

Survivor and Beneficiary Handbook

For Family Members and
Beneficiaries of UC Employees



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After a UC employee dies, survivors are faced with the difficult task of resolving the employee’s estate. This includes reporting the death and claiming benefits.

This handbook describes the benefits that may be available to family members and/or beneficiaries following the death of an active UC employee. UC employees are covered by a variety of benefits, which are administered by different offices, both within and outside UC. This handbook outlines the steps surviving family members and beneficiaries should take to claim benefits. If you have questions or need assistance, contact the Benefits Office at the employee’s campus, laboratory, or medical center.

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For a description of benefits available following the death of a UC retiree or a former UC employee receiving UCRP disability income, see the *Survivor and Beneficiary Handbook for Family Members and Beneficiaries of UC Retirees*.

For a description of benefits available following the death of an inactive UCRP member or other former UC employee, see the *Survivor and Beneficiary Handbook for Family Members and Beneficiaries of Former UC Employees*.

Notifying UC

When a UC employee dies, you should notify the department or office where he or she worked as soon as possible. The department, in turn, will notify the appropriate UC Payroll, Human Resources, and/or Benefits Office.

You should also notify Fidelity Retirement Services (see “Resources” on page 23).

Please be prepared to provide basic information about the deceased, including:

- name,
- Social Security number,
- date of birth,
- date of marriage (if applicable) or date of state registration of domestic partnership* (if applicable), and
- date of death.

You should also be prepared to provide the following information for any surviving family members:

- names,
- addresses,
- Social Security numbers, and
- dates of birth.

This information helps UC determine as quickly as possible what benefits may be available to survivors and beneficiaries.

* If the domestic partnership was not registered with the State of California, the UC employee must have filed a *Declaration of Domestic Partnership* form with UC in order for the employee’s partner to be eligible for some benefits.

What UC Does Upon Notification of a Death

After UC is notified that an employee has died, procedures are set in motion to ensure that any UCRP/CAP benefits payable to the employee's survivors and/or beneficiaries are processed accurately and as timely as possible. The campus, medical center or laboratory Benefits Office helps to coordinate the claims process (procedures vary at different UC locations).

The UC Retirement Administration Service Center in Oakland, California, administers claims for University of California Retirement Plan (UCRP) benefits, as well as continued health and welfare plan coverage for survivors. Other University-sponsored benefits listed in this handbook are administered by the employee's campus, medical center or laboratory or by an insurance company or financial institution.

After reviewing the deceased member's records, Retirement Administration sends a letter to each person who may be eligible for a benefit. Typically, this letter goes out within three weeks after the death is reported. The letter provides information about the benefits that may be payable and instructions for providing necessary documents and forms. To ensure confidentiality, Retirement Administration will not provide initial benefits information over the telephone.

Retirement Administration cannot begin paying benefits until it receives the requested documents and forms. Required documents may include copies of the death certificate, birth certificates for the spouse or domestic partner and/or children, and marriage or partnership evidence. While it is a good idea to gather such evidence so that you know where it is, please do not send any documents until you are specifically requested to do so. Generally, benefits are paid within one month after UC Retirement Administration receives the required documents.

If you believe you are eligible for a benefit and you do not receive a written notice, you should send an inquiry to the UC Retirement Administration Service Center. Any inquiries about benefit eligibility must be made in writing. Correspondence should be sent to:

UC Retirement Administration Service Center
P.O. Box 24570
Oakland, CA 94623-1570

Sources of Income—University of California Retirement Plan (UCRP)

UCRP Membership

University of California Retirement Plan (UCRP) membership is automatic and mandatory for eligible employees. Once an employee becomes a UCRP member, active membership continues until the member has a break in service.

Eligibility for UCRP Benefits

The table below summarizes who is eligible for various UCRP benefits. Eligibility is based on whether the deceased employee was a UCRP member, the length of his or her UCRP membership, and his or her eligibility to retire. See the following pages for more information about each UCRP benefit.

	Basic Death Payment (page 5)	CAP* (page 5)	Plan Accumulations (page 7)	Monthly Survivor Income	
				Preretirement Survivor Income (page 6)	Survivor Income Following Death While Eligible to Retire (page 7)
Active UCRP Member—less than 2 years of UCRP service credit	●	●	●		
Active UCRP Member—2 or more years of UCRP service credit	●	●	●	or ●	
Active UCRP Member—eligible to retire (generally 5 or more years of UCRP service credit and 50 or more years of age)	●	●	●	or ●	or ●

* CAP accumulations are payable only if the member had such money on account at the time of death.

Basic Death Payment

Who is eligible	The member's beneficiary (see "Glossary" for definition).
Benefit	A one-time payment of \$7,500 if UCRP membership began on October 1, 1990, or later. Note: If the employee's UCRP membership began before October 1, 1990, the Basic Death Payment is \$1,500 plus one month's final salary, if that amount is greater than \$7,500. Otherwise, \$7,500 is payable.
Distribution options	Can be rolled over into a traditional individual retirement account (IRA) or another employer plan.

Capital Accumulation Payment (CAP)

UCRP's Capital Accumulation Payment (CAP) provides eligible members with a supplement to their other UCRP benefits. The CAP benefit is based on allocations that were credited in members' behalf by UCRP. Each allocation was calculated as a percentage of covered compensation paid during a specified time period. For active members, the CAP balance remains on account during employment along with other UCRP accumulations, if any.

Who is eligible	The member's beneficiary (see "Glossary" for definition).
Benefit	Balance of CAP account, if any, at the time of death.
Distribution options	Can be rolled over into a traditional IRA or another employer plan.

In addition to the Basic Death Payment and CAP, **either** monthly survivor income **or** plan accumulations may be payable from UCRP. See pages 6 and 7 for more information.

Generally, UCRP benefits payable to members, survivors or beneficiaries cannot be attached by creditors, nor can anyone receiving benefits assign payment to others, including but not limited to mortuaries or funeral homes. UCRP benefits are intended solely for the security and welfare of members and their beneficiaries and survivors.

Sources of Income—UCRP

Preretirement Survivor Income

Who is eligible

The eligible survivor(s) of an active member who dies with at least two years of UCRP service credit. Eligible survivors may include an eligible spouse or eligible domestic partner, eligible children, or eligible dependent parents. (See “Glossary” for definitions.)

If the member was eligible to retire, see “Survivor Income Following Death While Eligible to Retire” on page 7.

Benefit

Monthly income.

The benefit is based on the member’s appointment and UCRP membership status. If there is an eligible survivor at the time of death, preretirement survivor income is payable effective the first day following the date of member’s death. If there is no eligible survivor at the time of death, but a survivor subsequently becomes eligible, preretirement survivor income begins when the survivor meets UC’s eligibility requirements.

For example, an eligible member dies at age 48. His spouse is 45 years old and is neither caring for a child nor disabled. No monthly benefit is payable at that time. Preretirement survivor income becomes payable when the spouse reaches age 60.

The monthly survivor benefit continues to the next eligible survivor(s), if any, after the recipient’s death. The benefit ends when there are no more eligible survivors.

Distribution options

Can be rolled over into a traditional IRA or another employer plan if expected to be paid for less than ten years. Not eligible for rollover if expected to be paid for more than ten years.

For example, a member dies at age 48. His spouse is 45 years old and is caring for a 17-year-old child. The spouse may be eligible to receive a monthly benefit on the child’s behalf until the child reaches age 22, a period of less than ten years. In this case, the benefit paid to the spouse on behalf of the child is eligible for rollover.

Retirement Administration will notify the eligible survivor(s) if the benefit is eligible for rollover.

Survivor Income Following Death While Eligible to Retire

Who may be eligible

The surviving spouse or surviving domestic partner (see “Glossary”) of a member who dies while eligible to retire.

A member is eligible to retire if he or she has at least five years of UCRP service credit and has reached age 50.

Benefit

Lifetime monthly income.

This benefit is calculated as though the member had elected to retire on the day after the date of death and chosen the full-continuance option (Option A) with the spouse or domestic partner as contingent annuitant. If the spouse or domestic partner also qualifies as an eligible survivor, both the preretirement survivor income and the Option A benefit are calculated, and the higher benefit is paid. The benefit is payable effective the first day following the date of member’s death and continues until the surviving spouse or surviving domestic partner dies. After the surviving spouse or surviving domestic partner dies, preretirement survivor income is payable to the next eligible survivor(s), if any. The benefit ends when there are no more eligible survivors.

Distribution options

Not eligible for rollover.

Plan Accumulations

Active UCRP members are required to make retirement contributions, and contributions are deducted automatically from the member’s wages each pay period. UCRP maintains a record of each member’s contributions, with interest credited each month. If there are no survivors eligible for benefits, any accumulations are payable to the member’s beneficiary.

Who is eligible

The member’s beneficiary (see “Glossary” for definition).

Benefit

The member’s UCRP accumulations.

Distribution options

Distributions can be rolled over into an IRA or another employer plan.

Sources of Income—UC Retirement Savings Program

Minimum Distributions

The Internal Revenue Code requires that a minimum amount of money be distributed from tax-deferred savings accounts after a certain point in time, usually after the participant reaches age 70½. This requirement applies to the DC Plan, the 403(b) Plan and the 457(b) Plan. Fidelity Retirement Services will notify you if/when minimum distributions are required.

As a UC employee, the deceased may have contributed to one or more of the UC-sponsored savings and investment plans:

- The Defined Contribution Plan (the DC Plan)
- The Tax-Deferred 403(b) Plan (the 403(b) Plan)
- The 457(b) Deferred Compensation Plan (the 457(b) Plan)

Benefits from these plans are based on the amount of money contributed, plus any earnings. Beneficiaries should contact Fidelity Retirement Services (see page 23) about plan balances and distribution options.

Loans

If the deceased had an outstanding loan from the 403(b) Plan at the time of death, the beneficiaries may repay the loan in full. If the loan is not repaid, the outstanding balance will be reported as a distribution and will be subject to applicable federal and state income taxes.

Beneficiaries will receive information about repaying any outstanding loan principal from Fidelity Retirement Services.

Sources of Income—Departmental Benefits

Wages and Vacation Pay

Who is eligible

The survivor(s) of an active employee.

Benefit

Payment of terminal salary or wages, vacation pay, or other monies due the employee, with regular deductions withheld.

Senior Management Severance Pay

Who is eligible

Survivors of certain senior managers.

Benefit

Senior Management Severance Pay Plan contributions and interest.

Death Payment

Who is eligible

Survivor of an active employee who has completed at least six continuous months on pay status at 50 percent time or more without a break in service prior to death. Benefits will be paid in the following order*:

- spouse or domestic partner; or if none
- children; or if none
- parents; or if none
- siblings; or if none
- estate of the deceased.

Benefit

A sum equal to one month of the employee's salary. This benefit is in addition to wages, vacation pay, or other monies due the employee.

* Employees in exclusively represented bargaining units may have a different order of payment.

Sources of Income—Life Insurance

UC automatically provides basic life insurance coverage for all eligible employees (Basic Life or Core Life), and, if eligible, employees may buy additional coverage (Supplemental Life). The amount of Basic Life or Core Life coverage varies, depending on the employee's appointment rate and average regular paid time. The amount of Supplemental Life coverage depends on the level of coverage the employee elected. For more information about eligibility for Basic, Core and Supplemental Life see *A Complete Guide to Your UC Health Benefits*, available on the UC Human Resources website, atyourservice.ucop.edu, or from your local Benefits Office.

After receiving notification of the death of a UC employee, the Payroll or Benefits Office contacts the insurance carrier and the employee's beneficiary to facilitate the claims process. (Procedures vary at different UC locations.) The life insurance company requires a claim form and a certified death certificate (with a raised seal) to process the claim. Claims are payable promptly upon receipt of certification of death.

The Prudential Insurance Company (Life Claims Division)

1-800-524-0542

Basic Life

Who is eligible

The beneficiary of an employee eligible for Basic Life coverage on the date of death.

Benefit

An amount equal to the employee's annual base salary up to \$50,000. The coverage amount is based on the employee's UC salary and appointment rate as of January 1 each year. Benefits from this plan are payable in addition to any other death benefits for which the beneficiary may qualify—for example, from the Supplemental Life plan or UCRP.

Core Life

Who is eligible

The beneficiary of an employee eligible for Core Life coverage on the date of death.

Benefit

\$5,000. Benefits from this plan are payable in addition to any other death benefits for which the beneficiary may qualify.

Supplemental Life

Who is eligible

The beneficiary of an employee enrolled in Supplemental Life at the time of death.

Benefit

As elected by the employee. The benefit amount could be a flat sum of \$20,000 or one, two, three, or four times the employee's annual salary up to plan maximums. Coverage is based on the full-time salary rate for the employee's position as of January 1 of the current year. Benefits from this plan are payable in addition to any other death benefits for which the beneficiary may qualify.

Senior Management Life

Who is eligible

The beneficiary of a senior manager who was participating in the Senior Management Life Insurance Plan at the time of death. Eligible senior managers are automatically enrolled in Senior Management Life, but they may elect not to participate.

Benefit

In addition to Basic Life, Senior Management Life pays two times the senior manager's annual base salary up to a plan maximum of \$800,000. Benefits from this plan are payable in addition to any other death benefits for which the beneficiary may qualify.

Living Benefit Option

Supplemental Life benefits otherwise payable at death will be reduced by any amount already paid to a terminally ill employee through the living benefit option.

Sources of Income—Accident Insurance and Workers' Compensation

Benefits may be payable if the employee's death occurred as a result of an accident and/or in the course and scope of UC employment. Procedures for filing accident insurance and Workers' Compensation claims may vary depending on the employee's campus or laboratory.

Accidental Death and Dismemberment (AD&D)

Your local Benefits Office can answer any questions you have about filing a claim. Claims are processed by the insurance carrier.

Chartis—AD&D

1-800-772-7863

Who is eligible

The beneficiary of an employee enrolled in AD&D coverage at the time of death and whose death was due to an accident.

Benefit

The insurance amount elected by the employee.

Business Travel Insurance

All UC employees are covered 24 hours a day, worldwide, against accidental death and dismemberment while traveling on official UC business or while engaged in designated hazardous activities on behalf of the University. The employee's department starts the claim process in conjunction with the campus or laboratory Risk Management or Environmental Health and Safety Office.

Who is eligible

The beneficiary of a UC employee whose death was due to a work-related travel accident or designated hazardous assignment; or if no beneficiary was designated, benefits will be paid automatically to the individual or individuals (in equal shares) in the following order:

- The employee's spouse or domestic partner;
- The employee's child or children (including adopted children);
- The employee's parents;
- The employee's siblings;
- If none of the above is living, then the employee's estate.

Benefit

10 times basic annual pay up to a maximum benefit of \$500,000.

The benefits listed above are subject to a reduction after age 70 as follows:

- At age 70, benefit amount reduced to 65 percent
- At age 75, benefit amount reduced to 45 percent
- At age 80, benefit amount reduced to 30 percent
- At age 85, benefit amount reduced to 15 percent

For example, at age 70, the calculation is 10 times basic annual pay up to a maximum of \$500,000 times 65 percent.

Workers' Compensation

UC employees are covered by California state law. If a work-related death occurs, the employee's department starts the claim process in conjunction with the campus or laboratory Risk Management Office.

Who is eligible

The spouse and/or dependent children of a UC employee whose death was due to a work-related accident or illness.

Benefit

Death benefit payments are set by state law according to the number of dependents.

Sources of Income—Social Security and Other Retirement Systems

Social Security

Benefits may be available to surviving family members through the Social Security Administration. For information, visit your local Social Security office, call the toll-free number (see “Resources” on page 23), or visit the Social Security Administration’s website at www.ssa.gov.

Other Retirement Systems

Some UC employees contributed to other public retirement systems during their UC employment. If the deceased was a member of another retirement system, additional benefits may be available. You should contact the retirement system for information (see “Resources” on page 23).

Health and Welfare Plans—Continued Coverage for Survivors

Enrolled in UC-Sponsored Coverage at Time of Employee's Death

Eligibility Requirements

If you were enrolled as a family member in a UC-sponsored medical, dental, vision, AD&D and/or the legal plan at the time of the eligible employee's death, you can continue coverage if all of the following apply:

- you will receive monthly survivor income from a UC-sponsored defined benefit plan;
- the monthly benefit becomes payable within 120 calendar days of the date of death; and
- your UC-sponsored coverage is continuous.

Initially, coverage is limited to the plans in which you are currently enrolled. However, as an individual receiving a monthly benefit, you can change plans and add eligible children, including a newly acquired child, at Open Enrollment or when the new eligible child is acquired. Also, if you move out of a plan's service area, you have a new period of eligibility in which to transfer to a plan that provides service in your new location.

Notes:

- A surviving spouse or domestic partner may not enroll a new spouse or domestic partner in UC-sponsored coverage at any time.
- If monthly survivor income ceases for any reason, eligibility for UC-sponsored coverage ends.

Medical and Dental Coverage

If eligible as described above, your coverage can continue automatically with your monthly costs deducted from your monthly survivor income. Or, if you have, or enroll in, other coverage, you may elect to "suspend" your UC-sponsored medical and/or dental coverage. If you suspend UC coverage and your medical and dental coverage has been continuous, you may re-enroll during any future Open Enrollment period, if you acquire an eligible child, or if you involuntarily lose coverage. **Note that verification of continuous coverage and, if applicable, involuntary loss of coverage will be requested.**

Legal Coverage

You may also continue or cancel your Legal Plan coverage. If you cancel coverage, you may re-enroll during any future Open Enrollment period when the plan is available for new members, if you acquire an eligible child, or if you involuntarily lose coverage.

Vision Coverage

If eligible as described above, you may continue coverage by paying the full premium to VSP on a direct-pay basis. You must make arrangements directly with VSP for premium payments. If you do not elect to continue vision coverage, coverage ends on the last day of the last month for which premiums were paid. You may re-enroll

Health and Welfare Plans—Continued Coverage for Survivors

in the plan during any future Open Enrollment period when the plan is available for new enrollees, if you acquire an eligible child, or if you involuntarily lose other coverage. All administrative services are handled by VSP; you should contact VSP directly for assistance with information about eligibility, a billing problem, or access to services (see “Resources” on page 23).

Accidental Death and Dismemberment (AD&D)

If eligible as described on page 15, you must contact Chartis directly to continue your coverage. If you do not continue coverage, you may re-enroll at any time in the future. You should contact the insurance carrier for claim information and/or for information regarding continued coverage (see “Resources” on page 23).

UC Contribution Toward Plan Premiums for Survivors

For surviving family members eligible for continued medical and dental coverage, the level of UC’s contribution toward plan premiums depends on the date the deceased employee became a UCRP member. If the employee’s membership began before January 1, 1990 without a break in service of more than 120 days, survivors will receive 100 percent of UC’s maximum contribution toward the medical and/or dental premiums. If the employee became a UCRP member on or after January 1, 1990, survivors will receive a percentage of UC’s maximum contribution. The percentage corresponds to the deceased employee’s years of UC service credit as shown below.

Employee’s Years of UC Service Credit	Percentage of UC Contribution
0–2	Not eligible
2–10	50%
11	55%
12	60%
13	65%
14	70%
15	75%
16	80%
17	85%
18	90%
19	95%
20+	100%

If You Do Not Meet Eligibility Requirements

If you were enrolled as a family member in a UC-sponsored medical, dental, vision, AD&D, and/or legal plan at the time of the employee’s death, but you are not eligible for monthly UCRP income, your coverage in these plans will cease unless you qualify as a covered family member of the individual receiving survivor income. If not, coverage stops on the last day of the month in which the employee died, except as follows:

1. You may be able to continue medical, dental, and/or vision coverage on a direct pay basis through COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985). You have 60 days from the date you lose coverage by reason of a qualifying event (the employee’s date of death), or 60 days from the date you receive notice of your continuation rights (whichever is later) to apply for COBRA continuation. If you are enrolled in Medicare at the time of the COBRA-qualifying event, you are

eligible for COBRA coverage; however, if you become entitled to Medicare after electing COBRA, your medical plan COBRA coverage will be terminated even though you may not have reached the end of your maximum continuation period.

2. After COBRA continuation coverage ends (if participation has been continuous) or as an alternative to electing COBRA continuation, you may be able to convert the UC-sponsored medical plan (but not the vision or dental plan) to an individual policy. You have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion. Premiums for an individual policy may be significantly higher than premiums for your UC-sponsored plan.
3. You may be able to convert your group legal or AD&D coverage to an individual policy within 31 days of the date group coverage ends. Contact ARAG (legal) or Chartis (AD&D) for more information (see page 23).

For more information about COBRA continuation coverage, see the UC Human Resources website (atyourservice.ucop.edu) or call the UC Customer Service Center.

Not Enrolled in UC-Sponsored Coverage at Time of Employee's Death

Eligibility Requirements

If, at the time of the eligible employee's death, you were eligible for family member coverage in UC-sponsored plans, but you were not enrolled, you may be eligible to enroll in a UC-sponsored medical, dental, vision, AD&D, and/or legal plan if you qualify as described below:

- you will receive monthly survivor income from a UC-sponsored defined benefit plan;
- the monthly benefit becomes payable within 120 calendar days of the date of death; and
- you were not enrolled in medical and/or dental coverage because you had other group or individual medical and/or dental coverage.

Medical and Dental Coverage

If eligible as described above, you must notify the Retirement Administration Service Center within 120 days of the date of death that you wish to preserve your eligibility status. If your non-UC medical and dental coverage has been continuous, then you may enroll yourself and your children in UC-sponsored coverage during any future Open Enrollment period, if you acquire an eligible child, or if you involuntarily lose coverage. **Note that verification of continuous coverage and, if applicable, involuntary loss of coverage will be requested.**

Legal Coverage

If eligible as described above, you may enroll during any future Open Enrollment period when the plan is available for new members, if you acquire an eligible child, or if you involuntarily lose coverage.

Health and Welfare Plans—Continued

Coverage for Survivors

Vision Coverage

If eligible as described on page 17, you may enroll during any future Open Enrollment period when the plan is available for new members, if you acquire an eligible child, or if you involuntarily lose other coverage. You will pay the full premium to VSP on a direct pay basis. All administrative services are handled by VSP; you should contact VSP directly for assistance with information about eligibility, enrollment, a billing problem, or access to services (see “Resources” on page 23).

Accidental Death and Dismemberment (AD&D)

If eligible as described on page 17, you may enroll at any time. You must contact Chartis directly if you want to enroll in AD&D coverage. You should contact Chartis for claim information and/or for information regarding enrollment (see “Resources” on page 23).

Dependent Care Flexible Spending Account (DepCare FSA)

The DepCare FSA is a salary reduction program that allows employees to pay for certain dependent care expenses on a pretax, salary reduction basis. The DepCare FSA is available only to UC employees; participation in the DepCare FSA stops at the end of the month in which the last contribution was deducted from the employee’s paycheck.

If there are DepCare funds on account, the deceased employee’s estate or administrator can submit claims for reimbursement of eligible dependent care expenses. Expenses incurred after the month of the employee’s death are not eligible for reimbursement. The plan administrator must receive claims by the filing deadline of the following year; funds left in the account after that date are forfeited.

For more information about the DepCare FSA, see the *Dependent Care Flexible Spending Account Summary Plan Description*, available on the At Your Service website, atyourservice.ucop.edu, or from your local Benefits Office.

Health Care Flexible Spending Account (Health FSA)

The Health FSA is a salary reduction program that allows employees to pay for certain health care expenses on a pretax, salary reduction basis. The Health FSA is available only to UC employees; participation in the Health FSA stops at the end of the month in which the last contribution was deducted from the employee’s paycheck.

If there are Health FSA funds on account, the deceased employee’s estate or administrator can submit claims for reimbursement of eligible health care expenses. Expenses incurred after the month of the employee’s death are not eligible for reimbursement. The plan administrator must receive claims by the filing deadline of the following year; funds left in the account after that date are forfeited.

For more information, see the *Health Care Flexible Spending Account Summary Plan Description*, available on the At Your Service website atyourservice.ucop.edu, or from your local Benefits Office.

The UC Retirement Administration Service Center will send you detailed tax information if you are eligible to receive money from UCRP. If the distribution is eligible for rollover, you also will receive the *Special Tax Notice for Plan Distributions*, which explains your options in detail. Fidelity Retirement Services will provide tax information about distribution from the Retirement Savings Program accounts.

We strongly recommend that you consult a qualified tax advisor before making any final decisions about money that was left to you as a beneficiary.

UCRP Basic Death Payment, CAP, 403(b) Plan, 457(b) Plan and DC Plan Distributions

Federal tax-withholding rules affect most nonperiodic distributions—including the UCRP Basic Death Payment, CAP, 403(b) Plan, 457(b) Plan distributions, and the taxable portion of DC Plan distributions. These distributions are eligible for rollover into a traditional IRA or another employer plan. (Under certain circumstances, preretirement survivor income may also be eligible for rollover. See page 6.)

You may elect to have the distribution paid to you or you may arrange to have some or all of it rolled over directly into a traditional IRA or another employer plan. If some or all of the distribution is paid to you, the tax rules require that 20 percent be withheld for federal taxes. If some or all of the distribution is rolled over directly, withholding does not apply to the amount rolled over.

Distributions paid to a trust, estate, charity, or corporation named as beneficiary are not eligible for rollover. For non-periodic distributions not eligible for rollover, 10 percent will be withheld for federal taxes unless you specify otherwise.

In January, you will receive a Form 1099R reporting any distributions you received during the preceding year and how much of that amount is taxable.

UCRP Monthly Income

In general, UCRP monthly benefits are subject to federal and state taxes in the year you receive them. Each January, you will receive a Form 1099R showing how much income you received during the preceding year and how much of that amount is taxable.

Federal and state income taxes will be withheld automatically from your monthly benefit unless you elect otherwise. The UC Retirement Administration Service Center will explain your tax-withholding options if you are eligible to receive a monthly benefit. Please note that automatic withholding amounts may not be enough to satisfy your income tax liability. You can ask UC to withhold more from your monthly payments at any time. There are penalties for not paying enough taxes, either through withholding or estimated tax payments. See a tax advisor for more information.

Glossary

This Glossary defines terms specifically as they apply to UCRP, the DC Plan, the 403(b) Plan and the 457(b) Plan in the event of the death of an active UCRP member. Definitions applicable to departmental benefits, life insurance, accident insurance, Workers' Compensation, Social Security, and/or other benefit providers may differ.

Beneficiary

The person(s) designated by a member to receive a benefit upon the member's death. A beneficiary can be any person, persons, or entity capable of taking and holding property.

For UCRP, UC-sponsored life insurance, business travel and AD&D plans, beneficiaries are designated by the member online or on a *Designation of Beneficiary—Employees* form (UBEN 116). The beneficiary designation remains valid unless the member changes it online or submits a new form. UC will modify a beneficiary designation if required by law (for example, to allow for community property rights in the case of divorce). Each of the plans can have different beneficiaries, or the same beneficiaries can be named for all. Unless otherwise stated, the designated beneficiary applies to all plans.

For the DC Plan, 403(b) Plan and the 457(b) Plan, beneficiary designations are held by Fidelity Retirement Services. See "Resources" on page 23 for contact information.

If more than one person is named as beneficiary of a plan, the member can designate the share (percentage) each person should receive. If the member does not specify the share, the benefit will be paid to the beneficiaries in equal shares.

If beneficiaries are not named, or if the named beneficiary is no longer living, benefits go to the first survivor in this list:

- legal spouse or domestic partner,
- natural or adopted children (in equal shares)*,
- parents (in equal shares), or
- siblings (in equal shares).

If none of these people are living, benefits are paid to the member's estate.

Disability

To determine eligibility as a disabled spouse, domestic partner, or child, disability is defined as a medically determinable physical or mental impairment which prevents the individual from engaging in "substantial gainful activity" on the basis of qualified medical opinion. "Substantial gainful activity" means any type of gainful activity commensurate with age, education, skills, or general background, which could reason-

* Children of a deceased child share their parent's benefit.

ably be expected to result in earnings in excess of the Social Security Administration's annually published dollar amount to determine substantial gainful activity (\$1,010 per month in 2012).

Eligibility is determined by the Plan Administrator, and the spouse, domestic partner, or child must cooperate with all requests for information. The disability must be expected to continue for an extended and uncertain period of time. For a disabled spouse or domestic partner, the disability must exist at the time of the employee's death. For a disabled child, the disability must exist while the child was otherwise eligible, i.e., under age 18, or under 22 and attending an educational institution on a full-time basis.

Eligible Child

The natural or adopted child or stepchild of a deceased member or the natural or adopted child of a deceased member's domestic partner. The child must have received at least 50 percent support from the member for one year before the member's date of death. On the date of the member's death, the child must be:

- under age 18,
- under 22 and attending an educational institution full time, or
- disabled (see "Disability" definition on page 20); the disability must have occurred while the child was eligible based on age, as listed above.

The one-year support requirement does not apply to the member's natural child born within 10 months after the member's death or to the member's natural child born less than one year before the member's death. A stepchild or domestic partner's child must have been living with or in the care of the member just before the member's death.

An eligible child may qualify for preretirement survivor income, or serve to qualify the member's spouse or domestic partner for preretirement survivor income.

Preretirement survivor income payable on account of an eligible child under the age of 18 will be paid to the parent of the child if the child is in the parent's care and no guardian of the estate of the child has been appointed.

If a guardian has been appointed, payment will be made to the guardian. If no guardian has been appointed and the eligible child has reached age 18, payment will be made to the eligible child.

Eligible Dependent Parent

The natural or adoptive mother or father of an active member who received at least 50 percent support from the member for the year just before the member's date of death, disability or retirement.

Glossary

Eligible Domestic Partner

The partner of a deceased active member. The partnership must have been established at least one year before the member's death or disability date, and the partner must:

- be responsible for the care of an eligible child (as defined on page 21);
- be disabled (see page 20); or
- have reached age 60.

If the domestic partner is responsible for the care of an eligible child who is the member's natural child, the one-year partnership requirement is waived as long as the child is eligible.

If the deceased employee was an active UCRP member and eligible to retire, see "Surviving Domestic Partner" definition, below.

For more information, see *Benefits for Domestic Partners*, available on the At Your Service website or from the local Benefits Office.

Eligible Spouse

The widow or widower of a deceased active member. The date of marriage must have been at least one year before the member's date of death, and the spouse must:

- be responsible for the care for an eligible child (as defined on page 21);
- be disabled (see page 20); or
- have reached age 60. (The qualifying age is 50 for a widow if (a) the spouse and member were married before October 19, 1973, and (b) the member had entered UCRP by that date.)

If the spouse is responsible for the care of an eligible child who is the member's natural child, the one-year marriage requirement is waived as long as the child is eligible.

If the deceased employee was an active UCRP member and eligible to retire, see "Surviving Spouse" definition, below.

Eligible Survivor

See "Eligible Spouse," "Eligible Domestic Partner," "Eligible Child," or "Eligible Dependent Parent."

Surviving Domestic Partner

The partner of a deceased active UCRP member. The surviving domestic partner is eligible to receive the UCRP contingent annuitant benefit without qualifying as an eligible domestic partner if the member was eligible to retire at the time of death.

Surviving Spouse

The widow or widower of a deceased active UCRP member. The surviving spouse is eligible to receive the UCRP contingent annuitant benefit without qualifying as an eligible spouse if the member was eligible to retire at the time of death.

UC Human Resources

At Your Service

atyourservice.ucop.edu

You can access UC benefits information online by visiting the At Your Service website at atyourservice.ucop.edu. This site includes benefits information, online versions of many of the publications listed below as well as links for many of the organizations listed below.

UC Customer Service Center

1-800-888-8267

Hours: 8:30 a.m.–4:30 p.m., Pacific Time, Monday–Friday

Fidelity Retirement Services

UC Focus on Your Future

ucfocusonyourfuture.com

The Fidelity Retirement Services website provides information about your Retirement Savings Program accounts.

Retirement Services Center

Hours: 5:30 a.m.–9:00 p.m., Pacific Time, Monday–Friday

1-866-682-7787

Insurance Carriers

A+ Auto and Home Insurance

1-866-680-5142

Anthem Blue Cross

(Anthem Blue Cross PLUS, Anthem Blue Cross PPO, Anthem Lumenos PPO with HRA, and Core)

1-888-209-7975

ARAG Legal

1-800-828-1395

Chartis—AD&D

1-800-772-7863

CONEXIS (DepCare and Health FSAs)

1-800-482-4120

DeltaCare® USA

1-800-422-4234

Delta Dental PPO

1-800-777-5854

Health Net HMO/Health Net Blue & Gold/Health Net Primary EPO

1-800-539-4072

Kaiser Permanente—California

1-800-464-4000

Kaiser Permanente Umbrella

in Washington, DC metro area

1-800-777-7902

1-301-468-6000

The Prudential Insurance Company (Group Life Claims)

1-800-524-0542

United Behavioral Health

1-888-440-8225

Vision Service Plan (VSP)

1-800-877-7195

Western Health Advantage

1-888-563-2250

Other Retirement Systems

Social Security Administration	1-800-772-1213
California Public Employees' Retirement System (CalPERS)	1-800-225-7377
California State Teachers' Retirement System (CalSTRS)	1-800-228-5453
Civil Service Retirement System (CSRS)	1-888-767-6738
Federal Employees Retirement System (FERS)	1-888-767-6738
Sacramento County Employees' Retirement System (SCERS)	1-800-336-1711
Orange County Employees Retirement System (OCERS)	1-714-558-6200

Additional Publications

For additional information, refer to the following publications, which are available online or upon request from the Customer Service Center.

Retirement Plan Summary Plan Description

- Members with Social Security
- Members without Social Security
- Tier Two Members
- Safety Members

Tax-Deferred 403(b) Plan Summary Plan Description

457(b) Deferred Compensation Plan Summary Plan Description

Defined Contribution Plan Summary Plan Description

UC Group Insurance Eligibility Factsheet

Supplemental Disability Insurance Plan

Personal Accident Insurance Plan (AD&D)

Benefits for Domestic Partners

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. For more information, employees should contact your Human Resources Office and retirees should call the UC Customer Service Center (1-800-888-8267).

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 Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, 5th Floor, CA 94607, and for faculty to the Office of Academic Personnel, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Website address: atyourservice.ucop.edu



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