

HR/Benefits Review

News for University of California Faculty and Staff

May 2003

START of voluntary reduction in time program

The University has implemented START—the Staff and Academic Reduction in Time Program. START was proposed earlier this year as one of a number of strategic alternative plans being considered to address the state budget crisis and its impact on the UC workforce.

Formal institutional review of the program proposal concluded in April.

Because individual UC locations and departments are being affected differently by current budget challenges, START participation will be determined at the department level in light of budgetary and operational needs.

continued on page 10



[April State/UC Budget Update pg. 5](#)

Este boletín informativo estará disponible en **español** a partir de hoy.

Nos complace anunciar que el boletín HR/Benefits Review estará disponible en español. Visite "At Your Service" en la Internet (<http://atyourservice.ucop.edu/>). Cuando llegue a la página web haga clic en "Forms and Publications" y seleccione "Newsletters". Normalmente, la traducción al español del boletín estará disponible dos semanas después de la publicación de la versión impresa en inglés.

This newsletter now available in **Spanish**

We are pleased to announce that *HR/Benefits Review* is now available in a Spanish translation. Go to the At Your Service website, select "Forms & Publications," and choose the category "Newsletters." This version will generally be available two weeks after the English version of *HR/Benefits Review* has been printed.

CAP II allocations credited to member accounts

Good news! Capital Accumulation Provision II (CAP II) statements will be sent to eligible UCRP members at the end of May showing the CAP II allocation credited to their account. CAP II supplements UC retirement benefits for UCRP members who were active on April 1, 2003, and who received UC-covered compensation during the previous 12 months.

Active members include those on sabbatical or approved leave of absence. Inactive and retired members and those receiving UCRP disability income are not eligible for a CAP II allocation.

CAP Balances Online

You may keep track of your CAP II balance online (including previous CAP and CAP II allocations) through the At Your Service website by selecting "Your Benefits Online" (at right) and choosing "Your Benefits Summary and Balances." You may also obtain a "Statement on Demand" by selecting "Your Benefits Online" and "View UCRS Account Balances."

For additional information on this CAP II allocation, please see At Your Service ("Retirement & Savings—Capital Accumulation Provision") for the "Frequently Asked Questions about the Capital Accumulation Provision II." If you still have questions, call UC/HR Benefits Customer Service at 1-800-888-8267, Monday through Friday, from 9:00 a.m. to 4:00 p.m. Contact your local Benefits Office if you believe that you are eligible for an allocation but you did not receive one. ▲

New feature!

Look to our Reminders and What's New articles in each issue for brief summaries of important deadlines, program changes and other useful HR/Benefits-related information.

Reminders

Retirement & Savings

Maximize 403(b) plan contributions and minimize taxes

Sign up for or increase your Tax-Deferred 403(b) Plan contributions for 2003 and check your annual maximum contribution limit through At Your Service: select "Your Benefits Online—Begin/Change Plan Contributions."

AND – under a special catch-up provision, you may be able to contribute up to an extra \$3,000 this year if you have more than 15 years of service. Find information online: select "Retirement & Savings" and "Tax-Deferred 403(b) Plan," or check with your local Benefits Office.

Return to UC employment?

In the last three years, have you: a) returned to pay status from a leave without pay or sabbatical, or, b) been rehired by UC after a break in service?

If so, you may be eligible to "buy back" UCRP Service Credit. For more information see "The UCRP Buyback Booklet" under "Forms and Publications" on At Your Service, or check with your local Benefits Office.

Change in U.S. Savings Bonds redemption terms

Series EE and I Bonds issued February 2003 or later must be held for at least 12 months before redemption. Details are available on the U.S. Treasury website (www.treasurydirect.gov).

Health & Welfare

Aetna claims due by December 2003

Claims from last year (2002) under the previous Aetna plans (UC Care, High Option, and Core) must be submitted no later than December 31, 2003 in order to be paid.

Kaiser prescriptions online

Once you have completed Kaiser Permanente's authorization form, you can submit your prescription requests online. To learn more about this service, access At Your Service and choose "Contact List" to go to the Kaiser Permanente website.

What's New

Inside this Issue

New April budget update pg. 5

Check out our guide to 2003 UC prescription drug benefits pg. 4

New Health information privacy rules have (HIPAA) pg. 5

UC's Whistleblower Policy pg. 3

New At Your Service and bencom.fone booklet pg. 8

Good information about Medicare available online pg. 11

DSS Research conducting annual UC Medical Plan Survey

A random survey of UC faculty and staff and their dependents measures satisfaction with UC-sponsored medical plans. The survey concludes June 10, and we'll report results in a future issue of this newsletter.

Domestic partner six-month residency requirement lifted

The requirement that a same-sex domestic partner must have lived with a UC member for six months before enrolling in health and welfare benefits has been eliminated as of May 1, 2003.

For additional information about enrolling a domestic partner, refer to the new UC HR/Benefits booklet *Benefits for Domestic Partners*, which will be available in June. Look for an announcement in our newsletter.

UC's Whistleblower Policy

<http://ucwhistleblower.ucop.edu>

The University has a responsibility to conduct its affairs ethically and in compliance with the law. If you suspect that a UC employee is engaged in “improper governmental activities,” you should know that UC has policies that can show you how to “blow the whistle” and can protect you from retaliation if the need arises.

UC's Whistleblower Policy provides a procedure for filing and addressing whistleblower complaints.

UC's Whistleblower Protection Policy prohibits University officials from interfering with the right of an employee to blow the whistle, from retaliating against an employee for having made a whistleblower complaint, or for having refused an illegal order as defined in the policy. This policy also provides a procedure for filing and addressing complaints of retaliation for whistleblowing.

Q What is a “whistleblower”?

A A whistleblower is anyone who makes a good faith effort to disclose information about “improper governmental activities” or about significant threats to public health and safety.

Q What are “improper governmental activities”?

A Improper governmental activities are activities that (1) violate any state or federal law or regulation, including (but not limited to) bribery, theft or misuse of University property, fraud, willful omission to perform duty, sexual harassment, scientific misconduct, or improper use of authority, or (2) are economically wasteful or involve gross misconduct, gross incompetence, or gross inefficiency.

Q What should I do if I want to blow the whistle?

A You can blow the whistle by reporting your allegations to the “Locally Designated Official” (the person who has whistleblower coordination responsibilities at your location—see “Campus Resources” on the UC Whistleblower website). You can also report your allegations to your supervisor or to some other appropriate administrator or supervisor. The supervisor or administrator will take action to resolve the problem or to report the allegations to his or her supervisor, to the Locally Designated Official, to Internal Audit, to the Police Department, to the Human Resources or

Academic Personnel Office or to another appropriate office. You can also contact the State Auditor's office to report your allegations.

Q What happens if my supervisor retaliates against me because I blow the whistle?

A If you believe that you have been retaliated against for being a whistleblower, you can file a written complaint with the Human Resources or Academic Personnel Office, or with the Locally Designated Official. Your complaint will be investigated and appropriate action, if warranted, will be taken.

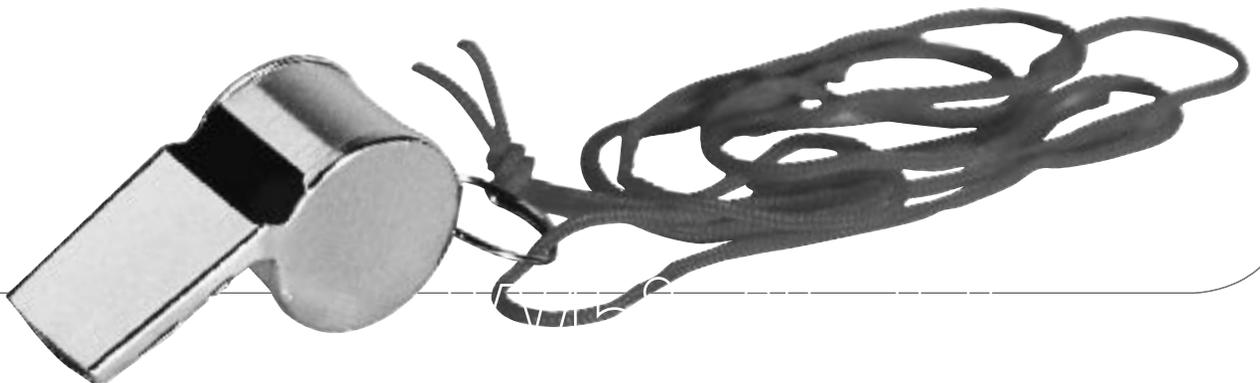
For more information:

Go to: <http://ucwhistleblower.ucop.edu>

There you will find:

- Whistleblower policies
- Frequently asked questions
- Campus resources
- Training materials
- Other useful information

If you do not have access to the website, contact the Human Resources or Academic Personnel Office to obtain a copy of the documents. ▲



Guide to prescription drug benefits for 2003

Here is a guide to retail and mail-order prescription drug benefits for UC-sponsored medical plans that will help you understand your prescription options and costs. UC is committed to providing quality health care and recognizes the importance of prescription medication. If you have any questions about your prescription drug plan, please call the Customer Service telephone number on your medical plan I.D. card.

As we reported in the Spring 2002 issue of this newsletter, prescription drug costs are one of the leading causes of escalating health care costs in recent years. UC has offered a three-tier copayment program for most of its medical plans since 2002 to provide access to a wide range of medications while containing rising costs.

UC medical plans (except for Core) have fixed copayments which vary depending upon the type of drug prescribed: generic formulary, brand-name formulary, or brand-name non-formulary (see page 5 for more details). If you have questions about a particular brand-name drug or its generic equivalent, check with your doctor or your medical plan. ▲

MEDICAL PLAN	Blue Cross PPO	Blue Cross PLUS	BluePremier HMO	BluePremier POS	Core
Retail pharmacy supply	30-day supply	30-day supply	30-day supply	30-day supply	
Generic drug formulary	\$15	\$15	\$15	\$15	20%
Brand-name drug formulary	\$25	\$25	\$30	\$30	20%
Non-formulary drugs	\$40	\$40	\$45	\$45	20%
Mail order supply	90-day supply	90-day supply	31-90 day supply	31-90 day supply	
Generic drugs	\$30	\$30	\$30	\$30	
Brand-name drugs	\$50	\$50	\$60	\$60	
Non-formulary drugs	\$80	\$80	\$90	\$90	
Mail order contact	*WellPoint Pharmacy 1-800-700-2541	*WellPoint Pharmacy 1-800-700-2541	Advance PCS 1-800-966-5772	Advance PCS 1-800-966-5772	

MEDICAL PLAN	Health Net	Kaiser Permanente of California	PacifiCare (CA & NV)	Western Health Advantage
Retail pharmacy supply	30-day supply	100-day supply	30-day supply	30-day supply
Generic drug formulary	\$10	\$10	\$10	\$10
Brand-name drug formulary	\$20	\$20	\$20	\$20
Non-formulary drugs	\$35	Does not apply	\$35	\$35
Mail order supply	90-day supply	**	90-day supply	***
Generic drug	\$20		\$20	\$20
Brand-name drugs	\$40		\$40	\$40
Non-formulary drugs	\$70		\$70	\$70
Mail order contact	1-888-858-2951		1-800-562-6223	1-800-903-8664

* Prescription drug companies do not apply toward the annual out of pocket maximums

** Mail order refills can be arranged. Kaiser of California members may use the mail order service only for refills of prescriptions on file with a Kaiser pharmacy. Additional information is on page 13 of *Your Guidebook to Kaiser* (available from Kaiser).

***Western Health Advantage members can use the Merck-Medco mail order service for refills only after the initial prescription is dispensed by a participating pharmacy.

Since your prescriptions are available for a set copayment, you may not be aware of the value of your medical plan coverage. We have compiled a brief list of some of the more common prescriptions used by our employees, so you can see what some average retail costs for these drugs would be if you did not have medical insurance.

PRESCRIPTION DRUG RETAIL COST EXAMPLES

Brand-name drug examples			Generic Drug Examples		
Drug Name	Average Monthly Retail Price	Condition/ Use	Drug Name	Average Monthly Retail Price	Condition/ Use
Lipitor	\$ 65	High Cholesterol	Naproxen	\$ 17	Anti-inflammatory
Allegra	\$ 74	Allergies	Metformin	\$ 33	Diabetes
Vioxx	\$ 76	Arthritis (anti-inflammatory)	Necon 1/35	\$ 19	Contraceptive
Glucophage	\$ 90	Diabetes	Ranitidine Hydrochloride	\$ 29	Heartburn/GERD
Nexium	\$ 118	Heartburn/GERD			

FORMULARY

A "formulary" is a list of the approved prescription medications that your medical plan covers at lower/reduced member copayments.

Formularies are periodically updated, and drugs may be added or deleted.

BRAND NAME DRUGS

A "brand-name" drug is the first version of the drug approved by the Food and Drug Administration (FDA). A brand-name drug is typically the most expensive due to the costs of researching and developing the drug and conducting clinical tests required for FDA approval. The costs for developing a drug can reach \$200 to \$300 million.

GENERIC DRUGS

A "generic" drug is equivalent to the brand-name drug in chemical make-up, quality and performance. The FDA strictly tests (ingredients and actual product) and regulates "generics," which must be identical to the brand-name in safety, performance, and dosage form. The active (working) ingredients must also be the same. Some brand-name drugs may not have a "generic" equivalent currently, but may become available later.

Privacy protection for your health information

On April 14, 2003, the Privacy Rule for the Health Insurance Portability and Accountability Act (HIPAA) became effective. Over the past several months, the University and its carriers have been working to put policies and procedures in place to make operations for the University, its health plan administrators, business associates, and medical providers compliant with HIPAA.

As part of the University's responsibility for its self-funded plans, on April 10, a copy of the University's official HIPAA Privacy Notice was sent to current enrollees of Core California, Core New Mexico, BluePremier HMO, BluePremier POS, High Option Supplement to Medicare, and the Health Care Reimbursement Account. For the other UC-sponsored plans, the plan carriers were responsible for mailing a similar notice to their UC enrollees before the April 14 effective date.

The University has launched a new HIPAA website (www.universityofcalifornia.edu/hipaa) to provide employees, retirees, and other visitors with information about HIPAA and UC's compliance with the new privacy rule.

If you have questions about HIPAA related to UC-sponsored plans, write to the HIPAA Privacy Officer at 300 Lakeside Dr., 5th Floor, Oakland, CA 94612. You can also call [bencom.fone \(1-800-888-8267\)](tel:1-800-888-8267) and choose the HIPAA mailbox to leave a message. ▲

www.ucop.edu/news/budget/welcome.html

Highlights of the April state budget update

Go to the budget website (address above) for the detailed April 2003 update; previous updates; other related news, information, and links; questions and answers for employees; and questions and answers about student fees.

- The state continues to seek ways to close a 2003-04 budget gap estimated as high as \$35 billion with substantial cuts having been proposed in most areas of state spending.
- Legislative hearings on the governor's 2003-04 budget proposal are in progress, and UC is making a strong case in Sacramento for the University's needs with a focus on the tremendous impact our faculty, staff, students, and alumni have on the state.
- While the governor's budget proposal currently provides no state funds for UC salary increases next year, the University still hopes to find ways to continue funding faculty merit increases that are critically needed to maintain competitive faculty compensation.

UC hopes as well to find some way to financially recognize staff employees in the coming year, particularly those who are not highly compensated, perhaps by helping again to help defray a portion of rising medical insurance costs.

- Most of the 2002-03 mid-year budget cuts proposed for UC by the governor have been approved by the Legislature.
- START—the Staff and Academic Reduction in Time Program—one of a number of money saving options that UC has explored—was implemented as of May 1. See page 1 article. ▲

Many UC endeavors foster staff diversity

The University values and promotes diversity among its workforce of nearly 90,300 staff career employees.

The individual UC locations carry out specific activities in response to local needs. On a Universitywide basis, the HR/Benefits department implements and coordinates throughout the system a number of major programs.

Equal employment opportunity and affirmative action

As a federal contractor, UC must comply with federal affirmative action and equal employment opportunity regulations, and is committed to meeting those obligations.

State law (established by Proposition 209) and UC Regents Policy (SP-2) prohibit targeting or showing preference for any individual on the basis of race, religion, sex, color, ethnicity, or national origin. However, these prohibitions do not lessen UC's federal obligation to promote equal opportunity and undertake affirmative action for minorities, women, individuals with disabilities, and covered veterans.

In this context, UC pursues major efforts in the areas of employment outreach, community partnerships, and staff training and development.

Outreach and recruitment

Local and Universitywide outreach and recruitment initiatives are designed to broaden and diversify pools of qualified applicants for UC positions, and to ensure equal access

to all. Among these initiatives are extensive advertising campaigns; community outreach through job fairs and workshops; and networking and partnering with professional, community, state, and national organizations.

Outreach recruiters from a number of UC locations participate in the UC Employment Outreach Consortium, collaborating to develop outreach, recruitment, and employer marketing strategies.

On a Universitywide basis, UC has recently associated on a trial basis with an online diversity recruitment service, WorkPlaceDiversity.com™, to provide a central location for networking and posting openings for all UC locations.

Training and development

UC staff training and development programs have proven to be vital in helping to retain qualified and diverse staff by providing employees opportunities to obtain and enhance skills, enjoy career advancement and mobility, and reach career goals.

A wide array of both local and Universitywide training and development offerings attract significant levels of participation every year. The Universitywide Staff

Development Program provides funding support for new Universitywide training efforts and for unique development and retention programs at individual UC locations.

Valuing diversity

The University actively promotes diversity awareness.

Local efforts have become a priority in this area, and include training programs covering issues that relate to affirmative action and nondiscrimination, diversity awareness and management, organizational change, reasonable accommodation, nondiscrimination, and sexual harassment.

Website resources

Information about diversity programs, policies, and resources at your location is available on your local website. Look for links to your local staff affirmative action/equal employment opportunity/diversity site.

A project to revise and expand the Universitywide diversity website at At Your Service is in progress. We will announce the new site when it goes live. ▲



Celebrating Workforce Diversity at UC

Spotlight on the Latino community

FACTS ABOUT UC'S LATINO STAFF

- Latino peoples generally trace their roots to Latin America, the Caribbean, or Spain.
- For demographic reporting purposes, the federal government refers to all Latinos with the term "Hispanic" and lists three major groups:
 - > Mexican-American-American/Chicano (people of Mexican culture or origin, regardless of race)
 - > Latin-American/Latino (people of Central American, South American, Cuban, or Puerto Rican culture or origin, regardless of race)
 - > Other Spanish/Spanish-American (people of Spanish culture or origin not included in the previous two categories)
- Size of UC's Latino staff (based on employee self-identification information compiled as of April 2002):
 - > At campus locations—16.1 percent (11,844 individuals) of the career staff
 - > At the three national laboratories—17.1 percent (2,826 individuals) of the career staff
- You can find out about Latino employee groups and resources at your location by searching your local website, contacting your Staff Assembly, or checking with your Human Resources office.

Cinco de Mayo

For the people in UC's Latino community who are of Mexican descent, the month of May means Cinco de Mayo (May 5th).

Cinco de Mayo commemorates the victory of the Mexican Army over the invading French at the Battle of Puebla on that day in 1862. This victory became a symbol of Mexican unity and patriotism, and demonstrated to the world that Mexico and all of Latin America were willing to defend themselves from foreign intervention.

Throughout the University system this May 5, there were festivities and programs drawing together faculty, staff, and students of all backgrounds in commemoration of Mexico's victory at the "Batalla de Puebla." ▲



UC-managed funds

Since October 31, 2002, the UC-managed investment funds have generated the following monthly unit values and interest factors:

AT	THE UNIT VALUE WAS			THE INTEREST FACTOR WAS		
	Equity	Bond	Multi-Asset	Savings	ICC	Money Market
10/31/02	\$204.753	\$145.250	\$28.50467	.4074%	.5447%	.1514%
11/30/02	\$215.257	\$144.861	\$28.89782	.4035%	.5254%	.1379%
12/31/02	\$203.977	\$148.259	\$28.71842	.3955%	.5438%	.1236%
1/31/03	\$198.863	\$148.320	\$28.59677	.3816%	.5067%	.1331%
2/28/03	\$195.556	\$150.829	\$28.64351	.3583%	.4548%	.1136%
3/31/03	\$196.755	\$150.765	\$28.73032	.3693%	.4983%	.1122%

Rates of Return as of March 31, 2003	Annualized		
	1-year	5-year	10-year
TOTAL RETURN FUNDS			
Equity	-26.39%	-2.66%	7.66%
Bond	13.49%	7.11%	9.93%
Multi-Asset	-3.25%	3.68%	7.68%
INCOME FUNDS			
Savings	4.87%	5.74%	6.13%
Insurance Company Contract	6.52%	6.92%	7.38%
Money Market	1.73%	4.50%	4.7%

The investment returns shown here represent past performance and are not necessarily indicative of future results.

Get the latest investment performance results for the UC-managed funds by visiting At Your Service and selecting "Retirement Plans Values & Performance." The UC funds are valued monthly, and the unit values and interest factors are posted on our website around tenth of each month.

Summary statements and retirement projections are available on At Your Service by selecting "Your Benefits Online." You may also request Statement on Demand of your current balances and transactions from UC's interactive telephone service, [bencom.fone \(1-800-888-8267\)](tel:1-800-888-8267).

Bencom.fone options change

New booklet available

As reported in the February 2003 issue of this newsletter, UC HR/Benefits has recently changed the features available on its interactive voice response system, [bencom.fone](tel:1-800-888-8267). You will notice that the menu options reflect these changes. We have also added a HIPAA mailbox (option 5) to record your questions about UC's compliance with the new health care privacy rules (see page 5).

To obtain a booklet which summarizes the services available on [bencom.fone](tel:1-800-888-8267) and At Your Service, go to the At Your Service website and choose "Forms & Publications" for the new "Always at Your Service" booklet. You may also request a copy of this booklet by calling [bencom.fone \(1-800-888-8267\)](tel:1-800-888-8267) and leaving a message on the "Forms Mailbox." ▲



Calvert socially responsible investments option available

www.calvert.com

This is a reminder that participants in UC's voluntary Tax-Deferred 403(b) Plan have the opportunity to embrace social responsibility as a retirement investment option by directing their 403(b) contributions to Calvert's socially and environmentally responsible mutual funds.

Ten funds available

Calvert, a leader in the socially responsible investment field for over 20 years, was first made available to UC 403(b) Plan participants in 1988 with one mutual fund offering. Today, UC participants can choose from ten Calvert mutual funds which offer a broad range of investment objectives. Calvert's investment philosophy sets it apart from other mutual fund companies by adding an evaluation of a company's business practices to help find the most financially promising investment opportunities.

Socially responsible investments

According to Calvert literature, the goal in screening socially responsible investments is to "combine traditional financial analysis with analysis of companies' performance in areas such as environmental impact, workplace practices, community relations, and product safety. This value-added analysis is attractive to those who believe the best long-term investment opportunities are found among companies that are financially sound and committed to corporate responsibility."

Additional information

Visit Calvert's home page for a complete overview of the company's philosophy and investment performance. For questions or information about Calvert funds available to UC 403(b) Plan participants, you can phone 1-800-368-2748 to speak with a Calvert investor representative. To enroll in Calvert, obtain an application and plan custodial agreement by contacting your Benefits Office, phoning Calvert at 1-800-368-2748, or using their website (www.calvert.com/plan_ucal.html). Current participants can make contribution changes online at the At Your Service website. ▲

College savings benefit through Scholarshare plan begins July 1

www.scholarshare.com

Like all things of value, a college education is expensive—and becoming more so each year. Because tuition inflation continues to rise, IRS Code Section 529 plans like the State of California's Scholarshare are offered to help you to save for qualified college expenses **and** to save on taxes.

TIAA-CREF, who administers the Scholarshare College Savings Trust, worked with UC to bring this program to UC employees.

Beginning with July 2003 earnings, employees

can take advantage of an opportunity to participate in reaching their educational savings goals through direct deposit using the ScholarShare Program—California's official 529 Plan. For more information and to enroll in the program, interested employees are encouraged to visit the website. ScholarShare offers federal and state tax-free withdrawals—a benefit you should not overlook! ▲



How START works

START is a voluntary program, and eligibility extends to all academic appointees—except those in faculty and student academic titles—and full- or part-time non-probationary career (“regular status”) staff employees.

With departmental approval, START allows eligible employees to reduce their working hours and corresponding pay between 10 and 50 percent of full-time. For participants, START provides additional time off for personal interests, education, or family care matters.

An employee can volunteer to participate in START in monthly increments from a minimum of one month to a maximum of twelve months. The time reduction and duration of participation will be specified in a contract signed by both the employee and department head.

Actual employee time reductions can begin as of this June 1, subject to departmental approval and local payroll deadlines. START will continue through June 30, 2005.



In return for participation in START

In return for taking a voluntary reduction in time, an employee will continue to accrue vacation and sick leave at the pre-START accrual rate. As long as the employee is on pay status at least 50 percent of full-time during each month on START, UCRP service credit will accrue at the pre-START accrual rate.

For START participants, UCRP benefits such as retirement, disability, and survivor income will be based on their pre-START salary.

START participants will not be subject to any mandatory salary reduction plan during START participation, should such a plan become necessary.

At the conclusion of a START contract, an employee will return to the percentage of time worked before participating in START.

For important details

Announcements and details about START are being issued by the individual UC locations, and you should watch for them in your local employee communications and on their websites. Your local Academic Personnel office and staff Human Resources office can provide information as well.

You can find comprehensive START information—a program announcement, detailed questions and answers, and enrollment and change/cancellation forms—on the At Your Service website. Go to the “Personnel Policies, Contracts, and Procedures” window, select “Other Policies, Programs, and Initiatives” and scroll down to the “START” link under “Programs and Initiatives.” ▲



Purchasing or refinancing a home?

<http://www.worldsavings.com/ucloans>

In the February issue of this newsletter, we indicated that if you want to request a home loan from World Savings Bank, FSB, you can obtain a copy of your UC employment verification on the UC for Yourself website (<http://ucfy.ucop.edu>). Please note that the employment verification is available on UC for Yourself, but you should access “Verify Your UC Employment” rather than the “View Your UC Pay Advice” link that we gave in the February issue.

For additional details, go to the World Savings website or call World Savings at 1-866-825-6268 to speak with a representative dedicated to handling UC employee loan applications. ▲

HR/Benefits Review

May 2003

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By authority of The Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, annuitants, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, 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.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director Mattie Williams, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Executive Director Sheila O'Rourke, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

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



University of California
HR/Benefits
P.O. Box 24570
Oakland, CA 94623-1570

5/03 201M

Want to learn about Medicare?

www.Medicare.gov

Medicare is the federal health insurance program for people age 65 or older. Medicare also covers certain younger people with disabilities and people with end-stage renal disease (permanent kidney failure re

If you are interes
and UC's enrollm
members, go to t
“Forms & Public
letters” choose th
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You can obtain in
care questions o
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24 hours a day. T

<http://atyourservice.ucop.edu>

HR/Benefits Review

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

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First Class Mail
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Permit No. 208

We are pleased to announce

HR/Benefit Review is now available in a Spanish translation.
See page 1 for details.

Nos complace anunciar que el boletín *HR/Benefits Review* ya
está disponible en español. Vea la página 1 para detalles.

HR/Benefits Review

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