New Faculty
Benefits Information

Benefits Office Hours:
Monday thru Friday 8 a.m. – 5 p.m.
Phone: 951-827-4766
Email: benefits@ucr.edu
Enrollment Period

- **Period of Initial Eligibility**
  - 31 days from the date of hire or date of appointment letter
  - Second PIE for faculty – 31 days from arrival on campus or the start of classes, whichever comes first

- **Open Enrollment**
Level of Coverage

- **Full Benefits**
  - 50% or more for a year or more, or
  - Worked 1,000 hours in a continuous 12-month period (750 hours for lecturers)

- **Mid-Level Benefits**
  - 100% for three months or move, but less than 12 months

- **CORE Benefits**
  - You are appointed for at least 43.75% time
Health Plans

- PPO
  - CORE (Blue Shield)
  - Blue Shield Health Savings Plan
  - UC Care (Blue Shield)

- HMO
  - Kaiser
  - Health Net Blue & Gold

- Premiums are based on full-time salary
- Eligible Family Members
Dental and Vision Plans

- Delta Dental
  - PPO/Premiere Plan
- Delta Care USA
  - Selected Providers
- Vision Service Plan (VSP)
  - In-Network Providers
  - Non-Network Providers
- Dental and vision premiums paid by the UC
Disability

› UC-Paid Short-Term Disability
  › Plan pays 55% of salary up to a maximum of $800 per month for up to six months

› Supplemental Disability
  › Plan pays 70% of salary up to a maximum of $15,000 for up to 52 weeks
  › Long Term Disability plan pays up to 50% (70% if combined with other benefits) to age 65
Life Insurance

- UC-Paid Life Insurance
  - Plan pays one times annual salary up to $50K
  - Supplemental Life Insurance
  - Plan choices: $20K or 1, 2, 3, or 4 times annual salary

- Dependent Life Insurance
  - Basic Life ($5K)
  - Expanded Dependent Life (50% of Employee Life)
AD&D and Legal Plan

- Accidental Death & Dismemberment
  - Enrollment Options: self, family, or modified family.
  - Coverage Options: $10K – $500K

- ARAG Legal Plan
  - Open to new employees during PIE
  - Free documents available on their website:
    - https://www.araglegalcenter.com/home/index.htm
  - Cost:
    - Self: $10.02
    - Self + Adult: $13.78
    - Self + Child(ren): $13.78
    - Family: $15.03
Flexible Spending Accounts

- DepCare FSA
  - Maximum amount $5000 ($2,500 is married and filing separate income tax return)
  - Minimum amount $180

- Health Care FSA
  - Debit Card availability
  - Maximum: $2,500
  - Minimum: $180

- Annual election (must re-enroll every year)
- Forfeit any unused amount
Retirement

- **UCRP**
  - Membership is automatic and mandatory for eligible employees
  - 7% contributions (subject to collective bargaining)
  - Eligible to retire at age 55 with at least 5 years of service credit and 10 years of service to be eligible for retiree health benefits

- **UC Retirement Savings Program (Fidelity Investments)**
  - 403(b), 457(b) and Defined Contribution Plan
  - Contribute up to $17,500 annually ($23,000 age 50 or older)
Resources/Contacts

› Benefits Office
  › Veronica Luna, Health Care Facilitator, 2-2636
  › Alisha French, Sr. HR Program Analyst, 2-1434

› UCnet website:
  http://dev.ucnet.universityofcalifornia.edu/

› Benefits Office website:
  http://hr.ucr.edu/benefits.html

› Fidelity Investments website:
  https://nb.fidelity.com/public/nb/default/home