

This checklist explains how your benefits are affected when you go on an approved leave without pay.

You may wish to review this information with your local Benefits Office to be sure that you have taken all necessary actions.

If you are on leave without pay because of family or medical leave, disability, military service, furlough, and/or temporary layoff, see the appropriate checklist(s). If you end UC employment while on leave, see the *Termination of Employment* checklist.

Need Help?

General information, UC publications and forms, detailed plan booklets, as well as other information is available on *At Your Service*, UC's Human Resources website (atyourservice.ucop.edu); for your plan enrollments, select "Sign in to My Accounts," log on, and then select "Current Enrollments" under the "Health & Welfare" option.

You can also get answers to your questions, detailed plan booklets, forms, and UC publications from the person in your department who handles benefits and from your Benefits Office.

Leave Without Pay

Benefits Checklist

While on Leave Without Pay

When you are on an approved leave without pay, you may be eligible to continue some of your UC-sponsored benefits. The chart on page 2 explains your benefits options in detail.

For benefits that you may continue, you must arrange in advance to pay any required premium(s)—*both the employee and UC portions*—directly to your local Benefits or Payroll Office. If you choose not to continue your UC-sponsored coverage, or if you do not pay your premium(s) on time, your coverage will end on the last day of the last month for which premiums or contributions are paid.

If your UC-sponsored coverage lapses, you may re-enroll within 31 days of your return to work at UC with an eligible appointment.

Moving Out of a Plan Service Area:

If you continue UC-sponsored medical or dental coverage and you move out of your plan's service area for more than two months during your leave, UC regulations allow you to transfer to a UC-sponsored plan that provides service in your new location. You must transfer within 31 days of the date you leave the service area. Contact your local Benefits Office.

You and/or your eligible family members may also need to select a new primary care physician(s). Contact your medical plan carrier.

Tax-Deferred 403(b) Plan Loan Program:

If you have an outstanding loan when you go off pay status, you must arrange one of the following options with Fidelity Retirement Services within 90 days of your last day on pay status:

- Make monthly payments.
- Make full payment in advance for the period you will be off pay status.
- Repay the outstanding amount in full.

If you do not elect one of these options within the 90-day period, the outstanding amount will be reported as a taxable distribution. It may also be subject to federal and state early distribution penalties.

Service Credit Buyback: If you have a UCRP service credit buyback in progress, your payroll deductions will stop when you go off pay status. You do not make payments during your leave. To be sure your payments resume, talk with your local Payroll Office when you return to work.

Address Changes: While on leave, please keep UC advised of your correct *permanent* address. Changes in your permanent address may affect your eligibility for health plans that have a service area. In addition, UC needs a correct, current address to keep you informed about your benefits. You can update your address online (atyourservice.ucop.edu) or notify your local Benefits or Payroll Office or the appropriate person in your department of any address changes.

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While on Leave Without Pay

Benefit Plan	Benefits Options
Health and Welfare Plans	
Medical Dental Vision Legal	You may continue coverage for up to two years by arranging in advance to pay the monthly premium(s) directly to your local Benefits or Payroll Office. You must pay both your and the University's portion of the premium(s). Also see "Moving Out of a Plan Service Area" on page 1 and "Additional Continuation Options" on page 3.
Basic Life	Your coverage continues (at no cost to you) for up to four calendar months after the month an approved leave without pay begins.
Accidental Death & Dismemberment (AD&D) Supplemental Life	You may continue coverage for up to two years by arranging in advance to pay the monthly premium(s) directly to your local Benefits or Payroll Office.
Basic Dependent Life Expanded Dependent Life	If you are enrolled in Basic Life only, you may continue Basic Dependent Life for up to four calendar months after the month an approved leave without pay begins. If you are enrolled in and continue Supplemental Life, you may continue Basic Dependent Life or Expanded Dependent Life for up to two years.
Short-Term Disability Supplemental Disability Business Travel Accident Workers' Compensation	Coverage stops your last day actively at work before your leave without pay begins. If UC determines that your leave qualifies as a professional development leave and you apply in advance, you may be eligible to continue your Supplemental Disability coverage for up to two years on a lump sum, direct-pay basis.
UC Retirement Plan, Retirement Savings Program and Other Savings Options	
University of California Retirement Plan (UCRP)	Your UCRP contributions and any Capital Accumulation Provision (CAP) balance remain on deposit and you may not withdraw them. You remain eligible for any UCRP benefits for which you were eligible when your leave began. You do not earn UCRP retirement service credit while you are on leave. You may be able to establish service credit for this period when you return (see "Establishing UCRP Service Credit" on page 5).
Retirement Savings Program (DC Plan, 403(b) Plan, 457(b) Plan)	Contributions stop with your last paycheck. Contact Fidelity Retirement Services (netbenefits.com or 1-866-682-7787) for your options. See "Tax-Deferred 403(b) Loan Program" on page 1.
Social Security Other Retirement Plans	Neither you nor UC contributes while you are on leave without pay. If you are a member of another retirement plan—such as CalPERS—contact that plan directly for information.
Scholarshare	Deductions stop with your last paycheck. Go to the Scholarshare website (www.scholarshare.com) or call 1-800-544-5248 for information on your options.
Other Benefits	
Vacation Leave Sick Leave	You do not accrue vacation or sick leave during your leave without pay. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Flexible Spending Account (DepCare FSA)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution may be reimbursed. CONEXIS must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Health Flexible Spending Account (Health FSA)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless you continue participation under COBRA. See "Additional Continuation Options" on page 3. CONEXIS must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Tax Savings on Insurance Premiums (TIP)	TIP contributions stop when you go off pay status. Monthly health premium payments to continue coverage during your leave are made on an after-tax basis.
Automobile and Homeowner/Renter	You may continue coverage to the end of the contract year by paying premiums directly to the insurance company or you may cancel your coverage. Call the insurance company for information.
California Unemployment Insurance Program	UC coverage stops on the last day you are actively at work.

Enrolling and Deenrolling Family Members:

If you continue UC-sponsored coverage while on leave, you may enroll newly eligible family members in your plans within 31 days of the date they become eligible to enroll. For other opportunities to enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

You are also responsible for de-enrolling family members who lose eligibility to participate in UC-sponsored plans. Failure to do so within required deadlines may affect continuation rights and/or result in liability for any expense incurred by UC or the plan due to the ineligible enrollment.

If you do not continue UC-sponsored coverage during your leave, you may not enroll yourself and your eligible family members in your plans until your new 31-day period of initial eligibility (PIE) that begins on the date you return from leave. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.

Period of Initial Eligibility (PIE)

This is a time during which you and/or your eligible family members may enroll in UC-sponsored plans. The PIE starts on the first day of eligibility (for example, the day you return to work or pay status). For internet transactions, it ends 31 days later. For paper transactions, it ends 31 days later or on the last working day of the 31-day period, whichever comes first. UC defines a working day as a normal business day—Monday through Friday, excluding holidays—for your local Benefits or Payroll Office.

Additional Continuation Options

Once UC continuation ends, there are additional options for continuing coverage. Note that these options are generally more costly. Conversion policies may also provide fewer benefits than continuing coverage through UC.

COBRA Continuation: Instead of continuing UC-sponsored medical, dental, and/or vision coverage through your Benefits or Payroll Office, or if you do not return to UC employment, you and/or your eligible family members may be eligible to continue UC-sponsored group health coverage under 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, or 60 days from the date you receive notice of your continuation rights, whichever is later, to apply for COBRA continuation. Your COBRA continuation period runs concurrently with, and is not in addition to, any continuation provisions under UC's Group Insurance Regulations, except for FMLA.

If you are enrolled in the Health Flexible Spending Account (Health FSA) and you leave UC employment, CONEXIS, the plan administrator, will send you a "Qualifying Event Notice" explaining the procedure for continuing your participation under COBRA. With COBRA, you can continue your participation through the end of the current plan year (December 31) by making direct, after-tax payments to your account.

Conversion: Within 31 days after UC-sponsored coverage ends (if your participation has been continuous), you may be able to convert your group insurance coverage to individual policies for these plans: Legal, Basic Life, Supplemental Life, Basic Dependent Life, Expanded Dependent Life, and AD&D. For medical coverage, you have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion, if available.

For details about COBRA continuation and conversion for UC-sponsored health coverage, see the UC HR website (atyourservice.ucop.edu). For life and AD&D coverage, see the appropriate plan booklet.

Portability: If you are enrolled in Supplemental Life insurance, you may be eligible for the Prudential Portability benefit which allows you to purchase a Prudential group term-life policy for similar amounts carried in Supplemental Life, Basic Dependent Life, or Expanded Dependent Life. The Portability Application Period is 31 days after your Supplemental Life insurance ends. See your Life Insurance plan booklet on the At Your Service website.

When You Return to Work

Benefit Plan	New PIE	Benefits Options
Health and Welfare Plans		
Medical* Dental* Vision* Legal Basic Dependent Life Supplemental Life Expanded Dependent Life	YES	If you continued coverage during your leave: Your coverage continues. See “Returning to a Plan Service Area” on page 5. If you did not continue coverage: If you are on leave for <i>less than 120 days</i> , you may re-enroll in the same plans (with the same level of coverage) you were enrolled in before you left. If you are on leave for <i>120 days or more</i> , you are treated as a newly eligible employee and you may enroll in any UC-sponsored plans for which you are eligible.
Basic Life	N/A	Your coverage resumes automatically on your first day actively at work.
Accidental Death & Dismemberment (AD&D)	N/A	If you continued coverage during your leave: Your coverage continues. If you did not continue coverage or if you were not previously enrolled: You may enroll at any time. The effective date of coverage is the date of receipt of your UPAY 850 form in either the local Benefits Office or Payroll Office.
Supplemental Disability**	YES	You may enroll or re-enroll during your new 31-day PIE. If you are on leave for <i>less than 120 days</i> , you may re-enroll with the same waiting period you had before your leave. If you are on leave for <i>120 days or more</i> , you may select any one of the waiting periods. <i>Depending on the length of your leave, you may be subject to preexisting condition exclusions.</i>
Short-Term Disability** Business Travel Accident Workers’ Compensation	N/A	Coverage resumes automatically on your first day actively at work.
UC Retirement Plan, Retirement Savings Program and Other Savings Options		
Retirement plan contributions and retirement savings deductions resume automatically when you return to pay status. At some locations, deductions for a 403(b) Plan loan or a UCRP service credit buyback in progress resume automatically. At other locations you must reactivate them. For a limited time you may be eligible to establish service credit for your leave. See “Establishing UCRP Service Credit” on page 5.		
Other Benefits		
Vacation Leave Sick Leave	N/A	When you return to pay status, you start accruing vacation and sick leave. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Flexible Spending Account (DepCare FSA) Health Flexible Spending Account (Health FSA)	YES	You may re-enroll during your new PIE. If you are on leave less than 120 days: You may re-enroll for the remainder of the plan year. For Health FSA, your annual contribution must be the same as before you were on leave. For the DepCare FSA, your monthly contribution must be the same as before you were on leave. If you are on leave for 120 days or more: You may enroll during your 31-day PIE and choose a new annual contribution.
Tax Savings on Insurance Premiums (TIP)	YES	TIP contributions resume automatically when you return to pay status. You may opt out of TIP during your new PIE. See the <i>TIP Summary Plan Description</i> for details.
Automobile and Homeowner/Renter	N/A	If you continued coverage during your leave: You may resume payroll deductions when you return to pay status. If your coverage lapsed: You may re-enroll at any time. Call the insurance company directly.
California Unemployment Insurance Program	N/A	Coverage resumes automatically when you return to pay status.

* For other opportunities to enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

** If your leave without pay was for health reasons, your disability coverage begins on the day after your first full day actively at work.

When You Return to Work

When you return to work, records must be updated, benefits must be activated, and forms must be processed. If you continued coverage during your leave, at some locations coverage continues automatically. At other locations you must re-enroll. **Because procedures vary by location, it is very important that you review your benefits with your local Benefits Office or Payroll Office within 31 days after you return to work.**

The chart on page 4 explains your benefits options when you return to work at UC with an eligible appointment. For some plans, you have a new period of initial eligibility (PIE) in which to enroll, re-enroll, or make changes. If you miss the PIE, some plans allow you to enroll during Open Enrollment, usually held in November. Other plans may require you to submit a statement of health to the insurance company; doing so, however, is no guarantee that you will be accepted. To be sure you get the coverage you want, sign up during your PIE.

In addition, you must meet all eligibility requirements when you return to work. If your appointment changes when you return to work, your new appointment will determine the benefits in which you may enroll. If you have family members eligible for coverage, contact your local Benefits Office to enroll them within your new 31-day PIE.

Returning to a Plan Service Area:

If you are returning to your previous medical or dental plan service area, you may transfer back to your previous plan within 31 days of your return to the plan's service area. You and/or your eligible family members may also need to select a primary care physician(s) or dentist.

Contact your local Benefits Office to transfer plans and your medical carrier or DeltaCare® USA to change providers.

Benefits Transactions and

Deadlines: When making benefits changes, it is your responsibility to complete your transactions within UC deadlines.

Although UC makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub carefully to be sure it matches your benefits choices. *It is your responsibility to promptly notify your local Benefits or Payroll Office of any errors or omissions.*

Establishing UCRP Service Credit:

When you return to work at UC with an eligible appointment, you will have three years from the return-to-work date to elect to establish (buy back) retirement service credit for your leave without pay. It is not possible to elect a buyback once the three-year period is over.

Rules for leave buybacks include minimum and maximum leave periods that can be purchased, a payment schedule, and other restrictions. Note that if you wish to buy back service credit for your leave, the sooner you begin, the less it will cost you. If you have a previous UCRP service credit buyback in progress, tell your Payroll Office to resume payments.

If additional interest is due for the period while you were on leave, it will be added to your outstanding buyback balance. Your payment period will be extended, but your monthly payroll deduction amount will not change. For more information, see *The UCRP Buyback Booklet*.

If You Do Not Return to UC Employment

Contact your department HR analyst or your local Benefits Office if you end UC employment while on leave without pay, and read the *Termination of Employment* checklist. Ask your department HR analyst or local Benefits Office for more information about continuing group coverage.

If you decide to retire while on leave without pay, see the *Retirement Handbook* for information. Because a leave without pay may affect your retirement benefits, be sure you discuss your options with a retirement counselor in your local Benefits Office *before* you elect to retire. For checklists and factsheets, go to At Your Service (atyourservice.ucop.edu), and under “Quick Links,” select “Forms and Publications.”

Service Credit Buyback in Progress:

If you do not return to UC employment and have completed 12 or more monthly payments on a service credit buyback, you may make a lump sum payment within 60 days after your separation from UC employment.

California Unemployment

Insurance Program: UC coverage stops the last day you are actively at work. Depending upon your circumstances, you may or may not be eligible for Unemployment Insurance benefits. You can get details and apply for benefits at your local office of the California State Employment Development Department (EDD). If you work outside California, contact the comparable state agency for your location.

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. 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.

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