

University of California



Scenario: For UCRP Members Who Terminate Their Marriage and QDRO Is Approved AFTER Retirement

Events and their Effects On Member and Alternate Payee University of California Retirement Plan (UCRP) Account

Event	Member's Account	Alternate Payee's Non-Member Account
<p>QDRO is approved by Plan and marriage has been terminated</p> <p>NOTE: The Retired Member's election made at retirement is a binding contract as to the payment option elected and designation of Contingent Annuitant. The election cannot be changed.</p>	<p>Member's retirement income is reduced to provide retirement income to the Alternate Payee based on the percentage or formula provided in the QDRO.</p>	<p>Divided retirement income benefit is paid to the Alternate Payee based on percentage or formula provided in the QDRO.</p>
<p>Member dies first</p>	<p>Divided retirement income stops.</p> <p>Eligible Survivor is paid survivor continuance, if applicable, under UCRP provisions.</p> <p>Contingent Annuitant is paid option portion, if applicable.</p> <p>If no one is eligible for survivor continuance or option portion, a refund of the balance of UCRP accumulations, if any, is paid to Member's beneficiary and to Alternate Payee.</p> <p>A portion of the basic death payment is paid to Member's beneficiary and/or to the Alternate Payee if provided for in the QDRO.</p>	<p>Divided payments cease. No further benefits are payable pursuant to the QDRO division.</p> <p>If former spouse was named as Member's Contingent Annuitant, option portion begins.</p> <p>If no one is eligible for survivor continuance or option portion, a refund of the balance of UCRP accumulations, if any, is paid to the Alternate Payee based on the percentage or formula provided in the QDRO.</p> <p>The basic death payment is paid to the Alternate Payee if provided for in the QDRO.</p>
<p>Alternate Payee dies second</p>	<p>If no one is eligible for survivor continuance, a refund of the balance of UCRP accumulations, if any, is paid to the Member's beneficiary and Alternate Payee based on the percentage or formula provided in the QDRO.</p>	<p>If former spouse was receiving option portion as Member's Contingent Annuitant, this payment stops.</p> <p>If no one is eligible for survivor continuance, the balance of UCRP accumulations, if any, is divided, based on the percentage or formula provided in the QDRO, and a refund is paid to the Alternate Payee's beneficiary.</p>
<p>Alternate Payee dies first</p>	<p>Divided retirement income continues to Member for life. The Alternate Payee's share does not revert back to the Member.</p>	<p>Alternate Payee's beneficiary receives a lump sum payment of the remaining value of retirement benefits payable based on the Alternate Payee's share.</p>

Event	Member's Account	Alternate Payee's Non-Member Account
Member dies second	<p>Divided retirement income stops.</p> <p>Eligible Survivor is paid survivor continuance, if applicable.</p> <p>Contingent Annuitant is paid option portion, if applicable.</p> <p>If no one is eligible for survivor continuance or option portion, a refund of the balance of UCRP accumulations, if any, is paid to the Member's beneficiary.</p> <p>The basic death payment is paid to the Member's beneficiary.</p>	No impact.

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, 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 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: <http://atyourservice.ucop.edu>



University of California
 Human Resources and Benefits
 P.O. Box 24570
 Oakland, CA 94623-1570

