



Pregnancy, Newborn Child and Adopted Child

Factsheet for Employees who Accrue Sick Leave

Welcoming a new child into the family is both exciting and worrisome. At home you're preparing for your new arrival by gathering baby supplies and preparing the nursery. At work you also must make preparations. This factsheet can help you prepare for the time you will be off work for pregnancy, childbirth, or adoption and ensure that your newborn or adopted child is properly enrolled in benefits.

This factsheet is for new mothers and fathers who are UC employees and accrue sick leave. It:

- explains how the disability plans replace wages you lose while unable to work because of pregnancy and childbirth
- outlines which UC-sponsored benefits you may be

able to continue while on leave for pregnancy and childbirth or to bond with your child

- points out things you should do before you leave work and actions you may want to consider after your child is born or adopted
- answers some commonly asked questions.

If you have an academic appointment, you should contact your Academic Personnel Office for information about leave policies and benefits for pregnancy, childbirth and adoption. If you are governed by a collective bargaining agreement, the pregnancy disability policies and rules for a leave of absence in conjunction with pregnancy and childbirth may be different from those discussed in this factsheet. Be sure to discuss your options with your local Benefits Office.

Pregnancy, Newborn Child and Adopted Child Guidelines

- **See your physician.** Prenatal health care is very important to you and your child. Your health plan may also offer special prenatal classes.
- **Talk to your supervisor.** With your supervisor, you need to make plans to cover your work during your absence. Allow as much time as possible to make arrangements and, if necessary, to adjust your current duties or schedule to accommodate your pregnancy, adoption, or bonding leave.
- **Talk to your local Benefits Office.** Your local Benefits Office can advise you about your eligibility for leave, help you apply for disability benefits, and provide you with information about enrolling your new child in UC-sponsored benefits.
- **Call your UC-sponsored medical plan.** As part of your prenatal care, it is a good idea to review pregnancy procedures with a medical plan representative. In addition, some UC-sponsored medical plans have special pregnancy programs.
- **For a normal delivery, you will generally begin pregnancy disability for Short-Term and**

Supplemental Plan disability benefits two weeks before your expected date of delivery. Before your leave begins, you should contact your Benefits Office to arrange for the UC-sponsored benefits you wish to continue and to be sure you have signed all of the necessary forms.

- **After your pregnancy disability ends, you may be able to continue leave under other provisions.** Talk to your Benefits or Academic Personnel Office about your options.
- **IMPORTANT: Be sure to enroll your child in UC-sponsored plans within 31 days after he or she is born or adopted.** For UC-sponsored insurance plans, including medical insurance, your child is not automatically enrolled. You must enroll your child within 31 days of the child's date of birth or he/she will not have insurance. For adopted children, the 31-day period begins on the day you take physical custody of the child or the day you have the legal right to control the child's healthcare. See "Enrolling Your Child" on page 5.

- **Soon after returning to work, talk to your Benefits Office.** When you return to work, records must

be updated, benefits must be activated, and forms must be processed. Procedures vary by location.

Questions and Answers

I. How much time off can I have to be with my new baby or adopted child?

Both mothers and fathers may be eligible under family leave laws for time off to bond with newborn or adopted children. Additionally, birth mothers may be eligible for more time off under state pregnancy disability laws. How much time depends on a number of factors, including how long you've worked for UC, the collective bargaining agreement or UC policy that covers you, your location, and your ability or willingness to take unpaid leave. Academic appointees may be eligible for time off under policies related to active service-modified duties (see right). Whenever possible, UC asks that you provide at least 30 days advance notice of your intentions. Your options include:

- **Pregnancy Disability**—Pregnancy disability is the period of time that a woman is medically disabled due to pregnancy and childbirth. It may consist of leave without pay and/or paid leave—including accrued sick leave, vacation, and compensatory time off. When medically necessary, you may be able to take pregnancy disability on a reduced work schedule or on an intermittent basis.
- **UC Family and Medical Leave (FML)**—FML is provided in accordance with State and Federal laws (see page 7) and allows you to take up to 12 weeks off annually for your own disability or to bond with your new baby. FML is taken as unpaid leave; however, you may use accrued vacation and/or sick leave subject to applicable personnel policies or collective bargaining agreement and departmental approval. Leave granted for bonding purposes must be taken within 12 months following the child's birth or adoption. To be eligible, you must have at least 12 cumulative months of UC service and have worked at least 1,250 hours during the 12 months immediately preceding the date your FML begins.
If you are on an approved FML, you continue receiving the UC contributions for medical, dental, and vision coverage for a period of up to 12 workweeks in a 12-month period.
- **Staff Supplemental Family and Medical Leave**—If the need for a family and medical leave continues beyond 12 workweeks, employees covered by UC's

Personnel Policies for Staff Members may be entitled to supplemental FML for up to 12 workweeks or until the end of the leave year, whichever is less.

UC contributions for health insurance do not continue during supplemental FML. Be sure to call your local Benefits Office to arrange for insurance coverage continuation and premium payment.

- **Active Service-Modified Duties**—In addition to childbearing and childrearing leaves, academic appointees may be eligible for periods of active service-modified duties. Contact your local Academic Personnel Office for information.

In addition, you may apply to continue leave as a personal leave of absence in accordance with local guidelines. Such leave may or may not be granted. Ask your local Benefits Office for more information and see the *Leave Without Pay Benefits Checklist*.

2. If I am adopting a child, do the same rules in this factsheet apply?

If you adopt a child, the rules about FML apply as described in this factsheet; however, rules about disability benefits do not apply.

3. How much will I get paid and for how long?

The answer depends on a number of factors including how much sick leave and vacation time you are approved to use and whether you are enrolled in UC's Supplemental Disability insurance plan.

For most pregnancies, the disability period for disability insurance begins two weeks before birth and ends six weeks after birth (eight weeks for caesarian section). See the timelines on pages 6 and 7 to understand how the disability plans work to replace lost wages.

4. What happens to my other UC-sponsored benefits while I am unable to work?

All UC-sponsored benefits continue if you are on paid leave. UC contributions for your medical coverage only will continue when you are receiving Short-Term Disability benefits. UC contributions for your health coverage (medical, dental, vision) will continue during an approved FML; however, you must make arrange-

ments to pay your medical plan premium in advance of your leave. Be sure to talk with your supervisor and your local Benefits Office for complete details.

For more information on your UC-sponsored benefits, see the chart on pages 4 and 5.

5. If I leave work two weeks before my expected due date and my baby is late, what happens to my disability benefit?

If medical necessity (documented by your physician) indicates that your pregnancy disability requires more than the normal two weeks because of a late delivery, the Short-Term and Supplemental Disability plans allow for a longer prepartum period. Benefits from the plan would be payable once you have used your accumulated sick leave (up to 22 working days) and completed your chosen waiting period. The UC-sponsored disability plans would still allow benefits for up to six weeks postpartum for a normal delivery and up to eight weeks for a caesarian section.

6. Must I take all of my FML at one time or can I take FML before my pregnancy disability period?

You may use FML for prenatal care if you are disabled by pregnancy. To preserve your UC-sponsored disability benefits, see the next question.

You may also use your FML to bond with your child, but it must be concluded within 12 months of the birth/adoption of your child. If your supervisor agrees, you may use FML to bond with your child intermittently or through a reduced work schedule.

7. If I work on a modified schedule before I go on disability leave, will this affect the length of time I can receive disability benefits?

A modified work schedule does not reduce the length of UC-sponsored disability plan benefits as long as you continue to satisfy the following eligibility requirements:

- Your average paid time is at least 17.5 hours per week, and
- You remain a member of a UC-sponsored defined benefit retirement plan (such as UCRP).

If you fail to meet the continuing eligibility requirements while you are on a modified work schedule, your coverage may stop before your actual date of disability.

If your earnings will be reduced in the months before your disability begins, see your local Benefits Office about the impact on your disability benefit amount. For a definition of the eligible earnings or predisabil-

ity earnings, see the Summary Plan Description for Supplemental Disability insurance.

8. Can I work at home so I don't have to take a disability leave of absence?

Whether or not you can work at home will depend upon your job and the departmental practices at your UC location. You should discuss this option with your supervisor.

9. I have a 90-day waiting period for Supplemental Disability and the standard pregnancy disability is only six weeks. Will I receive disability benefits for a normal pregnancy and delivery?

No. The 90-day waiting period you have chosen applies to any type of disability, including pregnancy. Assuming you have a normal pregnancy and delivery without complications, no benefits would be payable for this pregnancy because your period of disability would end before you had completed your 90-day waiting period. If you are disabled for more than 90 days due to complications in your pregnancy or disability, you may be eligible for disability benefits. Contact your Benefits Office regarding filing a claim.

10. If I am pregnant, can I change my disability waiting period?

You may change to a longer waiting period at any time. If you want to shorten your waiting period, however, and you are outside of a period of initial eligibility (PIE; see page 8), you must reapply for coverage by submitting an application and a statement of health to the insurance carrier. The insurance carrier has the right to decline your request based on your current medical status, including your pregnancy.

11. Must I take the maximum leave allowed under UC policy for pregnancy/adoption and baby bonding?

No. You may take the amount of leave that works best for you and your family.

12. If I forget to enroll my child during the PIE that immediately follows my child's date of birth or adoption, what can I do?

To ensure that your child has insurance coverage by UC-sponsored plans from your child's date of birth or adoption, it is best to enroll your child during the 31-day PIE (see page 8) immediately following the event. If you forget, you may enroll your child in

(continued on page 5)

While on Pregnancy Disability or FML

Benefit Plan

Benefits Options

Health and Welfare Plans

Medical Dental Vision	UC contributions for your medical coverage (not dental or vision) will continue when you are receiving Short-Term Disability benefits. UC contributions will continue for your medical, dental, and vision coverage if you are on an approved FML. UC contributions stop once your disability benefits and/or your FML ends. If you remain on approved leave, you may continue coverage for up to two years (including any periods of disability and FML); however, you must pay both the UC contribution and the employee premiums. Also see “Moving Out of a Plan Service Area” on page 9 and “Health and Welfare Plan Continuation Options” on page 9.
Legal	You may continue coverage for up to two years as long as you remain employed at UC.
Basic Life Core Life	Your coverage continues (at no cost to you) for up to four months after the month your approved disability begins.
Supplemental Life	You may continue coverage for up to two years as long as you remain employed. Premium Waiver Benefit: If you become totally disabled while enrolled in Supplemental Life, you may qualify to continue your coverage without paying the premium. If You Leave UC Employment: You may continue Supplemental Life coverage at group rates for up to six months if you have an application pending for UCRP disability income and if you file a premium waiver request.
Basic Dependent Life Expanded Dependent Life	If you are enrolled in Basic Life only, you may continue Basic Dependent Life for up to four months. If you are enrolled in and continue Supplemental Life, you may continue Basic Dependent Life or Expanded Dependent Life for up to two years.
Accidental Death & Dismemberment (AD&D)	You may continue coverage for up to two years as long as you remain employed at UC.
Short-Term Disability Supplemental Disability	Coverage stops on your last day actively at work before your disability begins.
Business Travel Accident Workers’ Compensation	Coverage stops on your last day actively at work before your disability begins.

UC Retirement Plan, UC Retirement Savings Program and Other Savings Options

University of California Retirement Plan (UCRP)	You stop accruing UCRP service credit when you go off pay status. 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 may be able to establish service credit for this period when you return (see “Establishing UCRP Service Credit” on page 10).
UC Retirement Savings Program (DC Plan, 403(b) Plan, 457(b) Plan)	Contributions stop with your last paycheck. If you are on leave without pay and you are receiving benefits from a UC-sponsored disability insurance plan, you may be eligible to take total or partial distributions from the 403(b) Plan. Contact Fidelity Retirement Services (netbenefits.com or 1-866-682-7787) for your options. See “403(b) Plan Loan Program” on page 9.
Social Security Other Retirement Plans	If your retirement benefits are coordinated with Social Security and you receive Short-Term Disability benefits, both you and UC contribute to Social Security based on your disability income. Neither you nor UC contribute to Social Security for Supplemental Disability. If you are a member of another retirement plan—such as CalPERS—contact that plan directly for information.

While on Pregnancy Disability or FML

Benefit Plan

Benefits Options

Other Benefits

Vacation Leave Sick Leave	You do not accrue vacation or sick leave during your pregnancy disability if you are off pay status. 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 are eligible for reimbursement. The administrator 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 unless you are on an approved FML (see page 9). Only 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 “Health and Welfare Plan Continuation Options” on page 9. The vendor 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.

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UC-sponsored plans during Open Enrollment (usually held each November). You may also enroll your child in your UC-sponsored medical plan at any time; however, there will be a 90-day waiting period before your child receives benefits.

13. What happens when I am ready to come back to work?

See pages 10 and 11 for information about returning to work.

14. What happens if I decide not to return to work?

If you end UC employment while on pregnancy disability or after a leave for bonding with your child, read the *Termination of Employment Benefits Checklist* and contact your local Benefits Office. Ask your

Benefits Office for information about continuing group health coverage.

If your pregnancy disability period has ended and you are on an approved Family and Medical Leave and do not return to work, you may be liable for the health plan premiums (medical, dental, vision) paid by UC during any unpaid portion of your family and medical leave. UC may recover its share of health plan premiums to the extent permitted by law, from your unpaid wages or vacation pay (if any), or other pay due you, or by initiating legal action.

You will not be liable for premiums, however, if your failure to return to work is due to continuation of your own serious health condition or other reasons beyond your control. You will be considered to have returned to work if you work for at least 30 calendar days beginning with your scheduled return date.

Enrolling Your Child

For UC-sponsored plans, insurance coverage for your child is not automatic; you must enroll your child as a newly eligible family member within the 31-day PIE that begins with his or her date of birth. For adopted children, the 31-day period begins on the day you take physical custody of the child or the day you have

the legal right to control the child’s healthcare. (See the *Family Changes Benefits Checklist*.) To enroll your newborn/adopted child, complete an *Enrollment, Change, Cancellation or Opt Out* form (UPAY 850). If you request enrollment during this

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Pregnancy Timeline

The following timeline is an overview showing when government mandates and UC policies may apply to a normal pregnancy.

Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
On Pay Status Actively at work or on paid leave	Pregnancy Disability Period 2 weeks before birth 6 weeks after birth for normal delivery (8 weeks after birth for caesarian delivery)								Leave Without Pay or Paid Leave: if eligible/approved based on your appointment (opportunity to use supplemental FMLA) (May include supplemental FMLA.)											
	FMLA: Generally, begins with date of disability (up to 12 workweeks)***																			
	PDL: Begins with pregnancy disability date								CFRA: In addition to FMLA and PDL, if eligible, for the purpose of baby bonding (up to 12 weeks)											

- * Under UC-sponsored disability plans, your date of disability is the date determined by the insurance carrier that you are unable to continue working.
- ** Some benefits resume when you return to pay status and some resume when you return actively to work. If you are not taking vacation, this would be the same day.
- *** Under FMLA, your disability begins when your pregnancy meets the requirements of a serious illness, or (if necessary) for prenatal medical visits.

Timeline Examples

Here are two examples of how the timeline options could be applied during pregnancy. Please keep in mind that these employees could have selected other options.

Your Pregnancy Timeline

Each pregnancy is different and your pregnancy timeline is based on your UC appointment, whether you are enrolled in Supplemental Disability and the length of your chosen waiting period, how much sick leave and vacation you have accrued, and other variables. For these reasons, be sure you discuss your options with your local Benefits Office. In addition, changing circumstances during your pregnancy could alter your leave and disability options.

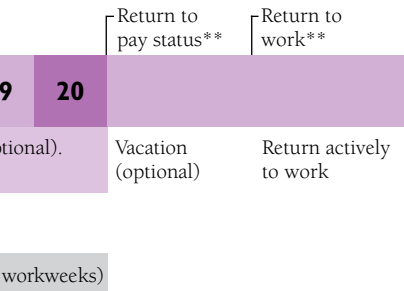
An Uncomplicated Pregnancy and Delivery

Sally Smith's expected delivery date is June 1. She decides she wants to work as long as possible before her baby is born and return to work three months after her baby is born. She is enrolled in Supplemental Disability with a seven-day waiting period. At the time of her disability, Sally has three days of accumulated sick leave and ten days of vacation, and she wishes to use five days of accrued leave during her disability waiting period. She did not use any FML before her

A Complicated Pregnancy and Delivery

During her third month, Jane Jones finds out she is expecting twins on March 15! Medical problems require Jane to stop working at the end of her fifth

Week	1	2	3	4	5	6	7	8	9
Actively at work	Disability date 11/1 Disability waiting period: 8 days of sick leave; 9 days of vacation; 5 days unpaid					Receives Short-Term and Supplemental Disability			
	FMLA and PDL								
	Total Leave: up to 28 workweeks (7 months) maximum for pregnancy/c								



Family and Medical Leave Act (FMLA) of 1993

This Act requires UC to provide eligible workers with up to 12 weeks of unpaid leave during a calendar year for birth, adoption, foster care placement, and/or illness of their eligible family members. To be eligible, you must have at least 12 cumulative months of UC service and have worked at least 1,250 hours during the 12 months immediately preceding the date your FMLA leave begins.

(The family and medical leave rights of collective bargaining unit employees are governed by the terms and conditions of the applicable collective bargaining agreement.)

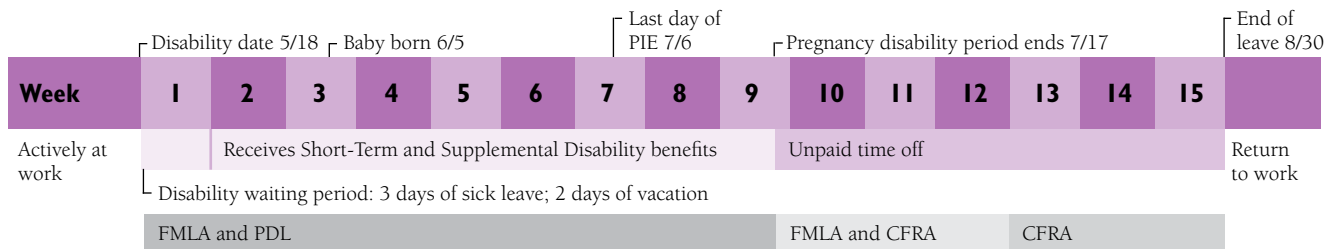
California Pregnancy Disability Leave (PDL)

Pursuant to the California Fair Employment and Housing Act, an employee may take up to four months of medically necessary pregnancy disability leave, which will be concurrent with FMLA leave (if eligible for FMLA).

California Family Rights Act of 1991 (CFRA)

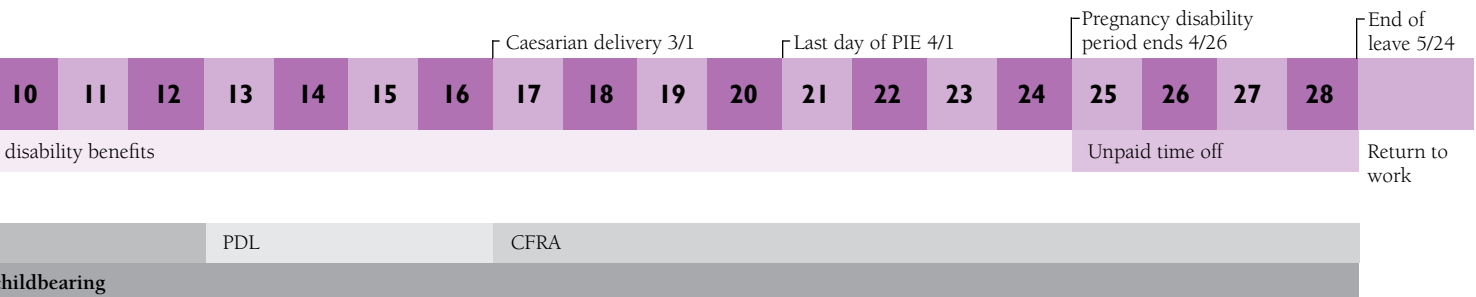
If eligible, you may take an additional 12 weeks of family and medical leave for reasons unrelated to pregnancy disability. This may be for your own serious medical condition or that of a family member, or to care for a newborn child or a recently placed adopted or foster child.

date of disability. Sally had a normal delivery on June 5. Following is the timeline for Sally's pregnancy.



month of pregnancy. Jane is enrolled in Supplemental Disability with a 30-day waiting period. At the time of her disability, she has eight days of accumulated sick leave and nine days of vacation, and she wishes

to use this accrued leave during her disability waiting period. She wants to stay home for three months after her babies are born. Jane had a caesarian delivery on March 1. Following is the timeline for Jane's pregnancy.



31-day period, you are also eligible to enroll yourself and your other eligible family members in health plans (if not enrolled) or to change health plans. If your child is enrolled during the new PIE (see right), insurance coverage starts on the child's date of birth or adoption.

If you do not enroll yourself and/or your family member(s) within the 31 days when first eligible, you may enroll in medical only at a later date; however, you will need to complete a waiting period of 90 days before medical coverage becomes effective. You/they can also enroll during the next Open Enrollment period for the medical, dental, and vision plans.

To request special enrollment or obtain more information, contact your local Benefits Office. For more information about enrollment outside of the initial 31-day eligibility period, contact your local Benefits Office.

If you are enrolled in an HMO and are choosing a primary care physician (PCP) for your newborn child, and the physician is contracted with a different medical group than the birth mother's PCP, please contact your plan for details. The plan may require your child to be enrolled in the same medical group as the mother until the first of the month following the birth.

For some medical plans, your child's PCP for the first 31 days is the mother's PCP. Contact your medical plan to determine when you may select a new PCP for your child.

Please note that you may enroll eligible family members in UC-sponsored plans only through UC. Your child cannot be enrolled in a UC-sponsored plan through a hospital, doctor, or medical plan. Contact your local Benefits Office or the person in your department who handles benefits for procedures and forms.

Life Insurance and AD&D

The addition of a newly eligible family member gives you a new 31-day PIE in which to enroll or increase your coverage in Supplemental Life. See your Benefits Office for details.

If you are enrolled in Basic or Expanded Dependent Life (Child Only or Spouse and Child coverage), your child will be covered automatically 24 hours after birth; adopted children are covered from the date of adoption. If the child is your first eligible family member, you may apply to enroll in one of these plans within 31 days of your child's date of birth or adoption.

Period of Initial Eligibility (PIE)

This is the time during which you or your eligible family members may enroll in UC-sponsored plans. The PIE starts on the first day of eligibility (for example, the day your child is born or 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 Benefits or Payroll Office.

If you are enrolled in Accidental Death and Dismemberment (AD&D) insurance with Family or Modified Family coverage, your child will be covered automatically at birth or adoption. If you are not, you may enroll in AD&D or change coverage at any time by submitting an enrollment or change form (UPAY 850) to your local Benefits or Payroll Office.

Dependent Care and Health Flexible Spending Accounts

With the addition of a child to your family, you may want to consider participating in the Dependent Care Flexible Spending (DepCare FSA) and/or Health Flexible Spending Account (Health FSA).

The DepCare FSA allows you to pay for certain dependent care expenses and the Health FSA allows you to pay for certain health care expenses on a pretax, salary reduction basis. This reduces your taxable salary and, therefore, the amount of taxes you pay. Your savings will depend on your particular tax situation. If eligible, you may enroll in the DepCare FSA and/or Health FSA during your new 31-day PIE. See the *DepCare FSA Summary Plan Description* and/or the *Health Flexible Spending Account Summary Plan Description* for more information.

Beneficiary Designations

At this time, you may wish to review the person(s) you have named to receive benefits from your UC-sponsored plans in the event of your death. You may name or change beneficiaries at any time. For UCRP, life insurance and AD&D, you can make changes online (atyourservice.ucop.edu) or by completing form UBEN 116. For the Retirement Savings Program, you can make changes online (netbenefits.com) or by calling Fidelity Retirement Services (1-866-682-7787).

Other Considerations

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, UC regulations require 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) or DeltaCare dentist. Contact your medical carrier or DeltaCare.

Health Flexible Spending Account

If you are on an approved Family and Medical Leave (FML) and enrolled in Health FSA, you may choose to continue participation during your leave. In this case, eligible expenses incurred during your leave would be reimbursable. Before your FML begins, you must complete the *Health FSA/DepCare FSA Salary Reduction Agreement* (UPAY 919).

If you choose not to continue HCRA participation, only eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless continued under COBRA (see COBRA Continuation at right).

403(b) Plan Loan Program

If you have an outstanding loan when you go off pay status, you must make arrangements with Fidelity Retirement Services (netbenefits.com or 1-866-682-7787) to do one of the following within 90 days of your last day on pay status:

- Make monthly Electronic Funds Transfers (EFTs) to Fidelity Retirement Services.
- 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. In addition, if you leave UC employment, you must repay your loan in full or arrange for EFTs within 90 days from the date your employment ends. If you do not repay the

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Health and Welfare Plan Continuation and Conversion

If your leave expires or you do not return to work, you may have options for continuing your UC health and welfare plan coverage in addition to those listed on the chart on page 4. Note that these options generally cost more than your UC group plans. Conversion policies may also provide fewer benefits than UC's group plan. For more details on all of these options, see the UC HR website (atyourservice.ucop.edu) or your benefit plan booklets.

COBRA and CalCOBRA Continuation: If you are enrolled in medical, wellness, dental or vision, and your leave expires or 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) and CalCOBRA (AB1401). You may also be able to continue eligibility for your location's Employee Assistance Program under COBRA. If you are enrolled in the Health Flexible Spending Account (Health FSA), you may continue your participation under COBRA through the end of the current plan year (December 31) by making after-tax payments to your account. You have 60 days from the date you receive notice of your continuation rights to apply for COBRA continuation.

Conversion: If you are enrolled in medical, life (including basic, supplemental, basic dependent, expanded dependent, and senior management), AD&D, or Legal and you apply within 31 days after UC-sponsored coverage ends, you can convert your group insurance coverage to individual policies without the need for individual underwriting by the insurance plan. For medical coverage, you have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion.

Portability: If you are enrolled in supplemental life insurance and you apply within 31 days after your UC-sponsored coverage ends, 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.

balance, 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; you can resume payments when you return to work.

When You Return to Work

Your reinstatement rights are governed by the UC policy and/or collective bargaining agreement covering the leave from which you are returning. When you return from pregnancy disability, you have the right to be reinstated to the same position. When you return from FML, you have the right to return to the same or an equivalent position. When you return from Supplemental FML, you may return to the same position or (at the department's discretion) to a similar position.

Discuss your options with your supervisor.

As an alternative to or in addition to pregnancy disability, you may be eligible to transfer to a less strenuous or hazardous position on a temporary basis.

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 soon after you return to work.**

The chart on page 11 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 or make changes during your PIE.

Address Changes

While on pregnancy disability or FML, 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 change your address online (atyourservice.ucop.edu). You also can notify your local Benefits or Payroll Office or the appropriate person in your department of any address changes.

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 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 a PMI dentist. Contact your local Benefits Office to transfer plans and your medical carrier or DeltaCare to change providers.

Establishing UCRP Service Credit: When you return to work at UC with an eligible appointment, you may elect to establish (buy back) retirement service credit for your leave without pay.

Rules for leave buybacks include minimum leave periods that can be purchased, payment options and other restrictions. Note that if you wish to buy back service credit for your leave, the sooner you begin, the less it will likely 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.

(continued on back page)

When You Return to Work

Benefit Plan New PIE Benefits Options

Health and Welfare Plans		
Medical* Dental* Vision* Legal Supplemental Life Basic Dependent Life Expanded Dependent Life	YES	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage: If you are on pregnancy disability and/or leave for <i>less than 120 days</i> , you may re-enroll in the same plans and 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 the UC-sponsored plans for which you are eligible. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members. See “Returning to a Plan Service Area” on page 10.
Basic Life	N/A	Your coverage, based on your appointment, resumes automatically when you return to pay status.
Accidental Death & Dismemberment (AD&D)		If you continued coverage during your disability: Your coverage continues. If you did not continue coverage or if you were not previously enrolled: You may enroll at any time.
Supplemental Disability	YES	You may enroll or re-enroll during your new 31-day PIE. If you are on disability and/or 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 of the waiting periods.
Short-Term Disability	N/A	Coverage resumes automatically on the day after your first full day actively at work.
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

UCRP service credit, retirement plan contributions, and savings deductions resume automatically when you return to pay status. At some locations, deductions for a UCRP service credit buyback in progress resume automatically. At other locations you must reactivate them. You may be eligible to establish service credit for your leave period. See “Establishing UCRP Service Credit” on page 10.

Other Benefits

Vacation Leave Sick Leave	N/A	When you return to pay status, you start accruing vacation and sick leave, if eligible. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Flexible Spending (DepCare FSA) Health Flexible Spending Account (Health FSA)	YES	You may re-enroll during your new PIE. If you are on leave for less than 120 days: You may re-enroll for the remainder of the plan year. For the DepCare FSA, your monthly contribution must be the same as before you were on leave. For Health FSA, your annual 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 disability: 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 more opportunities to enroll in UC-sponsored plans, see *Your Group Insurance Plans*.

For more information, see *The UCRP Buyback Booklet*, available online (atyourservice.ucop.edu).

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 or direct deposit statement 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.*

For More Information

General information, UC publications and forms, detailed plan booklets are available on UC's HR website (atyourservice.ucop.edu). For your plan enrollments, select "Sign in to My Accounts," log on, and then select "Current Enrollments."

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 local Benefits Office.

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.

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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