

This checklist explains how your benefits are affected when your UC employment ends. You may wish to go over this information with your Benefits Office to be sure that you have taken all necessary actions.

If you are terminating UC employment for medical reasons, see your Benefits Office immediately about possible eligibility for disability, retirement, and/or other benefits. If you are being laid off (temporarily or indefinitely) or taking a leave without pay, see the appropriate checklist. If you are leaving one campus or laboratory to work at another UC location, see your Benefits Office at the new location to arrange for continuation of your benefits.

Need Help?

General information, UC publications and forms, and detailed plan booklets are available on UC's HR/Benefits website (atyourservice.ucop.edu); for your plan enrollments, select the "Sign in to My Accounts" button, 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.

Termination of Employment

Benefits Checklist

When UC Employment Ends

Generally, your participation in UC-sponsored benefit plans stops when your UC employment ends. You may, however, be able to continue some benefits for a limited time. The chart on pages 2 and 3 explains your benefits options in detail.

Retirement Benefits: If you are eligible and want to retire from UC, see the *Retirement Handbook* and your Benefits Office for information. Please note that if you retire more than 120 days after your separation date, you will *not* be eligible for UC's retiree health and welfare coverage.

Distributions from UC Retirement and Savings Plans: When you leave UC employment, you may keep your Defined Contribution Plan (DC Plan), Tax-Deferred 403(b) Plan and/or 457(b) Deferred Compensation Plan money with the UC Retirement System if your plan balance equals at least \$2,000. Each plan must have at least \$2,000; plan balances may not be combined to meet the \$2,000 minimum balance requirement. For the DC Plan, your balance in all accounts—Pretax, Safe Harbor, After-Tax/Rollover—must total at least \$2,000. If you do not meet the minimum balance requirements, you must take a full distribution of all your money in that plan.

You can request a distribution online at netbenefits.com or by calling Fidelity Retirement Services at 1-866-682-7787.

To take a distribution of your Capital Accumulation Provision (CAP), call the UC Customer Service Center (1-800-888-8267) for a *Distribution Request—CAP Balance* form (UBEN 142CAP).

To take a distribution of money you accumulated in the DC Plan Pretax Account as a non-exempt student employee, contact Fidelity Retirement Services at netbenefits.com or 1-866-682-7787.

Tax-Deferred 403(b) Loan

Program: If you have an outstanding loan, you must arrange one of the following options with Fidelity Retirement Services (1-866-682-7787) within 90 days from your last day on pay status:

- Make monthly payments.
- Repay the outstanding amount in full.

If you do not take any action, the outstanding principal will be reported as a distribution and will be subject to income tax and (if applicable) state and federal penalties.

Service Credit Buyback: If you leave UC employment before you complete your buyback payments, you will receive proportional service credit (or a proportional reduction in your noncontributory offset). You may be able to make a lump-sum payment within 60 days after separation from UC employment on an after-tax basis to complete your buyback. You must have completed at least one year of payments to be eligible to make the lump-sum payment. Only whole periods are eligible, and payments

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When UC Employment Ends

Benefit Plan	Benefits Options
Health and Welfare Plans	
Medical Dental Vision	Coverage ends on the last day of the last month for which premiums are paid. Unless you are terminated for gross misconduct, you and/or your eligible family members may be eligible to continue UC-sponsored 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 (employment termination) or from the date you receive notice of your continuation rights, whichever is later, to apply for COBRA continuation. See the At Your Service website (atyourservice.ucop.edu) for your continuation options.
Important: If you are eligible for and wish to continue medical/dental/legal coverage as a retiree, you must retire within 120 days of your separation from UC. See your local Benefits Office immediately.	After COBRA continuation coverage ends (if your coverage has been continuous) or as an alternative to COBRA continuation, you may be able to convert your UC-sponsored <i>medical</i> plan to an individual policy. Please note that individual policies are generally more costly and provide fewer benefits. As an alternative, if you can meet individual underwriting requirements, you might apply directly to the carrier for an individual policy with more options and possibly lower rates. You have 31 days after your UC or COBRA continuation coverage ends to apply for conversion. You may <i>not</i> convert your dental or vision plan to an individual policy.
Legal Basic Life Supplemental Life Basic Dependent Life Expanded Dependent Life Accidental Death & Dismemberment (AD&D)	Coverage ends on the last day of the last month for which premiums are paid. You may, however, convert this coverage. Contact the insurance carrier within 31 days of the day your group coverage ends to apply for conversion. When you convert coverage, you pay premiums directly to the carrier. Please note that these policies are generally more costly and provide fewer benefits. The Supplemental and Dependent Life plans can also be carried over to the Prudential Portability group term life plans. (For Dependent Life, portability is available only if you also elect portability of your Supplemental Life Insurance.) If you retire, you may continue legal coverage for you and your spouse or domestic partner. You can also purchase AD&D coverage under the retirees' group plan.
Short-Term Disability Supplemental Disability Business Travel Accident Workers' Compensation	Coverage ends on your last day actively at work. You cannot continue or convert these plans. If you will remain on paid leave prior to your separation, you must complete a cancellation form to stop Supplemental Disability premium deductions. Note that even if you remain on pay status, your coverage ends on your last day actively at work. UC police and fire employees may remain eligible for Workers' Compensation for certain medical conditions for up to five years after UC employment ends. Contact your Human Resources Office.
UC Retirement Plan	
University of California Retirement Plan (UCRP)	You stop accruing UCRP service credit when you go off pay status. If you are a UCRP member, you may be eligible for one of these options upon leaving UC: Inactive Membership: See the appropriate <i>UCRP Summary Plan Description</i> to find out if you are eligible for this option. Refund of Accumulations: You may request a refund of your UCRP contributions (UC's contributions are not refundable) and interest, if any, and/or a distribution of any Capital Accumulation Provision (CAP) balance. However, a refund of your UCRP contributions and interest cancels your right to any future Plan benefits based on your service unless you return to UC employment and reestablish service credit. A CAP distribution does not affect future UCRP benefits. If you do not qualify for inactive membership, you <i>must</i> request a refund of your UCRP accumulations and CAP balance. See your local Benefits Office for forms and information. If you return to UC employment and again become a UCRP member, for a limited time you may redeposit the amount of your refund (plus interest) to reestablish your service credit. See the <i>UCRP Buyback Booklet</i> . Retirement Income: UCRP members age 50 or older with at least five years of service credit may apply for retirement income. If you have less than five years of UCRP service credit, but have service credit in another retirement plan—such as CalPERS—you may qualify for UCRP income. See your Benefits Office. Lump Sum Cashout: UCRP members who are eligible to retire may choose a lump sum cashout in lieu of monthly retirement income. The lump sum cashout is the present value projection of basic retirement income (reduced by any offsets that apply and including assumed cost-of-living adjustments) you would be expected to receive over your lifetime, paid in a single lump sum.

When UC Employment Ends

Benefit Plan	Benefits Options
Retirement Savings Program and Other Savings Options	
Retirement Savings Program (DC Plan, 403(b) Plan, 457(b) Plan)	<p>Contributions stop with your last paycheck. If you have at least \$2,000 in the Defined Contribution Plan, or at least \$2,000 in the Tax-Deferred 403(b) Plan, or at least \$2,000 in the 457(b) Deferred Compensation Plan, see the appropriate summary plan description for information about your options.</p> <p>If you have less than \$2,000 in any plan when you leave UC employment, you <i>must</i> request a total distribution. Plan balances may <i>not</i> be combined to meet the \$2,000 minimum balance requirement. Contact Fidelity Retirement Services (1-866-682-7787 or netbenefits.com) for information.</p>
Social Security Other Retirement Plans	<p>Contributions stop with your last paycheck. If you are considering retirement and need more information, contact Social Security. If you are a member of another retirement plan, contact that plan directly for information.</p>
Other Benefits	
Vacation Leave	<p>When you leave, you are paid for any accumulated vacation leave earned through your last day at work.</p>
Sick Leave	<p>When you leave, you are not paid for any accumulated sick leave.</p> <p>If you retire within 120 days of separation from UC and elect a monthly retirement income, any unused sick leave will be converted to retirement service credit at the rate of eight hours of sick leave for one day of service credit.</p>
Dependent Care Flexible Spending Account (DepCare FSA)	<p>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.</p>
Health Flexible Spending Account (Health FSA)	<p>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. The administrator must <i>receive</i> your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.</p> <p>You will be sent 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.</p>
Tax Savings on Insurance Premiums (TIP)	<p>TIP contributions stop with your last paycheck.</p>
Automobile and Homeowner/Renter	<p>You may continue coverage to the end of your contract year by paying premiums directly to the insurance company or you may cancel your coverage. Call the insurance company for information.</p>
California Unemployment Insurance Program	<p>You may be eligible for Unemployment Insurance. 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.</p>

may not exceed an annual limit under IRC §415(c).

If you are leaving UC employment with less than five years of service credit, see your local Benefits Office right away to determine whether you may be able to buy back service credit to satisfy vesting requirements.

Address Changes: If you leave money in the University of California Retirement Plan (UCRP), you must notify UC HR/Benefits whenever you change your permanent address.

To update your address information, visit At Your Service (atyourservice.ucop.edu), select the “Sign in to My Accounts” button, then select “My Contact Information” in the left column. Inactive UCRP members and retirees must submit form UBEN 131 (*Address Change Notice*), available on our website or from the Customer Service Center (1-800-888-8267).

Beneficiary Designations: In the future, you may wish to change the person(s) you have named to receive benefits from your retirement plan in the event of your death.

You may change your beneficiary(ies) at any time online for UCRP and CAP. To do so, visit At Your Service (atyourservice.ucop.edu), select the “Sign in to My Accounts” button, then select “My Beneficiaries.”

You may also change your UCRP and CAP beneficiary(ies) by completing form UBEN 117, *Designation of Beneficiary—Retirees, Former Employees and Others*, and submitting it to UC HR/Benefits.

For Retirement Savings Program accounts, visit netbenefits.com.

If You Return to UC Employment

Rules governing re-enrollment in lapsed or canceled plans vary with the particular plan and the length of time you have been separated from UC. For information, see your local Benefits Office within 31 days of your rehire date.

By authority of the Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

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Website address: atyourservice.ucop.edu



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Printed on recycled paper with soybean-based inks.

