



The University of California

Overview of UC Benefits

and Related Academic Policies

for Tenure-Track (Ladder-Rank) Faculty

It starts here.

The University of California offers faculty a wide array of high quality benefit plans from which to choose. Our benefits package is acknowledged as among the very finest in higher education. Benefits are fully portable within the UC system.

This is a general overview of the range of benefits for which you may be eligible, depending on the type of appointment that you hold. The references listed at the end of this overview contain sources of further information about benefits and academic personnel policy features, provisions, rules, and procedures.

Health Care

- Medical plans—tailor the kind of medical care protection you and your family need by choosing from a number of plans
- Dental plans
- Vision plan

Disability Insurance

- UC-paid basic disability insurance—limited employer-paid temporary disability coverage
- Optional employee-paid supplemental disability insurance—provides expanded protection during extended disabling illness, injury, or pregnancy

Life and Accident Insurance

- UC-paid basic life insurance
- Optional employee-paid supplemental insurance—additional life and accident insurance for yourself and family members
- UC-paid business travel accident insurance

Tax-Savings Programs

Allow you to lower taxable income by paying for certain expenses with pre-tax dollars

- Health care reimbursement account
- Dependent care reimbursement account
- Pre-tax payroll deductions for monthly medical plan premiums
- UC Retirement Savings Program (see next page)

Other Plans and Programs

- Employee-paid legal plan
- Auto, homeowner, and renter insurance (offered through an affiliated vendor)
- California Golden State ScholarShare—to establish a college savings trust by payroll deduction

Faculty Leaves

(Eligibility for some forms of leave depends on appointment type and tenure status.)

- Paid holidays—13 days per year
- Sick leave
- Sabbatical leave
- Paid leave for governmental service
- Paid military leave
- Paid leave to attend professional meetings
- Other paid and unpaid leaves

Mortgage and Home Loan Programs

(Eligibility depends on appointment type, tenure status, and availability of funds.)

- Faculty mortgage and housing assistance services—including mortgage origination, graduated payment loans, supplemental home loans, and Faculty Recruitment Allowance Program
- General home mortgage loans

Your UC Retirement Plan

The UC Retirement Plan (UCRP) provides exceptional pension and post-retirement survivor benefits, as well as personal and family income protection in the event of pre-retirement disability or death.

UCRP is a defined benefit plan in which benefits are based on age, years of UC service, and salary. If you will be a member of the Health Sciences Compensation Plan, you should contact your department for information about how retirement benefits are calculated. Most UCRP members also have Social Security coverage.

Benefits are payable as early as age 50 with 5 years of UCRP service credit.

Plan benefits

- Retirement income—lifetime monthly retirement income (or a lump-sum cashout)
- Survivor income—pre- and post-retirement benefits for your eligible survivors
- Disability income—pre-retirement monthly income for eligible members who become totally and permanently disabled

If you elect monthly retirement income, you may be eligible to continue your UC-sponsored medical, dental, and legal coverage when you retire, with UC paying a portion or all of the monthly employer premium for medical and dental coverage, depending on your qualifications and plan.

The UC Retirement Savings Program

Optional Participant-Directed Retirement Savings Opportunities

The Retirement Savings Program comprises three plans in which participants can direct their contributions to a diverse selection of UC-monitored investment fund options as well as other non-UC monitored investments and mutual funds:

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

You may voluntarily participate in either the 403(b) or the 457(b) Plan, or both at the same time. Each plan has the same annual maximum contribution limit, but they are separate plans— you can double the amount of your annual tax-deferred contributions by participating in both.

Local Assistance and Services

- Your departmental or divisional personnel/benefits assistant
- Academic Personnel Office
- Human Resources & Benefits Office

Family Friendly Policies—

policies and programs to assist faculty in balancing the needs of work and family. (*Eligibility for some provisions depends on appointment type and tenure status.*)

- Childbearing leave
- Parental leave
- Temporary or part-time appointments
- Active service-modified duties (temporary reduction in teaching or other duties)
- Stopping the tenure clock
- Campus child care services and elder care assistance
- Domestic partner benefits
- Family Medical Leave (FMLA) benefits

References

- Academic Personnel Manual: <http://ucop.edu/acadadv/acadpers/apm/welcome.html>
- Family-Friendly Policies & Programs: <http://ucop.edu/acadadv/family/welcome.html>
- Human Resources & Benefits website: <http://atyourservice.ucop.edu>
- Faculty mortgage and housing assistance services: <http://ucop.edu/facil/olp>
- Medical Plan Chooser: <http://uc.chooser2.pbgh.org>
- Disability and Life Insurance Calculator: http://atyourservice.ucop.edu/applications/insurance_premium_est/index.php
- Total Compensation Calculator: http://atyourservice.ucop.edu/applications/total_comp/index.php
- UCRP Retirement Plan Benefit Estimator: <http://atyourservice.ucop.edu/applications/ucrpcalc/estimator.html>

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 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.

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