which you were eligible when your leave began. You do not earn UCRP retirement service credit while you are on leave without pay. You may be able to establish service credit for this period when you return (see “Establishing UCRP Service Credit” on page 10).
UC Retirement Savings Program (DC Plan, 403(b) Plan, 457(b) Plan)	Contributions stop with your last paycheck. If you are on leave without pay and you are receiving benefits from a UC-sponsored disability insurance plan, you may be eligible to take total or partial distributions from the 403(b) Plan. Contact Fidelity Retirement Services (www.netBenefits.com or 1-866-682-7787) for your options. See “403(b) Plan Loan Program” on page 9.
Social Security Other Retirement Plans	If your retirement benefits are coordinated with Social Security and you receive Short-Term Disability benefits, both you and UC contribute to Social Security based on your disability income. Neither you nor UC contribute to Social Security for Supplemental Disability. If you are a member of another retirement plan—such as CalPERS—contact that plan directly for information.

While on Disability Leave of Absence

Benefit Plan

Benefits Options

Other Benefits	
Vacation Leave Sick Leave	You do not accrue vacation or sick leave during your disability leave if you are off pay status. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Flexible Spending Account (DepCare FSA)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement. The plan administrator must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Health Flexible Spending Account (Health FSA)	Contributions stop when you go off pay status unless you are on an approved FMLA leave (see page 9). Only eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless you continue participation under COBRA. See “Health and Welfare Plan Continuation and Conversion,” on page 9. The plan administrator must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Tax Savings on Insurance Premiums (TIP)	TIP contributions stop when you go off pay status. Monthly health premium payments to continue coverage during your leave are made on an after-tax basis.
Automobile and Homeowner/Renter	You may continue coverage to the end of the contract year by paying premiums directly to the insurance company or you may cancel your coverage. Call the insurance company for information.
California Unemployment Insurance Program	UC coverage stops on the last day you are actively at work.

Timelines

Non-work related injury or illness

You are in a car accident and, as a result of your injuries, you are unable to work for three months. You have accrued 15 sick days and 12 vacation days.

Short-Term Disability Insurance Only

Date of disability												
Week	1	2	3	4	5	6	7	8	9	10	11	12
Waiting Period: 15 days of sick leave			Short-Term Disability									
Full pay and benefits			55% of monthly earnings to \$800 per month									
Health and insurance benefits continue during waiting period; see chart on page 4 for your options when you begin receiving disability benefits												

Work-related injury or illness

Scenario 1: While painting a UC building, you fall from the scaffolding and break your leg. You are unable to work for four months. You have 20 days of sick leave.

Date of disability																
Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Workers' Compensation pays 2/3 of salary; 1/3 of pay is sick leave												Workers' Compensation and extended sick leave				
Full pay and benefits												80% of salary				
Health and insurance benefits continue as if you are working																

Scenario 2: You are diagnosed with a severe back problem and are unable to work for 12 months. You apply for Workers' Compensation and your claim is put on 90-day delay while the insurer gathers the necessary documentation and evidence. You have 25 days of sick leave and 15 vacation days. You also have Short-Term and Supplemental Disability Insurance with a 30-day waiting period.

Date of disability									
Week	1	2	3	4	5	6	7	8	9
Disability Waiting Period: 22 days of sick leave					Short-Term and Supplemental disability				
Full pay and benefits					70% of salary				
Health and insurance benefits as if you are working					Medical only unless on approved FMLA leave (dental, vision)				

Once the Workers' Compensation claim is approved, the benefits are reconfigured as follows:

Please note that Workers' Compensation will repay the disability plan for the benefits you received; you will not receive both Workers' Compensation and disability benefits for that period.

Date of disability									
Week	1	2	3	4	5	6	7	8	9
Combination of Workers' Compensation (up to 2/3 of salary up to \$602 per week); Workers' Compensation pays the full 2/3; sick leave or vacation leave (1/3)									
Full pay and benefits									
Health and insurance benefits continue as if you are working									

Short-Term and Supplemental Disability Insurance with 30-day waiting period

Week	Date of disability											
	1	2	3	4	5	6	7	8	9	10	11	12
	Waiting Period: 15 days of sick leave; 7 vacation days					Short-Term and Supplemental Disability						
	Full pay and benefits					70% of monthly earnings to \$10,000 per month						
Health and insurance benefits continue during waiting period; see chart on page 4 for your options when you begin receiving disability benefits												

10	11	12	Week 13 to Week 52									
ave, then medical,			Medical only									

10	11	12	13	14	Week 15 to Week 41				Week 42 to Week 52			
week; this scenario assumes that					Workers' Compensation and extended sick leave				Workers' Compensation and Supplemental Disability			
					80% of salary				70% of salary			
									See chart on page 4 for health and insurance benefits			

Order of Benefit Payments

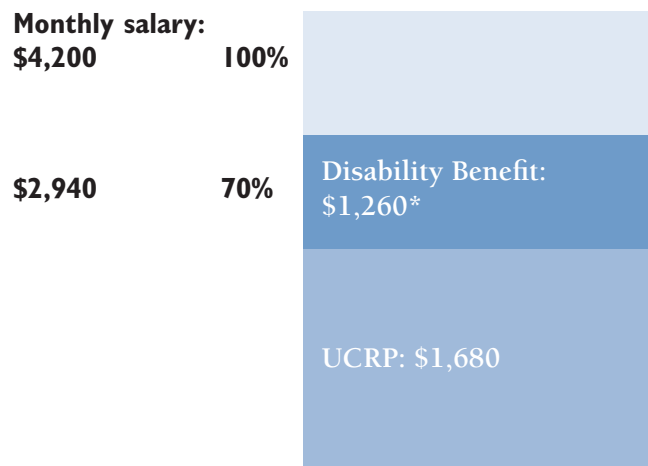
One of the most confusing parts of applying for and receiving disability benefits is which insurer pays benefits and when. In the case of work-related illness or injury, Workers' Compensation is the first insurer responsible for covering your lost wages. However, a Workers' Compensation claim may take longer to process than does a Short-Term or Supplemental Disability claim. As a result, you may receive benefits from the Short-Term or Supplemental Disability carrier until your Workers' Compensation claim is processed. If you have already received Short-Term or Supplemental Disability benefits, you will not receive retroactive Workers' Compensation benefits for the same time period.

If you are disabled for 12 months or more and are a vested UCRP member (5 years or more of service credit), you may be eligible for UCRP disability income. For more information, see the *UCRP Disability Handbook* and contact your local Benefits Office about applying for UCRP disability income.

The chart at right shows one example of how monthly disability benefits coordinate and the order of payment if you are eligible for UCRP and Supplemental Disability benefits. This same concept applies if

additional benefits, such as Social Security disability or UCRP retirement, are added: you can never receive more than 70 percent of your salary from all sources.

Please note: In some cases one plan may pay benefits while the second plan considers the claim. If the second plan approves the claim and pays retroactive benefits, you must reimburse the first plan for any duplicate benefits received.



* If you are in the long-term disability period, a \$100 minimum payment applies.

Other Considerations

Health Flexible Spending Account

If you are on an approved FML, you may choose to continue participation during your leave. In this case, eligible expenses incurred during your leave would be reimbursable. Before your FML begins, you must complete the *Depcare FSA/Health FSA Salary Reduction Agreement* form (UPAY 919).

If you choose not to continue Health FSA participation, eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement.

Moving Out of a Plan Service Area

If you continue UC-sponsored medical or dental coverage and you move out of your plan's service area for more than two months during your disability leave, UC regulations require that you transfer to

a UC-sponsored plan that provides service in your new location. You must transfer within 31 days of the date you leave the service area. You and/or your eligible family members may also need to select a new primary care physician(s). Contact your medical carrier.

Address Changes

While on disability leave, please keep UC advised of your correct permanent address. Changes in your permanent address may affect your eligibility for health plans. In addition, UC needs a correct, current address to keep you informed about your benefits. You can change your address online.

403(b) Plan Loan Program

If you have an outstanding loan when you go off pay status, you must make arrangements with Fidelity Retirement Services within 90 days of your last day on pay status to:

- Make monthly Electronic Funds Transfers (EFTs) directly to Fidelity Retirement Services.
- Make full payment in advance for the period you will be off pay status.
- Repay the outstanding amount in full.

If you do not elect one of these options within the 90-day period, the outstanding amount will be reported as a taxable distribution. In addition, if you leave UC employment, you must repay your loan in full or arrange for EFT payments within 90 days from the date your employment ends. If you do not take any action, the outstanding amount will be reported as a taxable distribution. It may also be subject to federal and state early distribution penalties.

Service Credit Buyback

If you have a UCRP service credit buyback in progress, your payroll deductions will stop when you go off pay status. You do not make payments during your disability leave; you can resume payments when you return to work.

Beneficiary Designations

At this time, you may wish to review the person(s) you have named to receive benefits from your UC-sponsored plans in the event of your death. For UCRP, life insurance and AD&D, you may name or change beneficiaries at any time online (atyourservice.ucop.edu) or by completing the proper forms and submitting them to the office shown on the form. For the Retirement Savings Program plans, you may name or change beneficiaries online (www.net-benefits.fidelity.com) or by phone (1-866-682-7787).

Health and Welfare Plan Continuation and Conversion

If your leave expires or if you do not return to work, you may have options for continuing your UC health and welfare plan coverage in addition to those listed on the chart on page 2. Note that these options generally cost more than your UC group plans. Conversion policies may also provide fewer benefits than UC's group plan. For more details on all of these options, see the UC HR website (atyourservice.ucop.edu) or your benefit plan booklets.

COBRA and CalCOBRA Continuation: If you are enrolled in medical, wellness, dental, or vision, and your leave expires or if you do not return to UC employment, you and/or your eligible family members may be eligible to continue UC-sponsored group health coverage under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) and CalCOBRA (AB1401). You may also be able to continue eligibility for your location's Employee Assistance Program under COBRA. If you are enrolled in the Health Flexible Spending Account (Health FSA), you may continue your participation under COBRA through the end of the current plan year (December 31) by making after-tax payments to your account. You have 60 days from the date you receive notice of your continuation rights to apply for COBRA continuation.

Conversion: If you are enrolled in medical, life (including basic, supplemental, basic dependent, expanded dependent, and senior management), AD&D, or Legal and you apply within 31 days after UC-sponsored coverage ends, you can convert your group insurance coverage to individual policies without the need for individual underwriting by the insurance plan. For medical coverage, you have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion.

Portability: If you are enrolled in supplemental life insurance and you apply within 31 days after your UC-sponsored coverage ends, you may be eligible for the Prudential Portability benefit which allows you to purchase a Prudential group term-life policy for similar amounts carried in supplemental life, basic dependent life, or expanded dependent life.

When You Return to Work

Stay in contact with your supervisor. He or she can help you understand your options for returning to work. **Because procedures vary by location, it is very important that you review your benefits with your local Benefits Office soon after you return to work.**

Your reinstatement rights are governed by the UC policy covering the leave from which you are returning. When you return from FMLA leave, you have the right to return to the same or an equivalent position. When you return from Supplemental FML, you may return to the same position or (at the department's discretion) to a similar position.

The chart on page 11 explains your benefits options when you return to work at UC with an eligible appointment. For some plans, you have a new period of initial eligibility (PIE) in which to enroll, re-enroll, or make changes. If you miss the PIE, some plans allow you to enroll during Open Enrollment, usually held in November. Other plans may require you to submit a statement of health to the insurance company; doing so, however, is no guarantee that you will be accepted. **To be sure you get the coverage you want, sign up during your PIE.**

In addition, you must meet all eligibility requirements when you return to work. If your appointment changes when you return to work, your new appointment will determine the benefits in which you may enroll.

Benefits Transactions and Deadlines: When making benefits changes, it is your responsibility to complete your transactions within UC deadlines. Although UC makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub or Direct Deposit statement carefully to be sure it matches your benefits choices. **It is your responsibility to promptly notify your local Benefits or Payroll Office of any errors.**

Establishing UCRP Service Credit: When you return to work at UC with an eligible appointment, you may be able to establish (buy back) retirement service credit for your disability leave. Rules for buybacks include minimum and maximum periods that can be purchased, a payment schedule, and other restrictions. Note that if you wish to buy back service credit for your leave, the sooner you begin, the less it will likely cost you.

If you have a previous UCRP service credit buyback in progress, tell your Payroll Office to resume payments. Your payment period will be extended, but your monthly payroll deduction amount will not change.

For more information, see *The UCRP Buyback Booklet*, available online.

Returning to a Plan Service Area: If you are returning to your previous HMO plan, Blue Cross PLUS, or PMI service area, you may transfer back to your previous plan within 31 days of your return to the plan's service area.

You and/or your eligible family members may also need to select a primary care physician(s) or a PMI dentist. Contact your local Benefits Office to transfer plans and your medical carrier or PMI to change providers.

When You Return to Work

Benefit Plan New PIE Benefits Options

Health and Welfare Plans		
Medical* Dental* Vision* Legal Supplemental Life Basic Dependent Life Expanded Dependent Life	YES	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage: If you are on disability and/or leave for <i>less than 120 days</i> , you may re-enroll in the same plans (with the same level of coverage) you were enrolled in before you left. If you are on leave for <i>120 days or more</i> , you are treated as a newly eligible employee and you may enroll in the UC-sponsored plans for which you are eligible. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.
Basic Life	N/A	Your coverage, based on your appointment, resumes automatically when you return to pay status.
Accidental Death & Dismemberment (AD&D)	N/A	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage or if you were not previously enrolled: You may enroll at any time.
Supplemental Disability	YES	You may re-enroll during your new 31-day PIE. If you are on disability and/or leave for <i>less than 120 days</i> , you may re-enroll with the same waiting period you had before your leave. If you are on leave for <i>120 days or more</i> , you may select any of the waiting periods.
Short-Term Disability	N/A	Coverage resumes automatically on the day after your first full day actively at work.
Business Travel Accident Workers' Compensation	N/A	Coverage resumes automatically on your first day actively at work.

UC Retirement Plan, Retirement Savings Program and Other Savings Options

UCRP service credit, retirement plan contributions, and savings deductions resume automatically when you return to pay status if you return to a UCRP-eligible position. At some locations, deductions for a 403(b) Plan loan or a UCRP service credit buyback in progress resume automatically. At other locations you must reactivate them. For a limited time you may be eligible to establish service credit for your disability. See “Establishing UCRP Service Credit” on page 10.

Other Benefits		
Vacation Leave Sick Leave	N/A	When you return to pay status, you start accruing vacation and sick leave, if eligible. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Flexible Spending Account (DepCare FSA) Health Flexible Spending Account (Health FSA)	YES	You may re-enroll during your new PIE. If you are on leave less than 120 days: You may re-enroll for the remainder of the plan year; your contribution must be the same as before you were on leave. If you are on leave for 120 days or more: You may enroll during your 31-day PIE and choose a new annual contribution.
Tax Savings on Insurance Premiums (TIP)	YES	TIP contributions resume automatically when you return to pay status. You may opt out of TIP during your new PIE. See the <i>TIP Summary Plan Description</i> for details.
Automobile and Homeowner/Renter	N/A	If you continued coverage during your disability: You may resume payroll deductions when you return to pay status. If your coverage lapsed: You may re-enroll at any time. Call the insurance company directly.
California Unemployment Insurance Program	N/A	Coverage resumes automatically when you return to pay status.

* For more opportunities to enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

For More Information

General information, UC publications and forms, and detailed plan booklets, are available on UC's HR website (atyourservice.ucop.edu); for your plan enrollments, select "Sign in to My Accounts," sign in, and then select "Current Enrollments."

You can also get answers to your questions, detailed plan booklets, forms, and UC publications from the person in your department who handles benefits and from your local Benefits Office.

By authority of the Regents, University of California Human Resources, 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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