

ARTICLE 44. University Benefits

A. General Conditions

Employees in this unit are eligible to participate in a number of benefit programs generally available to non-management, non-supervisory, non-confidential, non-academic employees of the University who are not exclusively represented.

The Union understands and agrees that the University may, at its option, alter its health and welfare programs and/or retirement system plans. Such alterations include, but are not limited to altering eligibility criteria, establishing new coverage, altering or deleting current coverage, altering employee and University rates of contribution, or changing the carrier for established programs. In the event the University makes such alterations, the changes will apply to employees eligible for benefits within the unit in the same manner they apply to other eligible staff employees as described above at the same campus. The sole exception to the above shall be any alterations proposed by the University which affect only bargaining unit employees.

1. For informational purposes only, a brief outline of benefit programs in effect on the date of the Agreement is found below. The Union understands and agrees that the descriptions contained in this Article do not completely describe the coverage or eligibility requirements for each plan.
2. Specific eligibility and benefits under each of the various plans are governed entirely by the terms of the applicable Plan Documents, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. Employees in an ineligible classification are excluded from coverage, regardless of appointment percent and average regular paid time. For details on specific eligibility for each program, see the applicable documents, agreements, regulations, or contracts.
3. In the event the current Memorandum of Understanding (MOU) expires, the parties agree that the terms of this Article 44, University Benefits, preserves the status quo and will continue in full force and effect unless otherwise expressly modified by mutual agreement of both parties.

B. University of California Retirement System

1. University of California Retirement Plan - Eligible employees covered by this Agreement shall be covered by the University of California Retirement Plan (UCRP), a defined benefit plan. The level of required contributions to UCRP is determined annually by the Plan actuary and the Regents
2. University of California Retirement Savings Program

This program consists of the:

- voluntary UC Tax-Deferred 403(b) Plan,
- voluntary UC Deferred Compensation 457(b) Plan,
- UC Defined Contribution for After-Tax and Pre-Tax Contributions

Descriptions of each Plan can be found in the Summary Plan Descriptions and Plan Document.

C. Health & Welfare Plans

1. The University has an Open Enrollment period during which eligible employees may elect to change health and welfare plans or coverage options. This process affords employees the opportunity for employees to choose among plans due to changes in employee circumstances coverage and costs of each plan, and plan availability which may change from year to year.
2. The University's maximum monthly rates of contribution for bargaining unit employees who are eligible for and elect to enroll in a health plan shall be the same as the contribution rates for such plans for other staff employees.

3. Costs that exceed current University contributions, and employee costs for Health & Welfare plans to which the University does not contribute, are to be paid by bargaining unit members, normally through payroll deduction
4. Health & Welfare Programs:
 - a. Medical Program – Employees have a choice of various options depending on employee address, including health maintenance organization (HMO), point-of-service (POS), preferred provider (PPO), exclusive provider organization (EPO) or a Health Care Reimbursement Account (HRA). Choice of plans may vary from location to location. Eligible part-time employees appointed and paid by the University to work a specified minimum appointment and average regular paid time may be covered by the CORE major medical plan. The plan is available to the employee and eligible family members.
 - b. Dental Program – Dental plans are available to eligible employees. Employees may cover themselves and their eligible family members.
 - c. Vision Program – A vision plan is available to eligible employees. Employees may cover themselves and their eligible family members.

D. Life Insurance

1. University-Paid – Two University-Paid life insurance plans—Basic Life and Core Life—provide basic life insurance coverage. The amount varies, depending on the employee’s appointment rate and average regular paid time. Eligible employees are automatically covered by the plan for which they qualify.
2. Supplemental - Optional personal life insurance and dependent life insurance are available and may be purchased by eligible employees.

E. Other Insurance

1. Accidental Death & Dismemberment Insurance – eligible employees may purchase Optional AD&D insurance. A variety of coverages and amounts are available to cover employees and their eligible family members.
2. Business Travel Accident Insurance- Employees who are traveling on official University business are covered by \$100,000 of accidental death and a scheduled dismemberment insurance.
3. Disability Insurance
 - a. Short-Term Disability Insurance – Short-Term disability insurance is available to eligible employees. Eligible employees are automatically covered by the plan.
 - b. Supplemental Disability Insurance - Optional supplemental disability insurance may be purchased by eligible employees. This optional coverage augments the Short-Term Disability Insurance referenced above, and provides Long Term Disability coverage.
4. Legal Expense Insurance Plan – A legal expense insurance plan may be purchased by eligible employees. The plan is employee-paid through payroll deductions.
5. Auto/Homeowner Insurance – Individual auto and home insurance policies are available which may be purchased by eligible employees through payroll deduction.

F. Other Benefits

1. Tax Savings on Insurance Premiums (TIP) – Employees enrolled in certain benefit plans are automatically enrolled in TIP, unless the employee makes an election to withdraw. After the University contribution (if any) is applied, the net insurance premiums are deducted from gross pay before federal and state taxes.
2. Dependent Care Reimbursement Account (DepCare) – DepCare is available to eligible employees and allows employees to pay for eligible dependent care expenses on a pre-tax, salary reduction basis.
3. Health Care Reimbursement Account (HCRA) – The Health Care Reimbursement Account is available to eligible employees and allows them to pay for eligible health care expenses not covered by the employee's medical, dental, or vision plans on a pretax, salary reduction basis.