



# *New Faculty Orientation*

*September 21, 2021*

*1:00pm-5:00pm*



*Provided by Academic Personnel Office  
2148 Hinderaker Hall  
Riverside, CA 92501*

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## AGENDA

- 1:00 - 1:05** Daniel R. Jeske, *Vice Provost for Academic Personnel* - **Welcome**
- 1:05 - 1:25** Daniel R. Jeske, *Vice Provost for Academic Personnel* - **Merits and Promotions Process**
- 1:25 - 1:35** Sonia Kalogonis, *Policy & Compensation Analyst* – **Compensation Resources**
- 1:35 – 1:45** Gabriela Zepeda, *Academic Personnel Analyst* – **Academic Personnel Campus Support Structure**
- 1:45 – 1:55** Nordene Smith-Hayles – *Academic Personnel Analyst* - **Stop the Clocks**
- 1:55 – 2:05** Sara Umali – *Director Academic Personnel Data & Technology* – **Leaves and Academic Systems**
- 2:05 – 2:15** Sara Umali - *Director Academic Personnel Data & Technology* – **Academic Personnel Website Tour**
- 2:15 – 2:25** Nick Weston-Dawkes – *Director AP Policy & Employee Relations* – **Supervising Academics**
- 2:25 – 2:35** Elizabeth Watkins, *Provost and Executive Vice Chancellor*
- 2:35 – 2:45** Katina Napper, *Assistant Vice Provost for Academic Personnel* - **Campus Level Initiatives**
- 2:45 – 2:55** Jason E. Stajich, *UCR Faculty Academic Senate Chair* - **Shared Governance**
- 2:55 – 3:05** Daniel R. Jeske, *Vice Provost for Academic Personnel* – **Q&A and Introductions of Key Staff**
- 3:05 – 3:50** **Meet Key UCR Staff**

**Andrew Larratt-Smith, Ombudsman**

**Marko Princevac, Ph.D., Interim Vice Provost of International Affairs**

**Mariam Lam, Vice Chancellor & Chief Diversity Officer**

**Shaun Bowler, Dean of the Graduate Division**

**Jennifer Brown, Ph.D., Vice Provost and Dean of Undergraduate Education**

**Rodolfo H. Torres, Vice Chancellor Research & Economic Development (RED)**

**David Bergquist, Chief Campus Counsel**

**Kiersten Boyce, Associate Vice Chancellor and Chief Compliance Officer**

**3:50-4:00** **Kim A. Wilcox, Chancellor**

**4:00 – 5:00** **Reception (Outside on Patio)**

**Departments available during reception to meet you, share information and answer questions.**

UCR Dining, Hospitality and Retail Services

Bookstore

Library

Campus Business Services (CBS)

Office Technology Partnership (OTP)

Real Estate Services

Parking & Transportation Services

Early Childhood Services (ECS)

Environmental Health & Safety (EH&S)

Risk Management

Wellness Healthy Campus

Talent Acquisition and Diversity Outreach

**New Faculty Orientation – Sept 21, 2021 @ 1pm-5pm**  
**Academic Personnel Speakers**



**Daniel R. Jeske – Vice Provost for Academic Personnel**

The Vice Provost for Academic Personnel is an advocate for the interests of faculty and oversees all issues pertaining to faculty recruitment, retention, success, evaluation, promotion, and family-friendly and leave policies.

Email: [vpap@ucr.edu](mailto:vpap@ucr.edu)

Phone: 951-827-2304

*With APO since 2020*



**Katina Napper – Assistant Vice Provost for Academic Personnel**

The Assistant Vice Provost for Academic Personnel is a Chief Advisor to the Chancellor, Provost and Executive Vice Chancellor and Vice Provost for Academic Personnel on academic personnel matters. She is also primary consultant for academic Vice Chancellors, Deans, Department Chairs and other academic leadership across the UCR campus.

Email: [katina.napper@ucr.edu](mailto:katina.napper@ucr.edu)

Phone: 951-827-5032

*With APO since 2006*



**Nicholas Weston-Dawkes – Director Academic Personnel Policy & Employee Relations**

Nick is an advocate for the interests of faculty and oversees all matters pertaining to management of academic employee and labor relations, academic bargaining unit specialist, liaison of labor relations office, liaison of non-senate academic grievances, policy development and training.

Email: [Nicholas.weston-dawkes@ucr.edu](mailto:Nicholas.weston-dawkes@ucr.edu)

Phone: 951-827-2935

*With APO since 2018*



**Sara Umali – Director Academic Personnel Data & Technology**

Sara is an advocate for the interests of faculty and handles matters pertaining to academic leaves and academic data, systems, and technology. She provides leadership and analytical support for development and integration of multiple information technology solutions for academic personnel programs and processes namely, AP Recruit, eFilePlus, Academic Personnel Database (ACAPER), UC Outside Activity Tracking System (UCOATS).

Email: [sara.umali@ucr.edu](mailto:sara.umali@ucr.edu)

Phone: 951-827-5810

*With APO since 2007*

**New Faculty Orientation – Sept 21, 2021 @ 1pm-5pm  
Academic Personnel Speakers**



**Sonia Kalogonis – Policy & Compensation Analyst**

Sonia is an advocate for the interests of faculty and oversees all matters pertaining to academic compensation, negotiated salary trial program (NSTP), data technology, UCPath academic personnel implantation support (compensation).

Email: [Sonia.laogonis@ucr.edu](mailto:Sonia.laogonis@ucr.edu)

Phone: 951-827-2934

*With APO since 2019*



**Nordene Smith-Hayles - Academic Personnel Analyst**

Nordene is an advocate for the interests of faculty and handles matters pertaining to College of Humanities, Arts and Social Sciences (CHASS), Graduate School of Education (GSOE), School of Business (BUS), and School of Public Policy (SPP)

Email: [norden-smith-hayles@ucr.edu](mailto:norden-smith-hayles@ucr.edu)

Phone: 951-827-2304

*With APO since 2007*



**Gabriela Zepeda – Academic Personnel Analyst**

Gabriela is an advocate for the interests of faculty and handles matters pertaining to Bourns College of Engineering (BCOE), College of Natural and Agricultural Sciences (CNAS), UCMEXUS, UNEX and School of Medicine (SOM).

Email: [gabriela.zepeda@ucr.edu](mailto:gabriela.zepeda@ucr.edu)

Phone: 951-827-3693

*With APO since 2000*



**Kim A. Wilcox – Chancellor**

**Office of the Chancellor**

Kim A. Wilcox was appointed as UC Riverside’s ninth chancellor in August 2013. Placing high priority on the student experience, Chancellor Wilcox seeks to focus on quality and access, including such issues as improving graduation rates, getting more students involved in hands-on research, and the importance of stability in tuition.

Website: <http://chancellor.ucr.edu/>

Email: [kim.wilcox@ucr.edu](mailto:kim.wilcox@ucr.edu)

Phone: (951) 827-5201



**Elizabeth Watkins, Provost and Executive Vice Chancellor**

**Office of the Provost and Executive Vice Chancellor**

Elizabeth Watkins serves as the chief academic and operating officer for the campus, providing academic leadership to the entire university, managing day-to-day operations of the campus, overseeing resource allocation, and serving as a member of the campus leadership team. In the chancellor’s absence, the provost serves as the chief executive officer of the University of California, Riverside.

Website: <http://provost.ucr.edu/>

Email: [provostadmin@ucr.edu](mailto:provostadmin@ucr.edu)

Phone: (951) 827-1129



**Andrew Larratt-Smith – Ombudsman**

**Ombudsman**

The Ombuds Office is an impartial resource where anyone (including faculty, staff, and students) with a UCR-related concern can explore potential options, resources, and strategies in an informal, confidential setting. Confidential consultations with the Ombuds office do not constitute notice to the University.

Website: <http://ombuds.ucr.edu>

Email: [Andrew.larratt-smith@ucr.edu](mailto:Andrew.larratt-smith@ucr.edu) Phone:



**Marko Princevac – Interim Vice Provost of International Affairs**

**Professor of Mechanical Engineering**

International experiences and collaborations are essential to professional and personal success. International Affairs is committed to supporting our community of students and scholars and enhancing UCR’s global impact. From education abroad programs to facilitating immigration issues, UCR International Affairs’ mission is to enable departments’ and colleges’ internationalization of students’ learning experiences, faculty/staff teaching, research, and global engagement.

Website: <https://international.ucr.edu/>

Email: [marko.princevac@ucr.edu](mailto:marko.princevac@ucr.edu)

Phone: (951) 827-2445



**Mariam Lam – Vice Chancellor & Chief Diversity Officer**

**Professor of Comparative Literature and Languages VC Diversity, Equity; and Inclusion (VCDEI)**

The VCDEI advises senior leadership and partners with campus stakeholders to ensure the urgent, sustained and comprehensive work of creating a campus climate of mutual respect, successful achievement, and a strong sense of belonging for all students, staff and faculty members.

Website: <https://diversity.ucr.edu/>

Email: [mariam.lam@ucr.edu](mailto:mariam.lam@ucr.edu)

Phone: (951) 827-5672



**Shawn Bowler – Dean of the Graduate Division**

**Distinguished Professor of Political Science Graduate Division**

The UCR Graduate Division oversees graduate recruitment, admissions, academic affairs, fellowships, grants, employment, and mentoring. Our team provides a range of services to support graduate student success from the beginning of their graduate career, through the duration of their program at UCR, and beyond their degree completion.

Website: <http://graduate.ucr.edu/>

Email: [graddiv@ucr.edu](mailto:graddiv@ucr.edu)

Phone: (951) 827-4302



**Jennifer Brown – Vice Provost & Dean of Undergraduate Education**

**Professor School of Public Policy Undergraduate Education**

Undergraduate Education provides students and instructors with resources that promote academic excellence and student success. The Office of Undergraduate Education serves as the central administration for a number of organizational units across campus that enhances the undergraduate student experience.

Website: <http://ue.ucr.edu/>

Email: [vpdue@ucr.edu](mailto:vpdue@ucr.edu)

Phone: (951) 827-7942



**Rodolfo H. Torres - Vice Chancellor Research & Economic Development**

**Research & Economic Develop (RED)**

The Office of Research and Economic Development (RED) is responsible for the executive vision, support, and oversight of the campus-wide research and creative activities. RED provides: administrative support for research grants and externally sponsored activities; advise with proposal development; education and oversight on research integrity and compliance matters; veterinarian services and facility maintenance for animal care and use; guidance for the creation, protection, and commercialization of UCR's intellectual property; and leadership on economic development activities engaging other stakeholders in our region.

Website: <http://research.ucr.edu>

Email: [vcres@ucr.edu](mailto:vcres@ucr.edu)

Phone: (951) 827-4800



**David Bergquist, Chief Campus Counsel**

Office of Legal Affairs

The Office of Legal Affairs provides counsel and legal advice to the Chancellor and his cabinet as well as to the senior leadership at UCR. We do not represent individual faculty, staff or students. The Office of Legal Affairs provides legal advice and assistance on a wide range of matters affecting faculty, students and staff. Such matters include labor and employment, educational affairs, research, health affairs, technology transfer, privacy and information practices, land use, procurement, dispute resolution, compliance and regulations and policies of The Regents.

Website: <https://legalaffairs.ucr.edu/>

Email: [david.bergquist@ucr.edu](mailto:david.bergquist@ucr.edu)

Phone: (951) 827-5077



**Kiersten Boyce, Interim Title IX Officer**

Title IX, Equal Opportunity and Affirmative Action

The University of California is committed to creating and maintaining a community where all individuals who participate in University programs and activities can work and learn together in an atmosphere free of harassment, exploitation, or intimidation. Every member of the community should be aware that the University prohibits sexual harassment and sexual violence, and that such behavior violates both law and University policy. The University will respond promptly and effectively to reports of sexual harassment and sexual violence, and will take appropriate action to prevent, to correct, and when necessary, to discipline behavior that violates the University of California Policy on Sexual Violence and Sexual Harassment.

Website: <https://titleix.ucr.edu/>

Email: [kiersten.boyce@ucr.edu](mailto:kiersten.boyce@ucr.edu)

Phone: (951) 827-7070



**Jason Stajich, UCR Faculty Academic Senate Chair**

Microbiology & Plant Pathology

The Academic Senate is the voice of the faculty in the University of California. It represents the faculty in the "shared governance" of UC. This responsibility is delegated by the Regents and shared with the University administration, both at the campus level and system wide.

Website: <https://senate.ucr.edu>

Email: [jason.stajich@ucr.edu](mailto:jason.stajich@ucr.edu)

Phone: (951) 827-2363





### Resources

#### UCR Dining - Hospitality & Retail Services

**Benjamin Eisenstein - Marketing & Strategic Communications Manager**

We are committed to above-the-line accountability as well as welcoming your questions and concerns. Please feel free to reach out to any UCR Housing, Dining & Hospitality Services team members if you have any questions or concerns. Our dining hours are subject to change throughout Holidays and certain times of the year.

Website: <https://dining.ucr.edu/>

Presentation: <https://bit.ly/35OI7Op>

Email: [diningservice@ucr.edu](mailto:diningservice@ucr.edu)

Phone: (951) 827-3456



#### Wellness - Healthy Campus

**Julie Chobdee - Wellness Program Coordinator**

UCR Healthy Campus strives to make the healthy choice the easy choice. This requires changing the surrounding environment and culture to support and sustain positive behavior change. UCR's Healthy Campus has formed partnerships with staff, faculty, students, and the surrounding community to develop, implement, and institutionalize policies and environments essential for sustainable behavior change.

Website: <https://hr.ucr.edu/about-us/workplace-health-wellness/wellness>

Presentation: Provided During Orientation

Email: [julie.chobdee@ucr.edu](mailto:julie.chobdee@ucr.edu)

Phone: (951) 827-1488



#### Benefits – How we can help and where you can find us

**Tina Rodriguez - Benefits Lead**

**Ranada Palmer - Healthcare Facilitator**

We provide HR leadership and expertise to create and support a high performing, inclusive workplace which advance UCR's mission and strategic objectives.

Website: <https://hr.ucr.edu/>

Presentation: <https://bit.ly/35OI7Op>

Email: [benefits@ucr.edu](mailto:benefits@ucr.edu)

Phone: (951) 827-5588





### Bookstore

**Tabitha Rosser - Bookstore Manager**

The health and well-being of everyone is incredibly important to us. At this time the store is closed temporarily until further notice. Store reopen dates will be based on national, state and local guidelines, as well as the campus policies of Administration. Online orders are accepted for delivery, though delays may be experienced based on local delivery conditions. Please visit website for further information.

Website: <https://ucr.bncollege.com>

Presentation: <https://bit.ly/35O17Op>

Email: [sm8106@bncollege.com](mailto:sm8106@bncollege.com)

Phone: (951) 827-1262



### UCR Library

**Ann Frenkel - Deputy University Librarian**

The UCR Library serves as an information commons and intellectual center for the campus and is the nexus for research and study at UCR. Our collections include more than 4 million print volumes, more than 1 million e-books, and 143,000 serials, and thousands of multimedia materials. We also provide access to hundreds of databases and state-of-the-art information technology. These resources are accessible through three locations:

Tomás Rivera Library: (951) 827-3220,

Orrbach Science Library: (951) 827-3701

Special Collections & University Archives: (951) 827-3233.

Website: <https://library.ucr.edu>

Presentation: <https://bit.ly/35O17Op>



### UCR Recreation

**Dusan Stancic - Dir. Marketing Manager**

The UC Riverside Recreation department offers members of the Highlander community a healthy option to living active and meaningful lives while working on achieving their degrees. All UCR students are automatically members of the Student Recreation Center (SRC), a 155,000 square foot state-of-the-art facility for exercise, sports activities, events and general recreational use.

Website: <https://recreation.ucr.edu/>

Presentation: <https://bit.ly/35O17Op>

Email: [ReclInfo@ucr.edu](mailto:ReclInfo@ucr.edu)

Phone: (951) 827-5738





### Campus Business Services (CBS)

**Michael Clemons - Director Support Services**

Campus Business Services was established in 2016 to provide the UC Riverside campus with the tools and services to get things done: everything from inbound and outbound mailing and shipping, to full-service printing; from issuing campus IDs to purchasing supplies; from marketing and graphic design to managing the campus bookstore.

Website: <https://cbs.ucr.edu/>

Presentation: <https://bit.ly/35O17Op>

Email: [michael.clemons@ucr.edu](mailto:michael.clemons@ucr.edu)

Phone: (951) 827-5392



### Athletics

**Tamica Jones - Athletics Director**

Intercollegiate Athletics is committed to excellence through academic growth and graduation, competitive success and character development. We support the mission of the University and work to be a widely respected athletics program that serves as a source of pride for our students, campus and community.

Website: <https://gohighlanders.com>

Presentation: <https://bit.ly/35O17Op>

Email: [athleticsdirector@ucr.edu](mailto:athleticsdirector@ucr.edu)

Phone: (951) 827-5432



### University Extension (UNEX)

**Annette Webb - Director of Education & Programs**

UCR Extension provides professional certificate programs year-round. A professional certificate program is a sequence of courses that provides you with practical instruction to stay current with new developments in your career field, qualify you for a new job, or provides the opportunity for advancement. All of UCR Extension's academic programs are developed in conjunction with, and may be taught by, UCR faculty, thus ensuring that students receive the same uncompromising standard of excellence upheld by the University.

Website: <https://extension.ucr.edu/>

Presentation: <https://bit.ly/35O17Op>

Email: [annette.webb@ucr.edu](mailto:annette.webb@ucr.edu)

Phone: (951) 827-1653



### New Faculty & Staff Assistance Program (FSAP)

ComPsych will provide GuidanceResources® services whose benefits will provide UCR faculty, staff and their dependents confidential support, resources and information for personal and work-life issues.

The toll-free number gives you direct, 24/7 access to a GuidanceConsultant<sup>SM</sup>, who will answer your questions and, if needed, refer you to a counselor or other resources.

Log on today to connect directly with a GuidanceConsultant<sup>SM</sup> about your issue or to consult articles, podcasts, videos and other helpful tools.

Online: [guidanceresources.com](http://guidanceresources.com)

App: GuidanceNow<sup>SM</sup>

Web ID: UCRFSAP

24/7 Support

Phone: (866) 615-3047

TTY: (800) 697-0353

Fill in the form to access the presentation

Presentation: <https://attendee.gotowebinar.com/register/3631714803211525899>



### Office of Technology Partnerships (OTP)

Jennifer Yturalde - Programs Outreach Specialist

We facilitate the development and commercialization of ideas emanating from UCR and the community for the benefit of society. Reporting to the Vice Chancellor for Research and Economic Development, the Office of technology partnerships encompasses Technology Commercialization, Corporate & Strategic Partnerships, and Innovation & Entrepreneurship.

Website: <https://techpartnerships.ucr.edu/>

Presentation: <https://bit.ly/350I7Op>

Email: [tp@ucr.edu](mailto:tp@ucr.edu)

Phone: (951) 827-7941



### Parking & Transportation

Marylynn Newbrander - Customer Service Manager

Tara Elizabeth Pueschel - TDM Specialist

As a leader in our industry, we will move UCR forward with innovative, environmentally-sound, and resourceful transportation options for the future growth of our community.

Website: <https://transportation.ucr.edu/>

Presentation: <https://bit.ly/350I7Op>

Email: [parking@ucr.edu](mailto:parking@ucr.edu)

Phone: (951) 827-8277



### Real Estate Services

Trisha Marcinko - Real Estate Officer

Yvonne Lujan - Real Estate Officer

UCR Real Estate Services (RES) provides services such as: leasing and licensing administration (classrooms, offices, cellular sites, ATM's, etc., public-private partnership (P3) real estate development projects, acquisition and disposition of real property, leasing analytics, the Faculty Housing Program and the Mortgage Origination Program (MOP).

Website: <https://res.ucr.edu/>

Presentation: <https://bit.ly/350I7Op>

Email: [trisha.marcinko@ucr.edu](mailto:trisha.marcinko@ucr.edu)

Email: [yvonne.lujan@ucr.edu](mailto:yvonne.lujan@ucr.edu)

Phone: (951) 827-5263

Phone: (951) 827-5154



### Environmental Health & Safety

Sheila Hedayati - Director of Environmental Health & Safety

Environmental Health and Safety provides expertise and services to strengthen the culture of safety and responsibility across the campus community to make and keep UCR a safe place to live, work and learn.

Website: <https://ehs.ucr.edu/>

Presentation: Provided During Orientation

Email: [sheila.hedayati@ucr.edu](mailto:sheila.hedayati@ucr.edu)

Phone: (951) 827-4378



### Early Childhood Services (ECS)

Davina Bailey - Director

ECS provides a healthy breakfast, lunch and afternoon snack. ECS's active parent association meets regularly to plan family-oriented events and fundraisers. Students and researchers are welcome at ECS, which features observation rooms that are available to parents as well. We have a warm and welcoming atmosphere. We want your child to have fun learning and playing at ECS.

Website: <https://ecs.ucr.edu/>

Presentation: <https://bit.ly/350I7Op>

Email: [ecs@ucr.edu](mailto:ecs@ucr.edu)

Phone: (951) 827-1012

Integrating

# WELL-BEING CONCEPTS

into Learning Environments



# INTRODUCTION

Positive well-being is a key predictor for learning and student success. Studies indicate that mental health and well-being are connected to a student's ability to learn (Eisenberg and Speer, 2013; Keyes et al., 2012; Martin, 2010). Positive mental health and well-being enhances a student's ability to learn, with evidence showing that different teaching practices also affect student learning outcomes in different ways.

Faculty (including TA's, instructors) play a role in creating and fostering positive learning environments that impact on the student experience. Integrating well-being concepts into classroom/learning environments results in healthy classroom practices that ultimately lead to student/academic success, a healthy culture and positive environment, student retention, and achievement of learning outcomes.

## How to Use This Guide:

This document suggests strategies to incorporate and integrate health and well-being concepts into your classrooms and student activities. Support your students' success by implementing one or more of these practices in your courses. If you have other ideas or use other methods in your teaching, we want to hear from you! What other practices could we recommend? What has worked for you? Let us know at [healthycampus@ucr.edu](mailto:healthycampus@ucr.edu).

This guide was created by various partners as part of the University of California's Healthy Campus Network (HCN). The HCN is a network of coalitions across all ten campuses working together to promote individual campus and systemwide changes to advance a culture of health and well-being across the University of California. The goal is "to make UC the healthiest place to work, learn, and live." HCN is all-inclusive of campus stakeholders – students, faculty, and staff—who conceive, launch, and study innovations that infuse health into everyday operations, business practices, and academic and work/life.

SUGGESTION  
**#1**

## Be Mindful about Deadlines & Workload

Being mindful about the workload and the deadlines set for assignments in the classroom is one way to ensure that students are not extremely overwhelmed, which can ultimately offer more time dedicated for their well-being (Boucher, 2016). For example, you could consider doing one or more of the following:

- Adjust deadlines for assignments to discourage all-nighters (i.e., don't make assignments due at 8am)
- Consider the timing of exams and assignments to alleviate undue stress and anxiety (be aware of major religious holidays throughout the quarter)
- Set deadlines that offer work/life balance for yourself and your students
- Ensure the workload is reasonable and communicate grading and deadlines clearly







## SUGGESTION #2

### Be Flexible and Offer Options

Offering alternative options for assignment completion will help generate success in the classroom by allowing learners to complete coursework according to their learning style preferences. Providing students with some flexibility and control over their learning experiences helps them to feel empowered and supported, contributing to their well-being. Please consider taking one or more of the following actions:

- Give students options for their grade. For example, perhaps students can choose to count two out of three assignments towards their grade, dropping the lowest score
- Offer choices in assignments so that students can pick what works best for their learning
- Provide staggered due dates (e.g. perhaps 3 short papers are due but there are 6 opportunities throughout the quarter to submit work so students can choose the topic and time that works best for them)

SUGGESTION  
**#3**

## Encourage Breaks, Standing, Stretching, & Reflection

Encouraging physical activity breaks in the classroom has shown to have a positive impact on students' academic performance by increasing their cognitive function and desire to learn. Implementing this standard in classrooms can overall stimulate physical activity levels and increase engagement (Ferrer and Laughlin, 2017). For example, you could consider doing one or more of the following:

- Provide opportunities for students to choose to stand during class, taking care not to set any physical expectations that would cause students with differing abilities to be unable to participate or forced to self-disclose.
- Offer short breaks during class for students to stretch, do a mindfulness activity or do get-to-know-each other activities
- Welcome students to stand in long lectures or seminars or conduct a portion of your discussion group standing
- Incorporate brief meditation or self-reflection activities into classes lasting more than an hour



**SUGGESTION**  
**#4**

## Share Resources & Wellness Info with Students

College can be an extremely stressful environment for students, and this has the ability to negatively affect their health and well-being. The importance of sharing resources and wellness information with students is to ensure that students feel supported by their campus community and have the opportunity and resources to succeed. Feeling supported can start in the classroom. Please consider taking one or more of the following actions:

- Include sample health and well-being messages and resources on syllabi or go over it during lecture
- Share general information about mental health and well-being with students
- In your syllabus acknowledge that the university can be stressful; offer a variety of ways that your students may contact you with questions or concerns
- Familiarize yourself with the student resources on campus and refer students to mental health resources or disability services for accommodations when necessary
- Familiarize yourself with various student support services and co-curricular learning supports across campus
- Be aware of the signs that a student is in distress and take timely and appropriate action (monitor academic indicators like missing class or other behavioral, emotional, or physical indicators). Learn more in the [UC Promoting Student Mental Health Guide](#)



## SUGGESTION #5

# Help Students Connect with You

Connecting with students on a personal level will help create a more productive environment that allows for students to feel comfortable and supported, which can be beneficial for improving their ability to learn (Rimm-Kaufman and Sandilos, 2018). For example, you could consider doing one or more of the following:

- Share your teaching philosophy with students
- Make yourself available in different forms: email, Zoom, etc.
- Seek feedback from students throughout the course (this could be done through web-survey or an anonymous in-class comment card)
- Encourage students to attend office hours
- If you feel comfortable and safe to do so, talk about yourself and your experiences and provide students the opportunity to do the same

**SUGGESTION**  
**#6**

## Be Welcoming, Enthusiastic & Caring

Setting a welcoming tone is one of the many ways that can cultivate a more friendly and positive learning and working space for students. Creating a safe space in the class environment is also important for students (Holley and Steiner, 2005). Please consider taking one or more of the following actions:

- Show enthusiasm for the subject, including your own professional path
- Be positive, supportive and personable, and let students know that you are invested in their success
- Let students know you care about them and their success
- Take care of your own well-being so that you can be present and encouraging your students
- Use inclusive language and gender-neutral pronouns
- Create class guidelines together to respect differences and acknowledge privilege and power
- Consider taking the [Implicit Association Test](#) and actively work on overcoming your own biases
- Encourage students to speak to you about any accessibility concerns





## Help Students Connect with the Community

Getting students connected with their local and individual communities gives them the opportunity to make a difference and can be beneficial for their overall well-being (Bandy, 2011). For example, you could consider doing one or more of the following:

- Bring in other subject matter experts as guest speakers
- Create assignments in which the results can be utilized by a community group or campus initiative
- Where possible, incorporate community service or service learning components into your course
- Recognize that universities play a role in developing the leaders of tomorrow and encourage students to explore their own values and goals
- Lead discussions or activities that help students develop a sense of civic responsibility
- Encourage students to seek out extracurricular volunteer opportunities
- Offer extra credit for students to attend course-related community events
- Connect course concepts to the “real world” and give students the opportunity to do the same
- Offer site visits, trips or other informal learning environments

**SUGGESTION**  
**# 8**

## Provide Timely Feedback & Helpful Advice

Providing timely feedback and helpful advice allows for students to discover their challenges early on, and work to improve themselves throughout the course (Wiggins, 2012). Please consider taking one or more of the following actions:

- Provide specific feedback and outline ways that students can improve
- Ask students to identify concepts they want to learn more about and what was challenging and address at the beginning of the next class
- Identify the larger course objectives and how this assignment fits into larger course goals. Make it clear how this work can further course and professional goals
- Allow students to discuss their grade with you if they are not satisfied with their grade and provide ways to help students improve



SUGGESTION  
**#9**

## Provide Opportunities that Promote Professional and Personal Skills

Providing students opportunities for engaging with the real world will help promote their professional and personal skills that are necessary after having graduated college (Dallas and McCrindle, 2018). For example, you could consider doing one or more of the following:

- Provide opportunities for personal development
- Incorporate mindfulness, journaling, and other forms of personal development into class activities and assignments
- Incorporate skill-building activities in class and find ways to build this throughout the course





**SUGGESTION**  
**#10****Help Students Connect  
with Each Other**

Across the nation, faculty and staff have noticed that university students seem lonelier than ever before. The American College Health Association's National College Health Assessment revealed that 65.6% of graduate and undergraduate respondents reported that they had "felt very lonely" within the past 12 months (ACHA, 2019). Some ways of alleviating this might include the following:

- Encourage connection in your classes by having students introduce themselves to one another and work together in teams
- Include teamwork as a component of grading for group projects
- Encourage students to participate in study groups and in social activities outside of class
- Provide opportunities during class time and breaks for students to work together and get to know one another
- Work with your teaching assistants to create opportunities for social connection and teamwork among students in labs and discussion sections
- Suggest opportunities for students to interact outside of class time and join them if possible
- Start class by asking students to turn to someone next to them and ask any of the following: how they are doing, what they are grateful for, what made them smile today, etc.



# Resources

[Promoting Student Mental Health - A UC Guide for Faculty and Staff](#)

[Simon Fraser University “Well-Being in Learning Environments”](#)

[Simon Fraser University “Creating Conditions for Well-Being in Learning Environments” guide](#)

[How Teaching Practices Influence Student Health and Well-Being](#)

[Teaching Practices That Promote Student Well-Being: Tool for Educators](#)

[UBC video](#)

[From the Center for Innovations in Teaching and Learning at UCSC:](#)

["Inclusive Teaching" Resources](#)

[From Vanderbilt University: "Increasing Inclusivity in the Classroom"](#)

# Suggested Syllabus Blurbs

Looking for ways to fill space on your course syllabi? Consider promoting health and well-being resources to support student health and learning. Healthy Campus partners would like to encourage those who teach to include or adapt one or more of the following suggested examples, create your own and share with us. Thank you for your involvement in creating a culture of health in your classrooms.

## Healthy Campus Network information:

The Healthy Campus Network (HCN) invests in improving the health and quality of life for our UC campus community. Participation in the HCN has several advantages, which include options for course credit, research hours, and internships. For more information on your options to participate, visit [healthycampus.ucr.edu](https://healthycampus.ucr.edu).

UC Healthy Campus invests in improving the health and quality of life for our UC campus community. Take part in the health revolution and do something healthy for yourself and the campus.

## Tobacco Free Policy

Smoking, use of smokeless tobacco products, use of nicotine products not regulated by the U.S. Food and Drug Administration (FDA) to help individuals who use tobacco to quit, use of electronic smoking devices (e.g., electronic cigarettes), and smoking or vaping of cannabis/marijuana are prohibited on UC property including parking lots. For more information about the policy or cessation resources, please visit the website [here](#).

## Mental Health:

As a student, you may experience a range of issues that can cause barriers to learning, such as strained relationships, alcohol/drug problems, anxiety, depression, difficulty concentrating and lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities – UCR has resources to help! If you or a friend are in distress or experiencing any of these issues, please contact 951-UCR-TALK 24-hours a day to speak to a mental health professional, or call the National Suicide Prevention Lifeline at 1-800-273-TALK. Please refer to [mentalhealth.ucr.edu](https://mentalhealth.ucr.edu) for additional resources.

## Basic Needs:

If you or someone you know are in need of economic, food or housing support, you can find help at [basicneeds.ucr.edu](https://basicneeds.ucr.edu). You may be eligible for money to buy groceries via [basicneeds.ucr.edu/calfresh](https://basicneeds.ucr.edu/calfresh). If you are in need of immediate assistance, see the Student Affairs Case Manager at [casemanagement.ucr.edu](https://casemanagement.ucr.edu) or visit the R'Pantry at [basicneeds.ucr.edu/rpantry](https://basicneeds.ucr.edu/rpantry). You can find more information by clicking the Student Success Resources tab on your iLearn course menu.

## Take a Break

Take a break and stretch during class or your study break. With exams, papers and project deadlines; you may feel some stress. A 5-minute fit break to stretch out your muscles will help you recharge and refocus. Physical movement optimizes brain functions, relaxes tight muscles and relieves your body of stress. Perform stretches daily to feel good and increase energy. Visit the [UCR Healthy Campus website](#) for more information and stretches

## Healthy Eating on Campus



For more guidance on making food choices that are “Healthier for You and the Planet” on campus, visit [dining.ucr.edu](http://dining.ucr.edu) and click on Today's Menu. Select the location you will be dining and look for the logo identifying foods that meet the Seeds of Change criteria. Also look for the logo on UCR dining services menu boards.

## Self-Care

As a student, your health should be a priority as much as your academic endeavors. Taking good care of yourself is important and allows you to perform your best. Practice self-care and invest in yourself. In addition to the following resources, your instructor and TA are available to provide support and referrals.

### Self-Care Resources

University resources that may help you include:

- Counseling Center: (951) 827-5531 | (<http://counseling.ucr.edu/Pages/default.aspx>)
- Wellness Center: (<http://well.ucr.edu/Pages/default.aspx>)
- Campus Health Center: (951) 827-3031 | <http://campushealth.ucr.edu/Pages/default.aspx>)
- Student Special Services (for students with disabilities): (<http://specialservices.ucr.edu/Pages/default.aspx>)
- Ethnic and gender program offices: ([http://www.ucr.edu/students/ethnic\\_gender.html](http://www.ucr.edu/students/ethnic_gender.html))
- Healing Highlanders Collegiate Recovery Program: (<http://healinghighlanders.weebly.com>)
- UCR Student Conduct: (951) 827-4208
- UCR Student Affairs Case Manager: (951) 827-9354
- Office of the Ombuds: (951) 827-3213

## Sexual & Relationship Violence Support

The University of California is committed to fostering a safe and healthy learning environment. Title IX and university policy prohibit discrimination on the basis of sex – including sexual harassment, relationship violence, sexual assault, and stalking. We know that sexual violence can undermine students' academic success, and we encourage students who have experienced sexual/relationship violence to connect with someone about their experience, so they can get the support they need.

### Confidential Resources:

- Campus, Advocacy Resources & Education (CARE) for any academic, healing or advocacy support: (951) 827- 6225; [advocate@ucr.edu](mailto:advocate@ucr.edu) or visit [care.ucr.edu/](http://care.ucr.edu/)
- Riverside Area Rape Crisis Center (24/7): (951) 686-7273 or visit [rarcc.org/](http://rarcc.org/) (OFF Campus)
- Alternatives to Domestic Violence: (800) 339-7233 or visit [alternativestodv.org/](http://alternativestodv.org/) (OFF Campus)

### Non-Confidential Resources & Reporting:

- UCR Title IX Office: (951) 827-7070, [titleix@ucr.edu](mailto:titleix@ucr.edu) or visit [titleix.ucr.edu/](http://titleix.ucr.edu/)
- University of California Police Department (UCPD): (951) 827-5222 or visit [police.ucr.edu/](http://police.ucr.edu/)

**Some courses, due to their sensitive content, are particularly likely to upset students. In those cases, a syllabus blurb might be useful. Consider the following example, which was prepared for a course on relationship violence:**

Relationship violence is a sensitive subject. Many of us have personal experience with it. As a result, this course may spark an emotional reaction in you. Such a reaction is normal. However, to ensure your wellness, it is recommended that you have yourself a plan for self-care in the event that emotions arise. Categories of self-care include bio-behavioral (e.g., get plenty of sleep), affective-cognitive (e.g., watching a favorite, comforting movie), relational (e.g., talking with a friend), and spiritual (e.g., connecting with a faith community or the natural environment). In addition to the following resources, your instructor and TA are available to provide support and referrals.

## Helpful University Resources:

- Counseling Center: (951) 827-5531 (counseling.ucr.edu)
- The Well: (well.ucr.edu)
- Campus Health Center: (951) 827-3031 | (campushealth.ucr.edu)
- Student Special Services (for students with disabilities and veterans): (specialservices.ucr.edu)
- Ethnic and gender program offices: (deanofstudents.ucr.edu/diversity)
- Healing Highlanders Collegiate Recovery Program: (healinghighlanders.weebly.com)
- Campus Safety Escort Service: (951) 827-3772
- UCR Ombudsperson: (951) 827-3213,
- UCR Student Conduct: (951) 827-4208
- UCR Student Affairs Case Manager: (951) 827-9354
- UCR Title IX/Sexual Harassment Office: (951) 827-5670

## Off-Campus Resources:

- Alternatives to Domestic Violence: (800) 339-7233
- Riverside Area Rape Crisis Center (24/7): (866) 686-7273
- Riverside County Regional Medical Center: (951) 486-4000
- National Dating Abuse Hotline: (866) 331-9474
- National Domestic Violence Hotline: (800) 799-7233
- Family Justice Center: (951) 955-6100

## UCR Policies

Students are responsible for reviewing and complying with all UCR policies. Please be advised that the selling of class notes without the written permission of the professor and the online posting of notes for sale are violations of University policy.

[conduct.ucr.edu](https://conduct.ucr.edu)

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**For more information, contact**

**Dr. Ann Cheney, Assistant Professor, School of Medicine**  
**[ann.cheney@ucr.edu](mailto:ann.cheney@ucr.edu)**

**Julie Chobdee, MPH, Wellness Program Coordinator, UCR Human Resources**  
**[julie.chobdee@ucr.edu](mailto:julie.chobdee@ucr.edu)**

**Tanya Nieri, Associate Professor, Sociology**  
**[tanya.nieri@ucr.edu](mailto:tanya.nieri@ucr.edu)**

**Marisol Torres, Health Educator, The Well**  
**[marisol.torres@ucr.edu](mailto:marisol.torres@ucr.edu)**

# 2021 A Complete Guide to Your UC Health and Welfare Benefits







## Welcome to the University of California!

As a University of California employee, you help shape the quality of life for people throughout California and around the world.

Every faculty and staff member plays an important role in UC's mission of education, research and public service; UC's high-quality, comprehensive benefits are among the rewards you receive in return. These benefits are an important part of your total compensation.

Our health and welfare benefits program provides both choice and value to meet the needs of our diverse workforce.

We know that making benefits choices can be a bit overwhelming. So we have tools and information to help you make the right choices for you and your family.

This booklet offers a comprehensive overview of your health and welfare benefits options, including details about eligibility, enrollment and the plans available to you. It also explains how life changes and changes in your employment status can affect your benefits. Keep this booklet, and *Your Benefits at a Glance* (included in your Welcome Kit), for future reference.

UCnet ([ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)) offers additional tools and information, along with ongoing updates about your benefits. Visit UCnet whenever you have questions about your benefits or want to make changes. You can also call your local Benefits Office or any of the plans. You'll find their contact information on the insert at the front of this booklet.

The information in this booklet reflects the terms of the benefit plans as in effect Jan. 1, 2021. Please note that this is a summary of your benefits only; additional requirements, limitations and exclusions may apply. Refer to applicable plan documents and regulations for details. The applicable policy issued by the carrier and the University of California Group Insurance Regulations and other applicable UC policies will take precedence if there is a difference between the provisions therein and those of this document.



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# General Eligibility Rules for UC Health and Welfare Benefits

UC offers three benefits packages—Full, Mid-Level and Core. Your eligibility for a particular benefits package depends on the type of job you have, the percentage of time you work and the length of your appointment.

The eligibility requirements are listed below. See the chart on pages 10 to 12 for a list of the benefits available to you, based on the level of benefits for which you qualify.

## REQUIREMENTS FOR EMPLOYEES IN CAREER, ACADEMIC, LIMITED, PARTIAL-YEAR CAREER, CONTRACT AND FLOATER APPOINTMENTS

### FULL BENEFITS

You are eligible for Full Benefits if you are an active UCRP member, an active Savings Choice participant or have begun the 90-day election period during which you can choose between Pension Choice and Savings Choice.<sup>1</sup>

There are two ways to qualify for these primary retirement benefits:

- You are appointed to work in a retirement-eligible position at least 50 percent time for a year or more<sup>2</sup> or
- You complete 1,000 hours in a retirement-eligible position within a rolling 12-month period (750 hours in certain instances<sup>3</sup>).

### MID-LEVEL BENEFITS

You are eligible for Mid-Level Benefits if:

- You are appointed to work 100 percent time for at least three months but for less than one year or
- You are appointed to work at least 50 percent time for a year or more in a position that does not qualify you for the primary retirement benefits noted above.

### CORE BENEFITS

You are eligible for Core Benefits if you are appointed to work at least 43.75 percent time.

<sup>1</sup> In a few specifically defined situations, UC employees may be eligible to participate in UC health and welfare benefits while being enrolled in a non-UC retirement plan. Eligible employees may have been covered by entities that were acquired by the University and/or they may have opted to remain in a previous public retirement plan at the time of UC employment.

<sup>2</sup> Or your appointment form shows that your ending date is for funding purposes only and that your employment is intended to continue for more than a year.

<sup>3</sup> If you're a member of the Non-Senate Instructional Unit, you qualify for participation in the Retirement Choice Program after working 750 hours in an eligible position within a 12-month period.

<sup>4</sup> An adult dependent relative is not eligible for coverage in UC plans unless enrolled prior to Dec. 31, 2003 and continuously eligible and enrolled since that date. Also, remember: If your eligible adult dependent relative is still enrolled in the plan, you cannot enroll your spouse or domestic partner. The eligible adult may be enrolled only in the same plans as you. See the chart on page 10 for more information on eligible plans.

## REQUIREMENTS FOR EMPLOYEES IN PER DIEM, CASUAL/RESTRICTED (STUDENTS), BY AGREEMENT AND SEASONAL APPOINTMENTS

### CORE BENEFITS

You are eligible for Core Benefits if you are appointed to work at least 75 percent time for at least three months.

### ELIGIBLE FAMILY MEMBERS

You may enroll one eligible adult family member in addition to yourself. Your children are also eligible for enrollment as outlined below.

### ELIGIBLE ADULT

You may enroll your spouse or an eligible domestic partner.<sup>4</sup>

No declaration form or documentation is needed to initially enroll your domestic partner, but you will be asked to submit documentation after enrollment (see “Supporting Documentation” in Benefits for Domestic Partners) to establish ongoing eligibility for health and welfare benefits. To be eligible for health and welfare benefits, your domestic partnership must meet one of the following requirements:

- Registered with the State of California or other valid jurisdiction OR
- Able to meet the requirements on page 13 for a partnership that has not been registered, with appropriate supporting documentation upon request

**Please note:** Enrolling your domestic partner in health benefits and successfully completing the eligibility verification process will establish your partner as your survivor for UC Retirement Plan benefits, subject to additional eligibility requirements.

### Emergency relief from UC and UC's benefit plans

From the COVID-19 pandemic to natural disasters, challenging times make your benefits more important than ever. UC, UC's benefits partners and state and federal legislators may step in when needed to offer relief. For example, people affected by the COVID-19 pandemic were given flexibility to make changes to their group health plan coverage. Stay on top of all of the news about your benefits on UCnet.

# General Eligibility Rules for UC Health and Welfare Benefits

## ELIGIBLE CHILD

You may enroll your eligible children up to age 26 in the same plans as those in which you enroll. A disabled child may be covered past age 26, if the disability is verified by the carrier or a physician. You may also enroll your legal ward up to age 18 in the same plan(s) as those in which you enroll. The Family Member Eligibility chart on pages 13 and 14 gives the eligibility criteria for children, stepchildren, grandchildren, disabled children and legal wards. You may enroll your eligible domestic partner's child or grandchild, even if you do not enroll your partner.

In order to be eligible for UC-sponsored coverage, your grandchild, step-grandchild, or legal ward (see Family Member Eligibility chart) must be claimed as a tax dependent by you or your spouse. Your eligible domestic partner's grandchild must be claimed as a tax dependent by you or your domestic partner. Also eligible are children UC is legally required by administrative or court order to provide with group health coverage.

For overage disabled children, they must be claimed as a tax dependent by either you or your domestic partner. If overage disabled children are not claimed as a dependent for income tax purposes, the overage disabled child must be eligible for Social Security income or Supplemental Security Income (SSI) as a disabled person or work in supported employment which may offset the Social Security or SSI.

Your children (or legal ward) are eligible for only the plans for which you are eligible and in which you have enrolled (See "Benefits Overview," pages 10–12).

Except as provided in the following paragraph, application for coverage beyond age 26 due to disability must be made to the plan 60 days prior to the date coverage is to end due to the child reaching limiting age. If application is received within this timeframe but the plan does not complete determination of the child's continuing eligibility by the date the child reaches the plan's upper age limit, the child will remain covered pending the plan's determination. The plan may periodically request proof of continued disability, but not more than once a year after the initial certification. Disabled children approved for continued coverage are eligible to participate in university-sponsored medical, dental, vision, supplemental health, legal, dependent life and AD&D plans for faculty and staff. If enrollment is transferred from one UC plan to another, a new application for continued coverage is not required; however, the new plan may require proof of continued disability, but not more than once a year.

If you are a newly hired employee with a disabled child over age 26 or if you acquire a disabled child over age 26 (through marriage, adoption or domestic partnership), you may also apply for coverage for that child. The child's disability must have begun prior to the child turning age 26. Additionally, the child must have had continuous group health coverage since age 26. The

plan will ask for proof of continued disability, but not more than once a year after the initial certification.

## TAX IMPLICATIONS OF ENROLLING A DOMESTIC PARTNER

In most cases, your domestic partner and your partner's children do not automatically qualify as your dependents under the Internal Revenue Code (IRC). That means any UC contribution toward their medical, dental and vision coverage will be considered "imputed income" or taxable income for federal tax purposes. This income is reflected in your annual W-2 statement.

If your domestic partner and partner's children or grandchildren are your dependents as defined by the IRC, you are not subject to imputed income on UC contributions toward health coverage for these family members.

In order for your payroll records to accurately reflect this tax dependency, you'll need to report it to UC. Indicate the tax status of your partner and/or partner's children on UCPath when you enroll them in benefits.

UC's contribution for medical, dental and vision coverage is not considered imputed income for California state income tax purposes if you and your domestic partner have registered your partnership with the state of California. Also, if your partner's child is considered your stepchild under state law, federal imputed income will not apply to UC's contribution toward the child's coverage.

If your domestic partner is covered as your family member and the two of you marry, be sure to update your information in UCPath so that imputed income and state taxes no longer apply.

## OTHER ELIGIBILITY RULES AND INFORMATION

### NO DUPLICATE COVERAGE

UC rules do not allow duplicate coverage. This means you may not be covered in UC-sponsored plans as an employee and as an eligible family member of a UC employee or retiree at the same time.

If you are covered as an eligible family member and then become eligible for UC coverage yourself, you have two options:

- You can opt out of your own employee coverage and remain covered as another employee's or retiree's family member or
- You can enroll in your own coverage; before you enroll, though, you must make sure the UC employee or retiree who has been covering you disenrolls you from his or her UC-sponsored plan.

Family members of UC employees may not be enrolled in more than one UC employee's plan. For example, if spouses both work for UC, their children cannot be covered by both parents.

If duplicate enrollment occurs, UC will cancel the plan with later enrollment. UC and the plans reserve the right to collect reimbursement for any duplicate premium payments due to the duplicate enrollment.

### **ELIGIBILITY VERIFICATION**

When you enroll anyone in a plan as a family member, you must provide documentation specified by the University verifying that the individual(s) you have enrolled meet the eligibility requirements outlined above. The plan may also require documentation verifying eligibility status. In addition, the University and/or the plan reserve the right to periodically request documentation to verify the continued eligibility of enrolled family members.

UnifyHR, which administers the family member eligibility verification process, will send you a packet of materials to help you complete the verification process. If you fail to provide the required documentation by the deadline specified in these materials, your family member(s) will be disenrolled until verification is provided. Individuals who are not eligible family members will be permanently disenrolled.

You also may be responsible for any UC-paid premiums due to enrollment of ineligible individuals.

### **WHEN COVERAGE BEGINS**

The following effective dates apply provided the appropriate enrollment transaction (electronic or paper form) has been completed within the applicable enrollment period.

- If you enroll during a Period of Initial Eligibility (PIE), coverage for you and your family members is effective the date the PIE starts.
- If you enroll during Open Enrollment, the effective date of coverage is the date announced by the University. In most cases, it is the January 1 following Open Enrollment.
- If you complete a 90-day waiting period, coverage is effective on the 91st consecutive calendar day after the date the enrollment form is received.

### **FAMILY MEMBERS**

When you have a family status change, coverage begins on the first day you have a new family member—such as a spouse, domestic partner, newborn or newly adopted child.

If you are already enrolled in adult plus child(ren) or family coverage, you may add additional children, if eligible, at any time after their PIE.

### **CONTINUING ELIGIBILITY**

UC bases your ongoing eligibility for benefits on your average hours of service<sup>5</sup> over a 12-month, standard measurement period (SMP). UC's SMP for monthly-paid employees is Nov. 1–Oct. 31; for bi-weekly paid employees, the SMP includes the pay periods inclusive of those same dates (for example, in 2020, it runs Nov. 3, 2019 until Nov. 2, 2020).

If your hours during the SMP meet the threshold to be offered coverage, then that coverage must be offered, and if accepted, will be provided during the subsequent stability period, regardless of your number of hours during the stability period (as long as you remain employed). UC's standard stability period for all employees is Jan. 1–Dec. 31.

If your hours during the SMP do not meet the threshold, then all coverage ends on Dec. 31.

The required average hours of service threshold is:

<b>Appointment Type</b>	<b>Average Hours Threshold</b>
Career, Academic, Limited, Partial-Year Career, Contract, Floater	17.5 hours per week
Per Diem, Casual/Restricted (students), By Agreement or other flat-dollar payments, Seasonal	30 hours per week

<sup>5</sup> Defined as all hours on pay status (including hours on call, hours on paid vacation, paid holiday, paid sick leave, paid sabbatical, paid jury duty, or any other paid leave) as well as hours on unpaid leave protected by the federal Family & Medical Leave Act, unpaid jury duty, and unpaid leave protected by the Uniformed Services Employment & Reemployment Rights Act. May also include up to 501 hours during the SMP due to "employment break periods" of at least 4 consecutive weeks (e.g., academic breaks, etc.).

# General Eligibility Rules for UC Health and Welfare Benefits

## WHEN COVERAGE ENDS

The termination of coverage provisions established by the University are summarized below.

### DISENROLLMENT DUE TO LOSS OF ELIGIBLE STATUS

If you are an employee and lose eligibility, your coverage and that of any enrolled family members ends at the end of the month in which eligible status is lost.

### OTHER DISENROLLMENTS

If you are enrolled in a health and welfare plan that requires premium payments, and you do not continue payment, your coverage will be terminated at the end of the last month for which you paid.

You and/or your family members may be disenrolled if you and/or a family member misuse the plan, as described in the Group Insurance Regulations. Misuse includes, but is not limited to, actions such as falsifying enrollment or claims information; allowing others to use the plan identification card; intentionally enrolling, or failing to disenroll, individuals who are not/no longer eligible family members; threats or abusive behavior toward plan providers or representatives.

### LEAVE OF ABSENCE, LAYOFF, CHANGE IN EMPLOYMENT STATUS OR RETIREMENT

Coverage may end when you go on unpaid leave or leave UC employment. For information about continuing your coverage in the event of an authorized leave of absence, layoff, change of employment status or retirement, contact the person who handles benefits for your location.

### FAMILY CHANGES THAT RESULT IN LOSS OF COVERAGE

If your family member loses eligibility, you must complete the appropriate transaction to remove him or her from coverage within 31 days of the eligibility loss event.

**Divorce, legal separation, termination of domestic partnership, annulment.** Eligibility for your spouse or domestic partner and any children for whom you are not the legal parent/guardian ends on the last day of the month in which the event occurs. Your legally separated spouse, former spouse or former domestic partner and the former partner's child or grandchild may continue certain coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) or they may seek individual coverage, including through the healthcare marketplace ([coveredca.com](http://coveredca.com)). If a settlement agreement between you and your legally separated/former spouse or domestic partner requires you to provide coverage, you must do so on your own.

**An eligible child turning age 26.** Unless a child is eligible to continue coverage because of disability, coverage ends at the end of the month in which the child reaches age 26. This rule applies to your biological and adopted children, stepchildren, grandchildren, step-grandchildren and your domestic partner's children or grandchildren. Certain coverage may be continued under COBRA or they may seek individual coverage, including through the healthcare marketplace ([coveredca.com](http://coveredca.com)).

**A legal ward turning age 18.** Eligibility ends at the end of the month in which the legal ward turns 18. Your legal ward may continue certain coverage under COBRA or they may seek individual coverage, including through the healthcare marketplace ([coveredca.com](http://coveredca.com)).

**Death of a family member.** Coverage for the family member ends at the end of the month in which the death occurs. It is important to contact your local Benefits Office for further assistance in the event of an enrolled family member's death.

### CONTRACT TERMINATION

Health and welfare benefits coverage is terminated when the group contract between the University and the plan vendor is terminated. Benefits will cease to be provided as specified in the contract and you may have to pay for the cost of those benefits incurred after the contract terminates. You may be entitled to continued benefits under terms described in the plan evidence of coverage booklet. (If you apply for an individual conversion plan, the benefits may not be the same as you had under the original plans.)

### OPPORTUNITIES FOR CONTINUATION

If you separate from UC employment, generally, your UC-sponsored benefits will stop. If you retire from UC, see the *Group Insurance Eligibility Factsheet for Retirees and Eligible Family Members* (available on the UCnet website at [ucnet.universityofcalifornia.edu/forms/pdf/group-insurance-eligibility-factsheet-for-retirees.pdf](http://ucnet.universityofcalifornia.edu/forms/pdf/group-insurance-eligibility-factsheet-for-retirees.pdf)) for more details.

**COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985):** If you or any family member(s) lose eligibility for UC-sponsored medical, dental and/or vision coverage, you may be able to continue group coverage through COBRA.

If you are enrolled in the Health Flexible Spending Account (FSA) and you leave UC employment during the plan year, you may be able to continue your participation under COBRA through the end of the current plan year (December 31) by making direct, after-tax payments to your account.

If you lose eligibility, the COBRA administrator will send you a "Qualifying Event Notice," which explains the procedure for continuing your participation. If your family member loses eligibility, you must request a COBRA package through UCPath or your local Benefits Office, depending on your location. More information about COBRA continuation privileges is available online at [ucal.us/COBRA](http://ucal.us/COBRA) or from your Benefits Office.

**Conversion/Portability:** Within 31 days after UC-sponsored coverage ends (if your participation has been continuous), you may be able to convert your group coverage to individual policies or continue (“port”) your group coverage. See the specific plan sections which follow for details.

Also, you may wish to contact the California Department of Managed Health Care at [www.dmhc.ca.gov](http://www.dmhc.ca.gov) or 888-466-2219 to determine whether you are eligible for HIPAA Guaranteed Issue individual plan coverage or Covered California, California’s health insurance marketplace, at [www.coveredca.com](http://www.coveredca.com) or 800-300-1506 to review options for purchasing individual plan coverage.

### **ELIGIBILITY FOR STATE PREMIUM ASSISTANCE**

If you are eligible for health coverage from UC, but cannot afford the premiums, some states have premium assistance programs that can help pay for coverage from their Medicaid or Children’s Health Insurance Program (CHIP) funds.

If you live in California, you can contact the California Medicaid (Medi-Cal) office for further information via email ([HIPP@dhcs.ca.gov](mailto:HIPP@dhcs.ca.gov)) or visit their website ([dhcs.ca.gov](http://dhcs.ca.gov)). If you live outside of California, go online to [ucal.us/chipra](http://ucal.us/chipra) for a list of states that currently provide premium assistance. You can also contact the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services at [cms.hhs.gov](http://cms.hhs.gov); 877-267-2323, ext. 61565.

### **FOR MORE INFORMATION**

- Participation Terms and Conditions on page 51
- *Benefits for Domestic Partners*
- Your local benefits office

# Benefits Overview

	Benefits Packages			When You May Enroll	During PIE	During OE	90-Day Wait <sup>1</sup>	Automatic	With SOH <sup>2</sup>	Anytime	Premium Paid By
	Full	Mid-Level	Core								
<b>HEALTH CARE</b>											
<b>Medical<sup>3</sup></b> Choice of various options depending on your address, including health maintenance organization (HMO), preferred provider organization (PPO) or a PPO with a health savings account. See page 19.	•	•			•	•	•				You and UC
<b>Medical—CORE</b> Fee-for-service plan with no employee premium and a \$3,000 deductible. See page 19.	•	•	•		•	•	•				UC
<b>Dental<sup>3</sup></b> Choice of two plans: Delta Dental PPO, a fee-for-service plan, or DeltaCare® USA, a dental HMO (network available in California only). Both cover preventive, basic and prosthetic dentistry, as well as orthodontics. See page 24.	•				•	•					UC
<b>Vision<sup>3</sup></b> Plan covers a variety of vision care services including eye exams, corrective lenses and frames. See page 28.	•				•	•					UC
<b>Supplemental Health Plans</b> Accident, Critical Illness and Hospital Indemnity plans pay cash benefits if you experience a covered accident, illness or hospital stay.	•	•	•		•	•					You

## DISABILITY INSURANCE

<b>Basic Disability<sup>4</sup></b> Provides basic coverage when unable to work due to pregnancy/childbirth or due to a disabling injury or illness not related to work. Pays 55% of eligible earnings for up to six months (\$800 monthly maximum), after a waiting period. See page 31.	•	•	•					•			UC
<b>Voluntary Short-Term<sup>4</sup> and/or Voluntary Long-Term Disability<sup>5</sup></b> Provides short-term and/or long-term coverage for disabilities that are and are not related to work, such as pregnancy/childbirth, injury or illness. Supplements employer-paid Basic Disability and other sources of disability income you may receive (e.g., Worker's Compensation or Social Security), up to 60% of eligible earnings (\$15,000 maximum monthly benefit). Enroll in Voluntary Short-Term Disability, Voluntary Long-Term Disability or both. See page 31.	•	•	•		•				•		You
<b>Workers' Compensation</b> Provides state-mandated coverage for work-related injuries.	•	•	•					•			UC

**PIE:** Period of Initial Eligibility **OE:** Open Enrollment **SOH:** Statement of Health

<sup>1</sup> The 90-day waiting period is available when the PIE is missed. See page 19. You may need to pay part of your premiums on an after-tax basis.

<sup>2</sup> If you do not enroll during the PIE, you may apply for coverage by submitting an evidence of insurability/statement of health. The carrier may or may not approve your enrollment based on medical information in your application.

<sup>3</sup> When you enroll in any UC-sponsored medical, dental or vision plan, you will not be excluded from enrollment based on your health, nor will your premium or level of benefits be based on any genetic information or pre-existing health conditions. The same applies to your eligible family members.

<sup>4</sup> Employees are not covered under California State Disability Insurance for period of employment at UC.

<sup>5</sup> If you have a pre-existing condition which causes you to be disabled in your first year of coverage, your Voluntary Long-Term Disability benefits will not be payable. For more information, see the insurance carrier's summary plan description and *Your Guide to UC Disability Benefits*.

	Benefits Packages			When You May Enroll	During PIE	During OE	90-Day Wait	Automatic	With SOH	Anytime	Premium Paid By
	Full	Mid-Level	Core								
<b>LIFE AND ACCIDENT INSURANCE</b>											
<b>Basic Life</b> Provides employees eligible for Full Benefits with life insurance equal to annual base salary, up to \$50,000. Coverage is adjusted if appointment is less than 100% time. See page 34.	•							•			UC
<b>Core Life</b> Provides employees eligible for Core or Mid-Level Benefits with \$5,000 of life insurance. See page 34.		•	•					•			UC
<b>Supplemental Life</b> Provides employees with additional life insurance at group rates. Coverage up to four times annual salary (to \$1,000,000 maximum). See page 35.	•	•			•				•		You
<b>Basic Dependent Life (Spouse/Domestic Partner)</b> Provides \$5,000 of coverage. See page 37.	•	•			•				•		You
<b>Basic Dependent Life (Child/ren)</b> Provides \$5,000 for each child. See page 37.	•	•			•					•	You
<b>Expanded Dependent Life (Spouse/Domestic Partner)</b> Coverage for 50% (up to \$200,000) of employee's Supplemental Life amount. See page 37.	•	•			•				•		You
<b>Expanded Dependent Life (Child/ren)</b> Covers each child for \$10,000. See page 37.	•	•			•					•	You
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b> You may enroll at any time. Provides up to \$500,000 protection for employee and family for accidental death, loss of limb, sight, speech or hearing, or for complete and irreversible paralysis. See page 39.	•	•	•		•					•	You
<b>Business Travel Accident</b> Provides up to \$500,000 of coverage when an employee travels on official UC business. See page 41 for enrollment instructions.	•	•	•								UC

**OTHER BENEFITS**

<b>Legal</b> Provides basic legal assistance for consultation/representation, domestic, consumer and limited defensive legal services and identity theft benefits. See page 43.	•	•	•		•	•					You
<b>Pet Insurance</b> You may enroll at any time; see page 45.	•	•	•							•	You
<b>Automobile and Homeowner/Renter</b> You may enroll at any time, subject to underwriting approval from the insurer. Carriers differ by location; see your location's benefits website for details.	•	•			•					•	You
<b>Family Care Resources</b> Provides access to prescreened caregivers, pet sitters, tutors and other family services. You may enroll at any time; see page 46.	•	•	•							•	You



# Benefits Overview

## TAX-SAVINGS PROGRAMS

### General Purpose Health Flexible Spending Account (Health FSA)

Lowers taxable income by allowing payment for up to \$2,750 of eligible out-of-pocket health care expenses on a pretax basis. Can be paired with any UC medical plan other than UC Health Savings Plan. See page 47.

### Dependent Care Flexible Spending Account (DepCare FSA)

Lowers taxable income by allowing payment for up to \$5,000 (\$2,500 if married and filing a separate income tax return) of eligible dependent care expenses on a pretax basis. See page 48.

	Benefits Packages			When You May Enroll					Pretax Salary Reduction
	Full	Mid-Level	Core	During PIE	During OE	90-Day Wait	Automatic	With SOH	Anytime
General Purpose Health Flexible Spending Account (Health FSA)	•	•	•	•	•				
Dependent Care Flexible Spending Account (DepCare FSA)	•	•	•	•	•				

**PIE:** Period of Initial Eligibility **OE:** Open Enrollment **SOH:** Statement of Health

ELIGIBLE FAMILY MEMBERS	Eligibility	May enroll in	Medical	Dental	Vision	Supplemental Health Plans	Dependent Life	AD&D	Legal
<b>Legal Spouse<sup>1</sup></b>	Eligible		●	●	●	●	●	●	●
<b>Domestic Partner</b> A domestic partnership is eligible if it is: <ul data-bbox="142 737 954 1157" style="list-style-type: none"> <li>• Registered with the state of California or</li> <li>• A valid union, other than a marriage, entered into in another jurisdiction and recognized in California as substantially equivalent to a California registered domestic partnership or</li> <li>• Unregistered, but meets all of the following criteria: <ul data-bbox="167 884 954 1157" style="list-style-type: none"> <li>– Parties must be each other's sole domestic partner in a long-term, committed relationship and must intend to remain so indefinitely</li> <li>– Neither party may be legally married or be a partner in another domestic partnership</li> <li>– Parties must not be related to each other by blood to a degree that would prohibit legal marriage in the State of California</li> <li>– Both parties must be at least 18 years old and capable of consenting to the relationship</li> <li>– Both parties must be financially interdependent</li> <li>– Parties must share a common residence</li> </ul> </li> </ul>	Eligible		●	●	●	●	●	●	●
<b>Biological or adopted child, stepchild, domestic partner's child<sup>2</sup></b>	To age 26		●	●	●	●	●	●	●
<b>Grandchild, step-grandchild, domestic partner's grandchild<sup>2</sup></b> <ul data-bbox="142 1314 768 1461" style="list-style-type: none"> <li>• Unmarried</li> <li>• Living with you</li> <li>• Supported by you or your spouse/domestic partner (50% or more)</li> <li>• Claimed as a tax dependent by you or your spouse/domestic partner</li> </ul>	To age 26		●	●	●	●	●	●	●
<b>Legal ward</b> <ul data-bbox="142 1535 751 1724" style="list-style-type: none"> <li>• Unmarried</li> <li>• Living with you</li> <li>• Supported by you or your spouse/domestic partner (50% or more)</li> <li>• Claimed as your tax dependent</li> <li>• Court-ordered guardianship required</li> </ul>	To age 18		●	●	●	●	●	●	●

<sup>1</sup> A legally separated or divorced spouse is not eligible for UC-sponsored coverage.

<sup>2</sup> Domestic partner must be eligible for UC-sponsored health coverage.

# Benefits Overview

	Eligibility	May enroll in	Medical	Dental	Vision	Supplemental Health Plans	Dependent Life	AD&D	Legal
<p><b>ELIGIBLE FAMILY MEMBERS</b></p> <p><b>Overage disabled child (except a legal ward) of employee</b></p> <ul style="list-style-type: none"> <li>• Unmarried</li> <li>• Incapable of self-support due to a mental or physical disability incurred prior to age 26</li> <li>• Enrolled in a UC group medical plan before age 26 and coverage is continuous; if eligible for enrollment in a UC plan after age 26 (during your PIE, qualifying life event or Open Enrollment, or if you newly acquire a disabled child over age 26), the child must have had continuous coverage since age 26</li> <li>• Chiefly dependent upon you, your spouse or eligible domestic partner for support (50% or more)</li> <li>• Claimed as your, your spouse's or your eligible domestic partner's dependent for income tax purposes or eligible for Social Security income or Supplemental Security Income as a disabled person. The overage disabled child may be working in supported employment that may offset the Social Security or Supplemental Security Income</li> <li>• Must be approved by the carrier before age 26 or by the carrier upon initial enrollment</li> </ul>	Age 26 or older		•	•	•	•	•	•	•



# Enrollment

To be certain you get the benefits coverage you want, you should enroll yourself and your eligible family members when you first become eligible.

For step-by-step instructions on how to enroll, see *Your Benefits at a Glance*, which you received in your Welcome Kit.

## **WHEN TO ENROLL**

### **DURING A PERIOD OF INITIAL ELIGIBILITY (PIE)**

A PIE is a time during which you may enroll yourself and/or your eligible family members in UC-sponsored health and welfare plans. A PIE generally starts on the first day of eligibility—for example, the day you are hired into a position that makes you eligible for benefits. It ends 31 days later.

You should enroll online and complete the transaction by the last day of the applicable PIE. Paper enrollment forms are available and need to be received at the location noted on the form by the last day of the applicable PIE. (If the last day falls on a weekend or holiday, the PIE is extended to the following work day.)

You may enroll your eligible family members during the 31-day PIE that begins on the first day the family member meets all eligibility requirements. If your enrollment is completed during your PIE, coverage is effective the date the PIE began.

The PIE to enroll newly eligible family members starts the day your family member becomes eligible:

- For a spouse, on the date of marriage.
- For a domestic partner, on the date the domestic partnership is registered or the date that you verify that the partnership meets UC's criteria (see page 13).
- For a newborn child, on the child's date of birth.
- For an adopted child, the earlier of:
  - the date the child is placed for adoption with you, or
  - the date you or your spouse/domestic partner has the legal right to control the child's health care.

A child is "placed for adoption" as of the date you assume and retain a legal obligation for the child's total or partial support in anticipation of the child's adoption.

If the child is not enrolled during the PIE beginning on that date, there is an additional PIE beginning on the date the adoption becomes final.

- For a legal ward, the effective date of the legal guardianship.

Where there is more than one eligibility requirement, the PIE begins on the date all requirements are satisfied.

During this family member PIE, some plans allow you to also enroll yourself and/or any other eligible family member who was not already enrolled during an earlier PIE. See the plan-specific sections at the back of this booklet. Remember that family members are only eligible for coverage in medical, dental, vision, supplemental health, legal, AD&D and dependent life coverage and must be enrolled in the same plans in which you are enrolled.

## **OTHER ENROLLMENT OPPORTUNITIES**

If you don't enroll in benefits during your initial 31-day period of eligibility, you may be able to enroll yourself and your family members in some plans at other times, including:

### **OPEN ENROLLMENT**

Usually held in the fall, Open Enrollment is your annual opportunity to make changes to your benefits, including:

- Transferring to a different medical or dental plan
- Adding or disenrolling eligible family members
- Enrolling in or opting out of UC-sponsored medical, dental, vision, supplemental health and legal plans
- Enrolling or re-enrolling in the Health and Dependent Care Flexible Spending Accounts

Changes made during Open Enrollment are effective January 1 of the following year. Not all plans are available during every Open Enrollment.

### **WHEN YOU HAVE A FAMILY CHANGE**

When you have a new family member, such as a spouse, domestic partner, newborn or newly adopted child, you may enroll yourself, the new family member and any other eligible family members not already enrolled in your UC-sponsored health plans. Other plans have different rules; see the plan-specific sections in this guide for details.

If you are enrolled in a UC-sponsored medical plan, you may transfer to a different plan. You may also enroll in or increase your Supplemental Health Plan coverage, Legal insurance, Supplemental Life insurance and Dependent Life insurance during this eligibility period (however, restrictions apply to Dependent Life insurance). There is no opportunity to enroll in Voluntary Short-Term or Voluntary Long-Term Disability insurance.

You have 31 days from the date your new family member becomes eligible to enroll the new member or to make any permitted plan changes (for example, 31 days from the day you marry or your child is born). You may enroll family members in your UCPath account; enrollment is not automatic.

You will be required to complete the Family Member Eligibility Verification process after enrolling the new family member. If you do not respond by the given deadline, your new family member may be disenrolled from the plans.

#### WHEN YOU LOSE OTHER COVERAGE

If you decline UC-sponsored coverage because you and/or your family members are covered elsewhere, and you later lose the other coverage, you may be eligible to enroll yourself and/or your eligible family members in a UC-sponsored plan. The same is true if you are enrolled in another employer-sponsored plan and the employer stops contributing to the cost of the coverage.

For medical, dental and vision coverage, you may enroll without waiting for the University's next open enrollment period if you have met all of the following requirements:

- You were covered under another health plan as an individual or dependent, including coverage under COBRA or CalCOBRA (or similar program in another state), the Children's Health Insurance Program or "CHIP" (called the Healthy Families Program in California), or Medicaid (called Medi-Cal in California).
- Coverage under another health plan for you and/or your eligible family members ended because you/they lost eligibility under the other plan or employer contributions toward coverage under the other plan terminated, coverage under COBRA or CalCOBRA continuation was exhausted, or coverage under CHIP or Medicaid was lost because you/they were no longer eligible for those programs.
- You properly file an enrollment form with the University during the 31-day PIE which starts on the day after the other coverage ends. **Note that if you lose coverage under CHIP or Medicaid, your PIE is 60 days.** You may need to provide proof of loss of coverage.

#### OTHER SPECIAL CIRCUMSTANCES

For medical, dental and vision coverage, you may enroll without waiting for the University's next open enrollment period if you are otherwise eligible under any one of the circumstances below:

- You or your eligible family members are not currently enrolled in UC-sponsored medical, dental or vision coverage and you or your eligible family members become eligible for premium assistance under the Medi-Cal Health Insurance Premium Payment (HIPP) Program or a Medicaid or CHIP premium assistance program in another state. Your PIE is 60 days from the date you are determined eligible for premium assistance. If the last day of the PIE falls on a weekend or holiday, the PIE is extended to the following work day if you are enrolling with paper forms.
- A court has ordered the University of California to provide coverage for a dependent child under your UC-sponsored medical, dental or vision plan pursuant to applicable law. The child must meet UC eligibility requirements.

#### IF YOU ARE A NEW FACULTY MEMBER

Newly appointed faculty members who don't enroll within 31 days of their start date have a second period of eligibility that begins on the first day of classes for the semester or quarter in which the appointment starts or the first day the faculty member arrives at the campus, whichever comes first.

#### Appeals

Any appeals regarding coverage denials that relate to eligibility or enrollment requirements are subject to the University of California Group Insurance Regulations. To obtain a copy of the Eligibility Claims Appeal Process, please contact the person who handles benefits for your location or visit UCnet.



# Medical Plans

**Benefits packages:** Full, Mid-Level, Core

**Who's covered:** You and your eligible family members

**Who pays the premium:** You and UC, for most plans

Medical coverage is one of the most important benefits that UC offers you and your eligible family members, and UC makes medical coverage as accessible and affordable as possible.

UC offers a range of high-quality medical plans with comprehensive coverage so you can choose the coverage that best meets your needs.

You should carefully evaluate your family circumstances and plan costs before selecting medical plan coverage. If you need more information about a specific medical plan, you'll find telephone numbers and links to all the plans' websites on the inside cover of this guide.

In addition to the general eligibility rules beginning on page 5 and plan eligibility rules found in each plan's evidence of coverage booklet, the following rules and information apply to UC medical plans.

## ELIGIBILITY

The medical plans you're eligible for are based on whether your overall benefits package is Full, Mid-level or Core.

If you are eligible for coverage, you must take action to enroll.

You may enroll in certain medical plans only if you meet the plan's geographic service area criteria.

If you or a covered family member is enrolled in Medicare, you are not eligible for the UC Health Savings Plan due to IRS rules that do not allow Medicare members to make or receive contributions to a Health Savings Account.

## **WITH A 90-DAY WAITING PERIOD**

If you miss your initial enrollment period, you may enroll yourself and/or your family members in medical coverage at any time by submitting an enrollment form to your Benefits Office. Your medical coverage will become effective 90 calendar days from the date your form is received. Your premiums will be paid on an after-tax basis until the following January 1.

## **IF YOU MOVE OUT OF A PLAN'S SERVICE AREA**

If you move out of a plan service area, or will be away for more than two months, you and your eligible family members must transfer into a different plan available in your new location. If you later return to your original location, you will have a Period of Initial Eligibility during which you can re-enroll in your original plan if you choose.

## TRANSITIONING TO MEDICARE

If you continue working at UC past age 65 and you have a UC-sponsored employee medical plan, you are not required to sign up for Medicare Parts A, B or D. Any family member covered by your employee plan, with the exception of your domestic partner in some cases, who becomes eligible for Medicare may also defer signing up for Medicare.

If you and/or any covered family members lose eligibility for the UC-sponsored employee plan, you and/or your Medicare-eligible family members should immediately enroll in Medicare or another employer group health plan to avoid any penalties from the Centers for Medicare and Medicaid Services (CMS).

If you plan to retire in 2021 and take a monthly retirement benefit, are eligible for retiree health insurance and expect to enroll in Medicare during the year, think carefully about the UC medical plan you choose. The choice you make will affect which Medicare plan you're transferred into when you turn 65. See [ucal.us/medicare](http://ucal.us/medicare) for more information.

## WHAT THE PLANS COVER

UC's medical plans provide comprehensive coverage, including doctor visits, hospital services, prescription drugs and behavioral health services. Preventive care such as physical exams and immunizations are free of charge in all plans; some restrictions, such as using in-network providers, may apply.

There are no exclusions for pre-existing conditions.

An overview of the plans UC offers is on pages 20 to 22. The chart on page 23 provides a comparison of the plans.

## COST OF COVERAGE

Your medical plan's monthly cost depends on:

- The plan you choose
- Whether you choose to cover yourself only or yourself and other family members and
- Your annual full-time equivalent salary from UC

Premium costs are available online at [ucal.us/medicalpremiums](http://ucal.us/medicalpremiums) and in *Which Medical Plan is Right for You?* included in your Welcome Kit.

**Please note:** Premium rates for certain employee groups may vary from those posted or printed. If you are represented by a union, your premiums are subject to collective bargaining. To confirm your premiums, sign in to your online benefits account or talk to your Benefits Office.



# Medical Plans

## **HEALTH MAINTENANCE ORGANIZATIONS (HMO)**

HMOs require you to choose a primary care physician (PCP) from their network of providers to coordinate your care. To see a specialist, you must have a referral from your PCP. The HMO covers your expenses only if your PCP has authorized the services, unless it's an emergency. You pay a copayment for some products and services, and there is no annual deductible.

You must live (or work, depending on the plan's rules) in the plan's service area to be eligible. Service areas are established by ZIP codes; you cannot use a P.O. box to establish eligibility. If you want to know whether your ZIP code is in a plan's service area, check the plan's website or call the plan directly.

UC's HMOs are available to employees living and working in certain counties in California only.

### UC'S HMO PLANS

<b>UC Blue &amp; Gold HMO</b>	Offers a tailored network of medical groups, doctors and hospitals, and includes all of UC's medical centers and medical groups. For more information, see <a href="http://healthnet.com/uc">healthnet.com/uc</a>
<b>Kaiser Permanente—CA</b>	Offers a closed network, meaning you must use only Kaiser doctors and hospitals. For more information, see <a href="http://kp.org/universityofcalifornia">kp.org/universityofcalifornia</a>

## **PREFERRED PROVIDER ORGANIZATIONS (PPO)**

PPOs offer a broad network of providers and allow you the flexibility to see non-network providers if you wish. You don't need a referral to see specialists. Usually, you must meet the plan's deductible and then you pay coinsurance, which is a percentage of the cost of services. You pay a smaller percentage for in-network providers.

Anthem Blue Cross is the administrator of medical, behavioral health and prescription drug benefits for UC's PPO plans. The administrator of your plan processes claims, creates a network of health care providers and pharmacies and sets clinical policies and guidelines.

### UC'S PPO PLANS

<b>UC Health Savings Plan with Health Savings Account</b>	This is a PPO plan with a Health Savings Account (HSA), which you can use to pay your eligible medical expenses. UC contributes to the HSA every year you are enrolled in the plan, and you can, too—federal tax-free. You pay the cost of medical services until you meet the deductible, then you pay a percentage of the cost of services, with lower costs when you use in-network providers. Your unused HSA funds roll over each year (funds are not use-it-or-lose-it). And, any funds you or UC contributes to your HSA are yours to keep, even if you leave UC. You can continue to contribute to your HSA as long as you are enrolled in a qualifying high deductible health plan. For more information, see <a href="http://ucppoplans.com">ucppoplans.com</a> and <a href="http://learn.healthequity.com/uc/hsa">learn.healthequity.com/uc/hsa</a>
<b>UC Care</b>	This is a PPO plan with three tiers of doctors and hospitals. If you use providers in the UC Select Network, which includes UC medical center doctors, hospitals and other facilities as well as select providers near UC locations without a medical center, you pay copayments for services. If you use other providers in the Anthem Preferred network, you pay 30 percent coinsurance once you've met the deductible. You pay a higher deductible and a greater percent of the coinsurance if you use a provider outside the network. For more information, see <a href="http://ucppoplans.com">ucppoplans.com</a>
<b>CORE Fee-for-Service Plan</b>	This plan has no monthly employee premium, but has a higher deductible. You can choose any doctor, hospital, clinic or behavioral health provider, but you pay less if you use a provider in the Anthem Blue Cross PPO network. After you have met the plan's annual deductible, the plan pays for part of the cost of services. If you use non-network providers, you may need to pay for services up front and submit a claim; you receive reimbursement if the plan covers the service. For more information, see <a href="http://ucppoplans.com">ucppoplans.com</a>

### **ABOUT THE UC HEALTH SAVINGS PLAN (HSP) WITH HEALTH SAVINGS ACCOUNT (HSA)**

The Health Savings Account (HSA), which is part of the UC Health Savings Plan (HSP), lets you pay for your out-of-pocket health care expenses with pretax contributions from you and federal tax-free contributions from UC.

With the HSA, administered by HealthEquity, you can use the funds at any time for qualified medical expenses or save them for future health care needs. Your HSA account balance rolls over annually; you keep the balance in the account, even if you don't use it or leave UC. You can use your HSA funds for qualifying medical expenses without paying any federal taxes—whether you pay with your HSA debit card or you pay out-of-pocket and file a claim directly with HealthEquity to get reimbursed. You earn interest on your account, and can invest any funds in excess of \$1,000—the same way you invest funds in retirement savings accounts, except interest accrues federal tax-free. Contributions and earnings are subject to California income tax.

For 2021, the IRS allows HSA contributions up to \$3,600 for single/individual coverage and up to \$7,200 for family coverage (if you are covering at least one family member), inclusive of UC contributions. UC contributes up to \$500 for individual coverage and up to \$1,000 for all other coverage levels, depending on the effective date of your HSP coverage. You can also contribute with pretax payroll deductions, subject to payroll deadlines. You are responsible for making sure the combined HSA contributions are within the IRS limits. Individuals age 55 and older can make an additional “catch-up” contribution of \$1,000. You can make the additional contribution through your UCPath account. If you enroll in the UC Health Savings Plan anytime after January, UC's contribution to your HSA will be prorated for the calendar year. The proration schedule is available online ([ucnet.universityofcalifornia.edu/compensation-andbenefits/health-plans/medical/hsa-proration-schedule.html](http://ucnet.universityofcalifornia.edu/compensation-andbenefits/health-plans/medical/hsa-proration-schedule.html)).

Because of IRS rules, you must enroll in the UC Health Savings Plan and have a valid Social Security number and U.S. address to be eligible for and establish your HSA. In addition, you and your covered family members cannot enroll in UC's or in any general-purpose Health Flexible Spending Account.

If you or your dependent(s) are enrolled in Medicare, covered under TRICARE, or receiving Social Security Disability Insurance (SSDI), you cannot enroll in this plan, according to the IRS. Due to the UC contribution to your HSA, if you cover a family member and the family member is enrolled in Medicare, you cannot enroll in this plan unless you disenroll your Medicare-enrolled family member from your coverage. Remember that the entire UC contribution is deposited automatically at the beginning of the year and is based on your coverage level (individual or family).

Here are a few things to keep in mind if you become an HSP member. As an HSA owner, you must decide:

- Whether you are eligible to make contributions to an HSA
- The amount of the eligible contribution to the HSA for any calendar year
- The withdrawal of any excess contributions
- How funds in your HSA will be spent

You cannot delegate these responsibilities to the University or to HealthEquity. As the HSA owner, you are responsible for reporting all contributions and distributions to the IRS on your Form 1040.

### **BEHAVIORAL HEALTH AND SUBSTANCE ABUSE BENEFITS**

Kaiser members have access to Kaiser's integrated behavioral health services as well as Optum Behavioral Health in-network services. Kaiser and Optum do not coordinate care or costs of behavioral health services. Each plan has specific requirements. Kaiser members should understand plan and authorization guidelines when they consider their options for behavioral health services.

UC Blue & Gold HMO members have behavioral health and substance abuse coverage provided by Managed Health Network (MHN, a Health Net company).

The first three in-network outpatient mental health office visits are covered at no cost to you for UC Blue & Gold and Kaiser members.

Behavioral health and substance abuse coverage is provided by Anthem Blue Cross for employees and retirees enrolled in:

- CORE
- UC Care
- UC Health Savings Plan (HSP)

The first three in-network mental health office visits are covered at no cost to you for UC Care.

If you enroll in CORE, UC Health Savings Plan or UC Care, you have access to both in-network and out-of-network behavioral health services. All other plans have in-network benefits only.

### **UC LIVING WELL PROGRAM**

UC is committed to the well-being of employees and their family members and supports healthy living through the systemwide UC Living Well program.

UC Living Well offers faculty, staff and retirees access to programs, activities and resources that support healthy lifestyles.

# Medical Plans

UC Living Well includes:

- Campus and health system wellness activities
- Programs and support from UC's benefits providers
- Preventive exams and screenings through UC's health plans
- Disease management programs offered by UC's medical plans to help manage chronic conditions such as diabetes and heart disease

Participation in on-site campus and health system wellness programs varies by location; contact your location's wellness coordinator for details.

For more information, visit the UC Living Well website ([uclivingwell.ucop.edu](http://uclivingwell.ucop.edu)).

## **GENERAL INFORMATION**

### **CHOOSING A PRIMARY CARE PHYSICIAN (PCP)**

UC's HMO plans require you to select a primary care physician (PCP). You may choose a different PCP for each family member or the same PCP for the entire family. You may choose a pediatrician as the PCP for your child(ren). If you use your work address to qualify for a plan, you must pick PCPs in the service area of your work address.

If you or your eligible family members do not select a PCP, your medical plan will assign one to you. You may change your PCP at any time by calling the plan directly.

If you want to receive care from a particular doctor, you should call the plan or check the plan's online doctor directory to confirm that the doctor is in their network and accepting new patients.

### **ID CARDS**

Once you enroll, the medical plan will send identification cards for you and your enrolled family members. Although you're covered as soon as you enroll, it may take 30 to 60 days for the plan to have a record of your membership and send your ID card(s). If you need immediate services before you receive your card, first check with your plan to see if it has a record of your enrollment; if not, contact your Benefits Office. You may also be able to download and print a temporary card from your carrier's website.

### **WHEN COVERAGE ENDS**

Please note that if you lose eligibility for medical coverage while you are hospitalized or undergoing treatment for a medical condition covered by your medical plan, benefits will cease and you may have to pay for the cost of those services yourself. If you or a family member loses eligibility for medical coverage, you can, however, continue coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) for a period of time. If you are laid off, you may transfer to UC's lowest cost medical plan through COBRA.

You may be able to convert your coverage to an individual policy if you apply within 31 days of the date your UC-sponsored coverage or COBRA continuation coverage ends. Conversion options are generally more expensive and may provide fewer benefits than UC-sponsored plans. See your medical plan booklet or call your plan for more information. You may also seek individual coverage, including through the healthcare marketplace ([coveredca.com](http://coveredca.com)).

## **FOR MORE INFORMATION**

Evidence of Coverage booklets for all of UC's medical plans are available online at [ucal.us/EOCs](http://ucal.us/EOCs) or from the carriers (see front of booklet for contact information).

If you have other questions about your medical benefits, including services, benefits, billing and claims, call the medical plan directly.

### **TIPS:**

#### **If you want lower monthly premiums:**

- UC Health Savings Plan with HSA
- CORE
- Kaiser Permanente

#### **If you want more flexibility in choosing doctors:**

- UC Health Savings Plan with HSA
- UC Care
- CORE

#### **If you want predictable costs:**

- UC Blue & Gold HMO
- Kaiser Permanente

#### **If you reside or have a child in college outside California:**

- UC Health Savings Plan
- UC Care
- CORE

#### **If you want one doctor to manage all your care:**

- UC Blue & Gold HMO
- Kaiser Permanente

#### **If you want access to UC medical centers and doctors:**

- UC Health Savings Plan
- UC Blue & Gold HMO (if you are within service area)
- UC Care
- CORE

# Medical Plans

UC MEDICAL PLANS	Your Monthly Premium	Your Costs for Services	Your Cost for Prescription Drugs: Generic/Brand/Non-formulary	Best Fit for People Who:
<b>CORE</b> You may use any doctor.	\$0	\$\$\$+  Except for certain preventive services, you pay the full cost until you reach the \$3,000 deductible. Then you pay 20%.	20%	<ul style="list-style-type: none"> <li>• Want to pay no monthly premium</li> <li>• Want protection for catastrophic care</li> <li>• Are willing to risk incurring high out-of-pocket costs</li> <li>• Want direct access to many providers without need for referrals</li> </ul>
<b>UC Blue &amp; Gold HMO</b> Must use custom network of providers, except in emergencies	\$\$	\$  No deductible; you pay a copay for office visits and hospital stays; most other services have no charge.	Retail (30-day supply) \$5/\$25/\$40  Mail order (up to 90 days) \$10/\$50/\$80	<ul style="list-style-type: none"> <li>• Want lower premium and cost per service</li> <li>• Are comfortable with HMO model: primary care physician manages care; no out-of-network coverage</li> <li>• Are content with the selection of community providers</li> </ul>
<b>Kaiser Permanente—CA</b> Must use network providers, except in emergencies	\$	\$  No deductible; you pay a copay for office visits and hospital stays; most other services have no charge.	Retail (30-day supply) \$5/\$25/NA  Mail order (31–100 days) \$10/\$50/NA	<ul style="list-style-type: none"> <li>• Want lower premium and cost per service</li> <li>• Are comfortable with getting medical care only within the Kaiser system</li> </ul>
<b>UC Care</b> May use most doctors without referral from a primary care physician; you pay copayment for UC Select Network providers; in-network providers cost less than out-of-network providers.	\$\$\$	\$/\$/\$/\$\$  UC Select Network providers: no deductible, and copay for office visits and hospital stays; Anthem Preferred providers: calendar year deductible and then 30% coinsurance; out-of-network: calendar year deductible and then 50% coinsurance.	Retail (30-day supply) \$5/ \$25/ \$40  Mail order (up to 90 days) \$10/\$50/\$80	<ul style="list-style-type: none"> <li>• Want direct access to many providers without a referral</li> <li>• Want no deductible and fixed copay for using providers in the UC Select network</li> <li>• Want coverage when you are traveling or living abroad</li> <li>• You and/or your family members live outside California</li> </ul>
<b>UC Health Savings Plan</b> May use most doctors without referral from primary care physician; in-network providers cost less. Health Savings Account (HSA) covers part of annual deductible before PPO coinsurance applies.	\$	\$\$  You have higher out-of-pocket costs until the deductible is met; you pay coinsurance thereafter. You may make pretax contributions to the Health Savings Account to help pay your out-of-pocket costs.	Full cost up to deductible; then 20% at in-network pharmacies; 40% at non-network pharmacies	<ul style="list-style-type: none"> <li>• Want lower premium and broad access to providers</li> <li>• Are able to risk incurring greater out-of-pocket costs</li> <li>• Want tax-free savings for current and future health care costs</li> <li>• Want direct access to many providers without need for referrals</li> </ul>

\$ Lowest costs in relation to all plans    \$\$ Mid-range of costs in relation to all plans    \$\$\$ Highest costs in relation to all plans

# Dental

**Benefits packages:** Full

**Who's covered:** You and your eligible family members

**Who pays the premium:** UC

Proper dental care plays an important role in your overall health. That's why UC provides dental coverage for you and your family, including routine preventive care and fillings, oral surgery, dentures, bridges and braces. You have a choice of two plans, a PPO and an HMO.

The following rules and information about UC's dental plans are in addition to the general eligibility rules beginning on page 5.

## **ELIGIBILITY**

You are eligible to enroll in dental coverage only if you have Full Benefits.

If you are eligible for dental benefits, you must take action to enroll.

You may enroll in DeltaCare<sup>®</sup> USA only if you meet the plan's geographic service area criteria.

### **IF YOU MOVE OUT OF A PLAN'S SERVICE AREA**

If you move out of a DeltaCare<sup>®</sup> USA plan service area, you and your eligible family members must transfer into a different plan available in your new location. If you later return to your original location, you will have a Period of Initial Eligibility to re-enroll in the DeltaCare<sup>®</sup> USA plan if you choose.

## **UC'S DENTAL PLANS**

### **DELTA DENTAL PPO**

The Delta Dental PPO plan, available worldwide, provides you and your family with the flexibility to choose any licensed dentist or specialist. Your share of the cost of services depends on whether you use a dentist in Delta Dental's PPO network or an out-of-network dentist.

If you choose a PPO dentist from Delta Dental's network, you will usually pay less for services, so it makes sense to use a PPO dentist. In-network PPO dentists agree to accept a reduced fee for services, and the dentist will complete and submit all claim forms for you at no charge. Preventive dentistry (exams and cleanings) is free of charge. After a small deductible, basic dentistry (such as fillings and extractions) is covered at 80 percent, and most other dental care is covered at 50 percent, up to \$1,700 per year.

Delta has more than 43,000 PPO dentists in California and 270,000 nationwide. To see a list of Delta Dental PPO dentists, visit the Delta Dental website: [www.deltadentalins.com/uc](http://www.deltadentalins.com/uc).

Delta's Premier dentists are not in the PPO network but have agreed to accept a reduced fee for services and also will complete and submit claim forms for you. Delta Dental covers 75 percent of basic dentistry costs if you use a Premier dentist, up to \$1,500 per year.

If you go to a dentist not affiliated with Delta Dental, the plan will cover 75 percent of allowed basic dentistry costs, up to \$1,500 per year. However, you may have to pay the dentist's total fee and then submit your claim form to Delta Dental for reimbursement. Non-Delta Dental dentists have not agreed to Delta Dental's allowed costs and are free to bill you for any difference between what Delta Dental pays and the submitted fee.

### **DELTACARE<sup>®</sup> USA**

DeltaCare<sup>®</sup> USA is a dental HMO that provides you and your family with comprehensive benefits and easy referrals to specialists. You must live in California to enroll.

Preventive services are provided at no cost. Other services are provided for modest copayments with no deductibles or annual plan maximum.

When you enroll, you select a network dentist to provide all your basic dental services and to refer you to specialists when necessary. The DeltaCare<sup>®</sup> USA network consists of private-practice dental facilities that have been screened by Delta Dental for quality. Some areas of California have more network providers than others, so be sure there are dentists available in your area before choosing this plan. You are required to obtain covered services through your assigned network dentist, except for emergency services or those preauthorized in writing by Delta Dental.

You may change your dentist at any time by calling the Delta Care Customer Service number to request the change. Visit the DeltaCare<sup>®</sup> USA website ([www.deltadentalins.com/uc](http://www.deltadentalins.com/uc)) for a list of participating dentists.

## **BENEFITS AND SERVICES**

For a comparison of benefits and services, see the chart on pages 25 to 27.

If you need major dental work, such as a crown, dentures or oral surgery, you and/or your dentist should contact your plan to file a pre-determination before you begin treatment to confirm that the procedure is covered and to determine your portion of the cost for services.

**COST OF COVERAGE**

UC pays 100 percent of your monthly dental plan premium. UC's contribution toward the monthly cost is determined by UC and may change or stop altogether. You pay a certain percentage or copayment for some services.

**WHEN COVERAGE ENDS****OPPORTUNITIES FOR CONTINUATION**

If you or a family member loses eligibility for dental coverage, you can continue coverage under COBRA for a period of time. There is no conversion option for dental coverage.

**FOR MORE INFORMATION**

Evidence of Coverage booklets are available online at [ucal.us/EOCs](http://ucal.us/EOCs).

If you have other questions about your dental benefits including services, benefits, billing and claims, call the plan directly.

**Delta Dental PPO**

800-777-5854, [www.deltadentalins.com/uc](http://www.deltadentalins.com/uc)

**DeltaCare® USA**

800-422-4234, [www.deltadentalins.com/uc](http://www.deltadentalins.com/uc)

<b>DENTAL SERVICES</b>	<b>Delta Dental PPO Plan</b>	<b>DeltaCare® USA HMO Plan</b>
<b>Service Area</b>	Worldwide <sup>1</sup>	California only
<b>Preventive Dentistry</b>	No deductible	Copayments apply as noted
Cleaning of teeth — prophylaxis cleanings	You are covered at 100% (up to 2 times in a calendar year; additional cleanings by report)	100% up to 2 times in any 12-month period; additional cleanings when necessary: \$45 copayment for adults, \$35 copayment for children
Oral examinations	100% (limited to 2 per calendar year—routine, non-routine or a combination of both; additional routine exam is covered for members with identified risk factors)	100%
Emergency office visit for pain relief	100%	100%
Topical fluoride treatment	100% (includes cleaning; up to 2 times in a calendar year)	100% (up to 2 times in any 12-month period through age 18)
Space maintainers	100% (through age 12)	100%
X-rays (full mouth, bitewings, other films)	100% (full mouth x-rays limited to 1 set in 5 years unless necessary)	100% (full mouth x-rays limited to 1 set in any 12-month period)
Pit and fissure sealants (under age 16 only)	100% PPO/75% Premier for first permanent molars through age 9 and second permanent molars through age 15	100% for first permanent molars through age 9 and second permanent molars through age 15

<sup>1</sup> Nationwide—Delta Dental PPO, Delta Dental Premier and non-Delta dentists (licensed); Worldwide—Coverage available only from non-Delta dentists (licensed).

## Dental

DENTAL SERVICES	Delta Dental PPO Plan	DeltaCare® USA HMO Plan
<b>Basic Dentistry</b>	Deductible applies.	Copayments apply as noted.
Fillings	80% PPO/75% Premier	100% for standard benefit
Anesthesia <sup>1</sup>	80% PPO/75% Premier (general anesthesia for covered oral surgery)	Local—100%. General and intravenous sedation—100%; limited to medically necessary extractions
Prosthetic appliance repair	80% PPO/75% Premier	100%
Extractions	80% PPO/75% Premier	100% if uncomplicated (not covered if done only for orthodontics)
Oral surgery	80% PPO/75% Premier	\$15 copayment for impactions; other covered services at 100%
Endodontics	80% PPO/75% Premier	\$20–\$60 copayment for each canal; other covered services at 100%
Periodontics	80% PPO/75% Premier	\$100 copayment per quadrant for surgery (mucogingival and osseous gingival); \$150 copayment for soft tissue graft procedures; periodontal maintenance: 100% for 1 in each 6-month period; additional maintenance when necessary: \$55 copayment
Denture Relining and Rebase	80% PPO/75% Premier	Relining—100% (limited to 1 in any 12-month period). Rebase—\$20 copay
<b>Major Dentistry</b>	Deductible applies.	Copayments applied as noted.
Crowns	50%	\$50 per unit copayment (\$150 extra charge for precious metals)
Inlays/onlays	50%	100% for standard benefit
<b>TMJ Disorder Benefits</b> Temporomandibular joint (TMJ) dysfunction: occlusal devices/occlusal guards (night guards)	50% up to \$500 for all benefits in a lifetime (not applied to calendar year maximum). Deductible applies.	100%
<b>Prosthetic Dentistry</b>	Deductible applies.	Copayments apply as noted.
Standard, full or partial dentures	50%	Upper—\$65 copayment per denture Lower—\$65 copayment per denture (extra charge for precious metals) Removable partial denture with flexible base—\$115
Bridges	50%	\$50 per unit copayment (extra charge for precious metals)
Implants	50%	Not covered
<b>Total Benefit</b> (Total benefit for preventive, basic and major dentistry, and prosthetic dentistry)	\$1,700 if a Delta Dental PPO dentist is used; otherwise \$1,500 per person per calendar year	No maximum

After an annual deductible of \$50 per person<sup>2</sup>

DENTAL SERVICES	Delta Dental PPO Plan	DeltaCare® USA HMO Plan
<b>Orthodontics</b>	No deductible	Copayments apply as noted below
Who is eligible for service	All covered family members	All covered family members
Benefit	50% copayment; maximum of \$1,500 for each eligible patient under age 26 and \$500 for each eligible patient age 26 and older	\$1,000 copayment (plan covers 36 months of usual and customary treatment—a monthly office visit fee of \$75 applies after the 36 months)
<b>Special Provisions, Limitations, Exclusions</b>		
Work in progress when you join	Only services that you receive on or after your effective date of coverage are covered.	Only services received from a DeltaCare® USA provider on or after your effective date of coverage are covered <sup>3</sup> .
Predetermination of benefits	If services are expected to be \$400 or more, your dentist files a treatment plan first; Delta reviews it and notifies you and your dentist of the benefits payable.	Before any work is done, ask your DeltaCare® USA dentist what the charges will be. If you have any questions about what will be covered, call DeltaCare® USA.
Alternate treatment provision	If more than one professionally acceptable and appropriate treatment can be used, Delta benefits will be based on the least expensive method.	If you select a treatment plan different from that customarily provided by DeltaCare® USA, you will pay the applicable copayment, plus the additional cost of the alternate treatment.
Replacement of crowns, dentures, partial dentures and bridges	Not covered if crown or prosthetic appliance is fewer than 7 years old	Not covered if crown or prosthetic appliance is less than 3 years old
Out-of-area emergencies	Coverage applies worldwide.	Plan pays up to \$100 in 12-month period for pain relief when you are more than 25 miles from your dentist's office.
Teeth bleaching	Not covered	\$125 copayment per arch. External bleaching is limited to one bleaching tray per arch per 36-month period; bleaching gel for two weeks of patient self treatment.
Tobacco counseling for prevention of oral disease	Not covered	100%

**NOTE:** Other limitations and exclusions may apply. See the Delta Dental or DeltaCare® USA booklet.

<sup>1</sup> Disabled members may receive anesthesia for any covered dental service if needed to receive treatment. Preauthorization is required.

<sup>2</sup> Combined for basic and major dentistry, TMJ disorder benefits and prosthetic dentistry.

<sup>3</sup> Exception: DeltaCare® USA may cover orthodontia treatment in progress for new enrollees/family members if treatment meets specific DeltaCare® USA criteria.



# Vision

**Benefits package:** Full

**Who's covered:** You and your eligible family members

**Who pays the premium:** UC

UC provides the Vision Service Plan (VSP) to enable you and your family to get the vision care you need. VSP is a preferred-provider organization with more than 5,000 providers in California and 33,000 nationwide in the Choice network. The vision plan has no exclusions for pre-existing conditions.

## ELIGIBILITY

See the general eligibility rules beginning on page 5.

## WHAT THE PLAN COVERS

- One vision examination per calendar year—including testing and analysis of eye health and any necessary prescriptions for lenses or contact lenses. You pay a \$10 copay.
- One set of corrective lenses per calendar year—including single vision, bifocal, trifocal, standard progressive or other complex glass or plastic lenses. Photo-chromatic lenses, tints and polycarbonate lenses are fully covered if you use a provider in the VSP network. You pay a \$25 copay.
- One set of frames every other calendar year up to \$160.
- Contact lens allowance of \$110. If you choose elective contact lenses, you cannot also have frames and corrective lenses covered in the same calendar year. If contact lenses are medically necessary and you use a VSP provider, the cost is fully covered. Generally, contacts are covered for those who have had cataract surgery, have extreme acuity problems that cannot be corrected with glasses or have some conditions of anisometropia or keratoconus.
- You may also purchase annual supplies of select contact lenses at a reduced cost. Talk to your VSP provider or see the VSP website ([vsp.com](http://vsp.com)) for additional details.
- Discounts on laser corrective vision surgery through VSP-contracted laser centers. Call VSP for more information.
- Eye care services for Type 1 or Type II diabetics through the Diabetic EyeCare Program. Contact a VSP doctor for more information.

If you use a VSP network doctor or provider, you pay only the required copays for covered services and the cost of any services or materials beyond the allowance. Additional discounts are available for services the plan doesn't cover, including:

- 30 percent discount on additional pairs of glasses, including sunglasses, if purchased from the VSP doctor who provides the member's eye exam on the same day as the exam.
- 20 percent discount for additional pairs of prescription glasses purchased within 12 months following the last covered eye exam, if purchased from the VSP doctor who provided the exam.
- 15 percent discount for contact lens professional services; for example, fittings or adjustments.

## WHEN COVERAGE BEGINS

Please see "When Coverage Begins" on page 7 of the Eligibility section.

## COST OF COVERAGE

UC pays the full cost of the monthly vision plan premium. UC's contribution toward the monthly cost of coverage is determined by UC and may change or stop altogether.

You pay copays — \$10 for a vision exam and, if you need glasses, \$25 for materials. You also pay for additional care, services or products that VSP does not cover.

## WHEN COVERAGE ENDS

### OPPORTUNITIES FOR CONTINUATION

If you or a family member loses eligibility for vision coverage, you can continue coverage under COBRA. There is no option for conversion to an individual plan for vision coverage.

## FOR MORE INFORMATION

VSP website: [vsp.com](http://vsp.com)  
VSP phone: 866-240-8344

VSP Evidence of Coverage Booklet, available online at [ucal.us/EOCs](http://ucal.us/EOCs).

# Supplemental Health Plans

**Benefits package:** Full, Mid-Level, Core

**Who's covered:** You and your eligible family members, depending on the coverage you select

**Who pays the premium:** You

UC offers three supplemental insurance options—Accident, Critical Illness and Hospital Indemnity plans that pay cash benefits if you experience a covered accident, illness or hospital stay.

UC's Supplemental Health Plans are not a substitute for medical or disability coverage, but they can complement your coverage with extra protection against the unexpected. Depending on the coverage you select, you'll receive a pre-determined cash payment if you experience a covered incident—regardless of your actual medical costs or lost income. The payment is yours to use however you choose.

## WHEN TO ENROLL

You may enroll for coverage during your PIE, following a qualifying event, or during Open Enrollment. You can discontinue your enrollment in Supplemental Health Plans at any time.

## WHAT THE PLANS COVER

### ACCIDENT INSURANCE

Pays cash benefits if you receive services related to an accident, such as ER and urgent care visits, ambulance rides, X-rays, surgery, physical therapy and more.

### CRITICAL ILLNESS INSURANCE

The plan provides a lump-sum payment if you are diagnosed with certain critical illnesses, such as cancer, heart attack, stroke and more. Rates are age-based and may differ for you and your spouse or domestic partner. Coverage for eligible children is free when you enroll. You select a coverage level of \$10,000 or \$30,000.

### HOSPITAL INDEMNITY

Pays a pre-determined dollar amount if you're admitted to the hospital due to an accident or illness, or for maternity care, and continues to pay a cash benefit for every day you're in the hospital, up to 31 days.

## COST OF COVERAGE

Your cost depends on the plan(s) and level of coverage you choose.

## WHEN COVERAGE ENDS

If you leave UC employment, you may continue your coverage through direct payment to Aflac (referred to as "porting") if you apply within 31 days of the date your UC-sponsored coverage ends.

## EXCLUSIONS

There are certain exclusions under the Supplemental Health Plans. See the Certificate of Insurance booklets for complete information.

## FOR MORE INFORMATION

Certificate of Insurance booklets are available online at [ucplus.com](http://ucplus.com).

If you have other questions, call 888-212-7201 or visit [www.ucplus.com](http://www.ucplus.com).



THE UNIVERSITY OF CALIFORNIA  
SCHOOL OF BUSINESS

# Basic and Voluntary Disability

**Benefits package:** Full, Mid-Level or Core

**Who's covered:** You

**Who pays the premium:** You and UC

Time away from work for a pregnancy, illness or unexpected injury could mean months without a paycheck. While UC's basic employer-paid disability insurance offers some protection—a benefit capped at \$800 per month for six months—it probably won't be enough to cover your expenses. UC's Voluntary Disability Insurance replaces much more of your income—60 percent of your eligible pay up to a benefit of \$15,000 per month—for increased financial security when you need it most.

UC's disability benefits, along with state-mandated Workers' Compensation and Social Security disability benefits, create a comprehensive safety net, whether for a few months or a lifetime. UC's disability benefits also provide coverage for female employees during pregnancy disability and the first few weeks after childbirth.

UC does not participate in the California State Disability Insurance (CA SDI) program, although employees who have worked for UC for fewer than 18 months may have some residual CA SDI benefits based on their prior employment.

If you are eligible for Full, Mid-Level or Core Benefits, you are automatically enrolled in Basic Disability at no cost to you. If you choose to enroll in Voluntary Short-Term Disability (VSTD) and/or Voluntary Long-Term Disability (VLTD), you pay the premium.

## **WHEN TO ENROLL**

You are automatically enrolled in Basic Disability, if eligible, on your first day of work.

For Voluntary Disability Insurance, you need to take action to enroll. To obtain coverage without submitting a statement of health, enroll during your PIE when you are first eligible. As a new employee, you may want to consider enrolling in both VSTD and VLTD for the most comprehensive coverage for all types of disabilities. You can discontinue your enrollment in VSTD and/or VLTD at any time.

## **ENROLLMENT WITH STATEMENT OF HEALTH**

If you do not enroll in VSTD and/or VLTD when you are first hired, you must submit an application, along with evidence of insurability, and be approved by the insurance company in order to enroll.

Previous or existing medical conditions may prevent approval if you try to enroll or add coverage outside of your initial period of eligibility. Generally, you cannot enroll in VSTD or VLTD during UC's annual Open Enrollment or due to family changes.

## **WHEN COVERAGE BEGINS**

You must be actively at work in order for new or increased coverage to be effective.

## **WHAT THE PLANS COVER**

### **BASIC DISABILITY**

UC provides the Basic Disability plan at no cost to you.

Basic Disability insurance provides coverage if you are unable to work due to a pregnancy/childbirth or non-work-related disabling injury or illness. It pays 55 percent of your eligible earnings, up to a maximum benefit payment of \$800 per month. The six-month benefit period includes a 14-day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available. While you're receiving Basic Disability income, UC continues to pay its portion of your medical premiums. Your Basic Disability income is generally taxable.

### **VOLUNTARY DISABILITY**

Voluntary Short-Term Disability (VSTD) and Voluntary Long-Term Disability (VLTD) plans work in conjunction with Basic Disability and other sources of disability income (for example, Social Security) you may receive as a result of your pregnancy/childbirth or disabling injury or illness.

VSTD offers more comprehensive coverage than Basic Disability—60 percent of your eligible earnings, with a maximum benefit of \$15,000 per month. The six-month benefit period includes a 14-day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available. This plan is a good option to cover short-term needs such as pregnancy, most illnesses, minor surgeries, etc.

VLTD benefits don't start until six months after your date of disability or when VSTD benefits end, whichever is later. The plan pays 60 percent of your eligible earnings, with a maximum benefit payment of \$15,000 per month, and benefits can last until your Social Security normal retirement age, if you qualify. This plan doesn't pay for the first six months of disability, but offers long-term benefits in cases of catastrophic injury or illness, or permanently disabling conditions.

You pay the entire premium for VSTD and VLTD. The cost varies depending on your age, salary and your UC Retirement Plan eligibility. You may choose to purchase VSTD, VLTD or both. Voluntary Disability income is generally not taxable, since you pay the premiums with after-tax dollars.

# Basic and Voluntary Disability

## OTHER SOURCES OF DISABILITY BENEFITS

UC employees may be eligible for other disability benefits, including:

- Workers' Compensation, which covers work-related injuries and illnesses
- UC Retirement Plan Disability Income, which is available to UCRP members with five or more years of service credit in the event of a permanent or long-term disability (12 months or longer)
- Social Security disability benefits
- California State Disability Insurance (only if you worked outside of UC and paid into the system within the past 18 months)

The Basic and VSTD plans do not pay benefits for work-related injuries or illnesses that cause disabilities. Instead, Workers' Compensation provides benefits. The VLTD plan pays benefits for work-related disabilities only in coordination with Workers' Compensation.

For Workers' Compensation claims, UC contracts with a third party administrator to manage its claims. More information is available in the Business and Finance Bulletin BUS 81—Insurance Programs, available on UCPath or from your local Workers' Compensation Manager. A directory of UC Workers' Compensation Managers is available online at [ucop.edu/risk-services/staff-contacts/workers-compensation-managers](http://ucop.edu/risk-services/staff-contacts/workers-compensation-managers).

Any disability income you are eligible to receive from these other sources of disability benefits will be deducted from your disability benefits payable under UC's disability plans. If the other sources of income you receive exceed 60 percent of your eligible income, VLTD will pay a minimum of \$100 per month.

## HOW THE PLANS WORK

In order to receive disability benefits, you must be under a doctor's direct, continuous care. For more information about how to apply for benefits, see *Your Guide to UC Disability Benefits* on UCnet (available with related publications at [ucal.us/disabilitypubs](http://ucal.us/disabilitypubs)) or contact your Benefits Office.

No one type of coverage is right for everyone. It is important that you carefully consider your circumstances and how your selection will affect major events in your life. For example:

- **Are you considering becoming pregnant?** If you think you may become pregnant, it's wise to sign up for VSTD. For most pregnancies, the disability period begins two weeks before birth and ends six weeks after birth (eight weeks after birth for a Caesarian section), so a plan such as VLTD, which only covers disabilities lasting more than 6 months, wouldn't pay

a benefit. Don't wait until you're pregnant to enroll. You'll be required to submit a statement of health, and your enrollment application will not be approved if you're already pregnant.

- **Do you have a lot of non-negotiable monthly expenses?** You may not want to risk a long period without income if you would have difficulty covering your mortgage payment or rent, for instance. Enrolling in both VSTD and VLTD provides you with the most protection for all types of disabilities.
- **How much sick leave have you accrued?** If you have been with UC for a long time and have a lot of accrued sick leave that you could use during the first six months of a disability, you might only need VLTD. If you don't have much, you might consider VSTD.
- **How's your savings cushion?** If you have substantial savings that could tide you over the first six months of a disability, you might choose VLTD only. If not, you should consider both VSTD and VLTD for the most protection.

## IMPORTANT CONSIDERATIONS FOR FACULTY

UC faculty members and other academic appointees who do not accrue sick leave may be eligible to request a paid medical leave for personal illness, injury or disability from their department or their location's Academic Personnel Office. The amount of salary replacement and leave time available under the faculty policies may be equal to or greater than those provided in the Voluntary Short-Term Disability plan. See the *Disability Benefits for Faculty* fact sheet available online at [ucal.us/disabilityfaculty](http://ucal.us/disabilityfaculty) for additional information. Contact your local Benefits Office or Academic Personnel Office with questions.

## IMPORTANT CONSIDERATIONS AND LIMITATIONS TO COVERAGE

- **Definition of disability:** The definition of disability changes with the type of coverage you receive:
  - Basic and Voluntary Short-Term Disability—In order to receive benefits, you must be disabled from your job at UC, based on the demands and duties of your position.
  - Voluntary Long-Term Disability—For the first 24 months of VLTD benefits, in order to receive benefits, you must be disabled from your own occupation, based on the demands and duties that employers (throughout the national economy) ordinarily require for that occupation. From the 25th month onward, you must be disabled from any occupation (throughout the national economy) for which you are reasonably suited.

(Note that UCRP defines disability differently; for details, please see "Your Guide to UC Disability Benefits.")

- **Pre-existing conditions:** Once you are enrolled in the VSTD Plan and the Basic Disability Plan, there are no benefits limitations related to pre-existing conditions. Additionally, as soon as you've been covered by the VLTD Plan for more than 12 months there are no restrictions or limitations on the VLTD Plan related to the pre-existing condition.

However, your VLTD benefits will not be payable if:

- Your disability leave is related to a condition you were diagnosed with, or had treatment for, in the 90 days prior to your initial enrollment in VLTD and
- Your disability leave begins within one year of your initial enrollment into VLTD

You will, however, be eligible for VLTD benefits for conditions that were not pre-existing.

- **Mental Illness and Substance Abuse:** VLTD benefits for these issues are generally limited to a 24-month lifetime maximum benefit, unless you remain continuously hospitalized or in an extended treatment plan.

## COST OF COVERAGE

The university provides the Basic Disability plan at no cost to you.

You pay a monthly premium if you enroll in voluntary coverage. The premium depends on your monthly salary, age, retirement plan and the level of coverage you choose (Voluntary Short-Term Disability, Voluntary Long-Term Disability or both). To estimate your premium, use the online Insurance Premium Estimator ([ucal.us/premiupestimator](http://ucal.us/premiupestimator)).

## WHEN COVERAGE ENDS

Your coverage stops on your last day actively at work. You may not continue these plans through COBRA or convert them to individual plans.

## FOR MORE INFORMATION

The following publications are available online at [ucal.us/disabilitypubs](http://ucal.us/disabilitypubs):

- *Your Guide to UC Disability Benefits*
- *Disability Benefits for Faculty*
- *Pregnancy, Newborn Child and Adoption Fact Sheet*
- *Partial Disability: Stay at Work/Return to Work Factsheet*
- *Disability Insurance Policy*

# Basic and Core Life Insurance

**Benefits package:** Full (Basic), Mid-Level (Core) and Core (Core)

**Who's covered:** You

**Who pays the premium:** UC

Life insurance provides financial protection for your dependents in the event of your death, and can be important to their future security. UC automatically provides basic life insurance coverage for all eligible employees. And you may be eligible to buy additional coverage for yourself and your family members.

UC's life insurance plans carry no exclusions based on the cause of death. They are group term life plans that provide coverage at special rates to group members—in this case, UC employees. UC's life insurance is in effect only as long as you remain an eligible employee, and does not accumulate a cash value over time.

UC provides a minimum amount of life insurance coverage at no cost to you. The plan and amount of coverage varies, depending on your appointment rate and average regular paid time.

## WHEN COVERAGE BEGINS

You must be actively at work in order for new or increased coverage to be effective.

## WHAT THE PLANS COVER

### **BASIC LIFE**

If you are eligible for the Full Benefits package, this plan provides life insurance equal to your annual base salary, up to \$50,000.<sup>1</sup> The coverage amount is based on your UC salary and appointment rate as of your date of hire or January 1 of the current year, whichever is later.

Benefits are paid to your beneficiaries if you die while employed or on paid leave, or during the first four months of approved leave without pay or temporary layoff. Your beneficiaries receive these benefits in addition to any other death benefits for which you may qualify.

<sup>1</sup> If you are a member of the California Public Employees' Retirement System (CalPERS), CalPERS provides \$5,000 of coverage and UC provides coverage equal to your annual base salary less \$5,000, up to \$45,000.

<sup>2</sup> This plan does not cover CalPERS members.

### **CORE LIFE**

If you are eligible for the Mid-Level or Core Benefits package, this plan provides \$5,000 of life insurance.<sup>2</sup>

Benefits are paid to your beneficiaries if you die while employed or on paid leave, or during the first four months of approved leave without pay or temporary layoff. Your beneficiaries receive these benefits in addition to any other death benefits for which you may qualify.

## OTHER FEATURES OF THE PLANS

### **LIVING BENEFIT OPTION**

The "living benefit" option allows terminally ill employees to receive some of their life insurance benefits before death; the money can be used for any purpose. The insurance company pays you 75 percent of the total coverage amount in a lump sum or in 12 equal monthly installments. Benefits paid to your beneficiaries at the time of your death are reduced by the amount previously paid to you. See the life insurance plan booklet for more information.

### **EXTENDED DEATH BENEFIT**

The Basic or Core Life insurance protection may continue up to one year beyond the date coverage terminates if you become totally disabled while covered under the plan and you are under age 65. You must remain continuously unable to engage in any occupation until the date of death. Protection continues for one year, until you reach age 65 or until your disability ends, whichever occurs first.

## COST OF COVERAGE

UC pays the entire cost of your coverage for Basic or Core Life insurance. UC's contribution toward the monthly cost of coverage is determined by UC and may change or stop altogether.

## WHEN COVERAGE ENDS

If you wish to convert your coverage to an individual policy, you have 31 days from the date your coverage ends to submit your conversion application and appropriate premiums to Prudential, the plan administrator.

Conversion options are generally more expensive and may provide fewer benefits than UC-sponsored plans. See your plan booklet or call your plan for more information.

# Supplemental Life Insurance

## **EXCEPTION TO DUPLICATE UC COVERAGE RULE**

You may be enrolled in Basic Life Insurance, Core Life Insurance or Senior Management Life Insurance and also be covered as a dependent of another UC employee.

## **BENEFICIARIES**

You should designate your beneficiaries online by signing in to UC Retirement At Your Service (UCRAYS). If you don't name beneficiaries, benefits are paid to the first survivor in this list:

- Your legal spouse or domestic partner
- Your child or children, including your adopted children; if your child is deceased, your deceased child's share will go to that individual's child or children
- Your parent or parents
- Your sibling or siblings

If there is no such survivor, any lump sum death payment will be paid to your estate.

You may change your designated beneficiary at any time using UCRAYS. Once your new designation is processed, all previous designations are invalid. Changes in your family situation—such as marriage, divorce or birth of a child—do not automatically alter or revoke your previous designations. A will also does not supersede a beneficiary designation. Prior designations remain valid until you change your designations online. However, a beneficiary designation may be subject to challenge if it will result in your spouse receiving less than your spouse's community property share of the benefit.

If you do not have access to the Internet, you may complete UC's *Designation of Beneficiary* form (UBEN 116), available from your Benefits Office.

**Benefits package:** Full and Mid-Level

**Who's covered:** You

**Who pays the premium:** You

Eligible employees may supplement their Basic or Core Life insurance coverage by enrolling in this plan and paying monthly premiums. You can choose the amount of coverage that meets your needs up to the maximum listed under Coverage Amounts.

## **WHEN TO ENROLL**

### **ENROLLMENT**

To obtain coverage without the need for a statement of health, enroll during your first PIE or during a PIE that occurs as the result of the acquisition of a new family member. During a PIE that occurs as the result of the acquisition of a new family member, you can also increase your Supplemental Life Insurance. Otherwise you can enroll at any time, but a statement of health will be required.

### **ENROLLMENT WITH STATEMENT OF HEALTH**

If you do not enroll in the Supplemental Life plan during a period of eligibility, you must submit an application, along with evidence of insurability, and be approved by the insurance company in order to enroll. Previous or current medical conditions may prevent your approval if you try to enroll outside of an eligibility period.

### **WHEN COVERAGE BEGINS**

You must be actively at work in order for new or increased coverage to be effective. If you are on leave for health reasons on the day you become eligible for Supplemental Life coverage, your coverage will start the day after your first full day at work.

## **COVERAGE AMOUNTS**

You may choose one of several coverage amounts:

- \$20,000
- One times your annual salary, up to \$250,000
- Two times your annual salary, up to \$500,000
- Three times your annual salary, up to \$750,000
- Four times your annual salary, up to \$1 million

Coverage is based on your UC salary rounded to the nearest thousand and your appointment rate as of your date of hire or the full-time salary rate for your position as of January 1 of the



# Supplemental Life Insurance

current year, whichever is later—even if you work part time. If your full-time salary rate is reduced, coverage will not be reduced until the beginning of the next calendar year.

Benefits are paid to your beneficiaries if you die while enrolled. They are payable in addition to any other death benefits for which you may qualify—for example, from the Basic Life insurance plan or your retirement plan.

## **PLAN FEATURES**

### **LIVING BENEFIT OPTION**

The “living benefit” option allows terminally ill employees covered by the plan to receive a portion of their life insurance benefits before death. The benefit—75 percent of the total coverage, up to \$250,000—is paid directly to you in a lump sum or in 12 equal monthly installments. The money can be used for any purpose. The benefit that would otherwise be payable to your beneficiaries at death is reduced by this amount. Your life insurance plan booklet has more information.

### **WAIVER OF PREMIUM**

If you become totally disabled before age 65 and your disability continues for six consecutive months, you may qualify for continuation of life insurance protection without paying the premiums.

You must provide written proof of your disability no later than one year after the disability starts and submit proof of your continuing disability each year. Your life insurance will continue until you reach age 70, as long as you remain totally disabled.

You may need to continue your premium payments to your Payroll or Benefits Office while your application is pending. See your insurance booklet or call the insurance carrier for more information.

## **COST OF COVERAGE**

Your cost for Supplemental Life depends on your age and the amount of coverage you purchase. Use the online Premium Estimator for Life Insurance ([ucal.us/lifepremiumestimator](http://ucal.us/lifepremiumestimator)) to determine your monthly premium.

## **WHEN COVERAGE ENDS**

If you leave UC employment, you are no longer eligible for Supplemental Life insurance. You may port or convert your coverage if you apply within 31 days of the date your UC-sponsored coverage ends.

The portability benefit allows you to continue your current UC Supplemental life coverage at Prudential’s Portability group term-life rates, which are lower than the conversion premium rates. A statement of health is not required, but you must submit proof of good health satisfactory to Prudential to qualify for preferred rates. There are additional requirements for portability. See the Supplemental Life Insurance plan booklet for details.

You may also convert to an individual policy without a statement of health.

You have 31 days from the date your coverage ends to submit your application and the appropriate premiums to Prudential. See your Benefits Office for more information.

Conversion options are generally more expensive and may provide fewer benefits than UC-sponsored plans. See your plan booklet or call your plan for more information.

# Dependent Life Insurance

**Benefits package:** Full and Mid-Level

**Who's covered:** Your spouse or domestic partner and/or your eligible children

**Who pays the premium:** You

UC offers two plans for insuring your eligible family members. You can enroll your dependents in the Basic Dependent Life plan if you are enrolled in Basic Life or in the Expanded Dependent Life plan (which provides more coverage) if you are also enrolled in the Supplemental or Senior Management Life plan. You may cover your family members under either plan, but not under both.

## WHEN TO ENROLL

To obtain coverage for a spouse or domestic partner without the need for a statement of health, enroll during your own initial PIE, or if the marriage or partnership occurs later, during the 31-day PIE following the marriage or partnership date. Otherwise they can be enrolled only by submitting an application along with evidence of insurability, and the insurance company decides whether to approve the application. A spouse or domestic partner may not be enrolled during a PIE resulting from the birth or adoption of a child.

Children may be enrolled during their PIE or at any time without a statement of health.

## ELIGIBILITY

If both you and a family member are UC employees, you may choose to cover yourself under the Supplemental Life plan or, if eligible, under your family member's Dependent Life plan. You cannot be covered by both plans.

If you miss your period of initial eligibility, you must submit an application along with evidence of insurability when enrolling a spouse or domestic partner. The insurance company decides whether to approve the application. This is not required for children—children may be enrolled at any time.

You may transfer your dependents from the Expanded plan to the Basic plan at any time. However, to transfer your spouse or domestic partner from the Basic plan to the Expanded plan, you must submit an application, along with a statement of health, for that person.

## WHEN COVERAGE BEGINS

If your dependent is confined for medical care or treatment, your dependent's new or increased coverage will begin on the first day after medical release. This does not apply to your newborn child.

## WHAT THE PLANS COVER

### **BASIC DEPENDENT LIFE**

This plan covers your spouse or domestic partner and/or your eligible children; the benefit is \$5,000 for each dependent. See pages 13 and 14 for each family member's requirements for eligibility. You are the beneficiary if a covered dependent dies.

### **EXPANDED DEPENDENT LIFE**

You may choose to cover:

- Your legal spouse or domestic partner with a benefit amount equal to 50 percent of your Supplemental Life insurance amount, up to a maximum benefit of \$200,000, and/or
- Your eligible children with a benefit of \$10,000 each

You are the beneficiary if a covered dependent dies. You may designate someone else to receive benefits if a covered spouse or domestic partner dies. You cannot designate an alternate beneficiary for covered children. Use the *Designation of Alternate Beneficiary—Expanded Dependent Life and AD@D Insurance* form (UBEN 119), available online at [ucal.us/UBEN119](http://ucal.us/UBEN119).

**Living Benefit Option:** This option allows a terminally ill spouse or domestic partner covered for at least one year to receive some life insurance benefits before death. The benefit—50 percent of the total benefit, up to \$50,000—is paid directly to the spouse or partner in a lump sum or in 12 equal monthly installments. The money can be used for any purpose. The benefit that would otherwise be payable to beneficiaries at death is reduced by the amount paid to the spouse or partner. Your life insurance plan booklet has more information.

## COST OF COVERAGE

Use the online Life Insurance Premium Estimator ([ucal.us/lifepremiumestimator](http://ucal.us/lifepremiumestimator)) to determine your monthly premium.

# Dependent Life Insurance

## WHEN COVERAGE ENDS

If you leave UC employment, you are no longer eligible for Basic or Expanded Dependent Life insurance. You may port or convert your coverage if you apply within 31 days of the date your UC-sponsored coverage ends.

If you participate in Prudential's group term-life Portability benefit for your Supplemental Life insurance (see page 36), you may also continue Dependent Life coverage within the same Portability benefit. See your Benefits Office for more information.

You may also convert your Dependent Life to an individual policy without a statement of health if:

- Your UC-sponsored coverage ends, or
- You become totally disabled and you are covered under the Supplemental Life waiver of premium benefit.

You have 31 days from the date your coverage ends to submit your application and the appropriate premiums to Prudential, the plan administrator.

Conversion options are generally more expensive and may provide fewer benefits than UC-sponsored plans. See your plan booklet or call your plan for more information.

## FOR MORE INFORMATION

To estimate how much life insurance you need, use the calculator on Prudential's site: [prudential.com/personal/workplace-benefits](http://prudential.com/personal/workplace-benefits). A copy of the life insurance plan booklet is available online at [ucal.us/EOCs](http://ucal.us/EOCs).

# Accidental Death and Dismemberment Insurance

**Benefits package:** Full, Mid-Level, Core

**Who's covered:** You and your eligible family members

**Who pays the premium:** You

The financial impact of an accident can be devastating. To help protect you and your family from the financial hardship of an unforeseen accident, UC offers Accidental Death and Dismemberment (AD&D) insurance.

## WHEN TO ENROLL

You may enroll at any time.

## WHAT THE PLAN COVERS

The plan provides \$10,000 to \$500,000 coverage for accidental death, dismemberment or loss of sight, speech or hearing caused by an accident. It offers three levels of coverage:

- Individual coverage for you only
- Family coverage for you, your spouse or eligible domestic partner and your child(ren)
- Modified family coverage for you and your child(ren)

If you are on leave for health reasons on the day you become eligible for coverage, your coverage starts the day after your first full day at work.

## **THE PLAN OFFERS THESE ADDITIONAL BENEFITS:**

**Seatbelt Benefit:** The plan pays an additional 10 percent if you or a covered family member dies in a car accident while using a seatbelt or airbag.

**Indemnity for a Child's Dismemberment or Paralysis:** The plan pays a percentage of the covered amount if an accident causes irreversible paralysis of a covered child. The percentage payable depends on the degree of the paralysis.

**Rehabilitation Benefit:** The plan will pay up to \$10,000 for covered rehabilitative expenses for two years after the date of an accident that causes dismemberment or paralysis. Work-related injuries covered under Workers' Compensation or other similar laws are excluded.

**Education Benefit:** Under family or modified family coverage, if you die in a covered accident, the plan pays for your child's higher education—the lesser of the actual tuition, 5 percent of your coverage amount, or \$1,500 annually. The child must be enrolled in an institution of higher learning on the date of the

accident, or be a high school student and enroll in an institution of higher learning within 365 days of high school graduation.

**Day Care Benefit:** The plan will pay for up to four years of day care expenses (up to the plan limit) for covered children under age 13 if you die due to a covered accident.

**Repatriation of Remains:** If you or a covered dependent suffer an accidental death while at least 100 miles from home, the plan will pay for covered expenses up to \$50,000 to return your body or the body of a covered dependent to your home.

**Common Disaster Benefit:** If you and your covered spouse or eligible domestic partner both die within 90 days of the same covered accident, your spouse's or eligible domestic partner's principal benefit amount will be increased to equal yours to a maximum of \$500,000.

**Coma Benefit:** The plan will pay a portion of your benefits when a covered accident renders you or a covered family member comatose within 30 days of the accident.

**Natural Disaster:** The plan will pay an additional 10 percent if you or a covered family member suffers loss as a result of an officially declared natural disaster (i.e., storm, earthquake, flood).

**Permanent and Total Disability Benefit** (for employee only): See plan booklet for details.

## COST OF COVERAGE

Your cost depends on the level of coverage and coverage amount you choose. Use the rate chart online at [ucal.us/adanddpremiums](http://ucal.us/adanddpremiums) to determine your monthly premium.

## WHEN COVERAGE ENDS

If you leave UC employment, you may convert your coverage to an individual policy if you apply within 31 days of the date your UC-sponsored coverage ends.

Conversion options are generally more expensive and may provide fewer benefits than UC-sponsored plans. See your plan booklet or call your plan for more information.

# Accidental Death and Dismemberment Insurance

## **EXCLUSIONS**

There are certain exclusions under the AD&D insurance. See your plan booklet for more information.

## **FOR MORE INFORMATION**

The AD&D plan booklet is available online at [ucal.us/EOCs](http://ucal.us/EOCs), with additional details.

# Business Travel Accident Insurance

**Benefits package:** Full, Mid-Level, Core

**Who's covered:** You and your traveling companion(s)

**Who pays the premium:** UC

UC faculty and staff traveling on official UC business are covered, at no cost to you, worldwide 24 hours a day for a variety of accidents and incidents.

## WHAT THE PLAN COVERS

The coverage includes:

- Accidental death
- Accidental dismemberment
- Paralysis
- Permanent total disability benefits
- Evacuation in the event of a security emergency
- Travel assistance services when you are 100+ miles from your home and workplace (see below for more information)

Your spouse/domestic partner, dependent child(ren) or other traveling companion are covered when accompanying you on a business trip.

## TRAVEL ASSISTANCE SERVICES

In addition to insurance protection, the plan gives you access to travel services around the world, including:

- Medical assistance such as referral to a doctor or medical specialist, medical monitoring if you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of remains
- Personal assistance such as embassy and consular information, assistance with lost documents, emergency message transmission, emergency cash advance, emergency referral to a lawyer, access to a translator or interpreter, medical benefits verification and assistance with medical claims
- Travel assistance, including emergency travel arrangements for the return of your traveling companion or dependents

## HOW THE PLAN WORKS

When you travel on official university business, you are automatically covered by UC's business travel insurance when you make your arrangements through any of UC's preferred travel agencies found in Connexus, UC's systemwide travel program. For all other travel, you must register your travel online at [ucop.edu/risk-services/loss-prevention-control/travel-assistance](http://ucop.edu/risk-services/loss-prevention-control/travel-assistance). Once registered, you will receive confirmation of coverage for your trip and information to use in the event of an emergency.

You will also receive current travel alerts for your destination and information about changing conditions that may arise during the course of your travel. The plan also gives you access to general information about your destination, including information about security, health, communications and technology, transportation, legal, entry and exit, financial, weather and environment, language and culture.

## BENEFICIARIES

For purposes of accidental death benefits, the insurance company automatically designates as your beneficiary the first survivor in this list:

- Your legal spouse or domestic partner
- Your child or children
- Your mother or father
- Your sisters or brothers
- Your estate

If you wish to designate your beneficiaries differently than this sequence, you must complete a Faculty Beneficiary Designation form which can be requested by calling UC Risk Services at 510-987-9832.

Your beneficiary designation remains in effect until it is either changed or revoked. It does not automatically end with the return from a business trip.

## FOR MORE INFORMATION

Additional information, including frequently asked questions, a summary of coverage and claim forms is available online at [ucal.us/businesstravel](http://ucal.us/businesstravel)



# Legal Insurance

**Benefits package:** Full, Mid-Level, Core

**Who's covered:** You and your family members

**Who pays the premium:** You

Most people need legal advice at one time or another. UC offers the ARAG Legal Insurance plan, which gives you access to a range of personal legal services. The plan provides assistance with routine matters and covers most basic legal needs.

You may enroll during your PIE. Enrollment may also be offered during Open Enrollment in some cases.

## WHAT THE PLAN COVERS

- Legal advice, representation and preparation for covered matters or review of specific documents in-office from an ARAG network attorney
- Network attorney fees are paid in full for most covered matters. For any personal legal matter not covered and not excluded—including immigration assistance—receive at least 25% off a network attorney's normal hourly rate.
- Legal advice via phone from ARAG's nationwide network of telephone attorneys
- Estate planning documents, including wills, trusts, powers of attorney and healthcare directive
- Diversity and Inclusion services, including domestic partnership agreements, funeral directives, hospital visitation rights and gender-identifier changes on government-issued documents
- Family legal matters, including divorce, separation and annulment (with a 25-hour cap in coverage if contested); pre-nuptial agreements; child custody and support; visitation and/or alimony; adoption, guardianship/conservatorship; executor appointment; elder care and name change
- Identity Theft Protection, including single-bureau credit monitoring, internet surveillance, child identity monitoring, full-service identity restoration, lost wallet services, change of address monitoring and identity theft insurance<sup>1</sup>

- Consumer protection issues including personal bankruptcy, debt collection defense and legal representation for enforcement of warranties or promises in connection with lease or purchase of goods or services
- Real estate matters including purchase, sale or refinance, home equity/construction loans, real estate disputes and residential contractor disputes
- Tax planning, preparation<sup>2</sup> and audit support
- Assistance with administrative hearings including educational, building/zoning/easements, Social Security/veterans/Medicare benefits, and more
- Domestic violence protective orders
- Defense of traffic offenses, including traffic tickets
- Driving privilege protection
- Defense of misdemeanor charges such as trespassing, public intoxication and vandalism
- General In-Office—four hours of attorney time per family per certificate year for advice, negotiation and service for personal legal matters that are not covered or excluded
- Online legal tools and resources, such as DIY Docs<sup>®</sup> that enable you to create documents like a standard will, power of attorney, child medical authorization, HIPAA authorization, contractor agreement and more

Go to [araglegal.com/ucinfo](http://araglegal.com/ucinfo) or refer to the plan booklet for the full list of covered services, plan limitations and exclusions.

## HOW TO USE THE PLAN

Before consulting any attorney, call ARAG to be sure the plan serves you to your best advantage. When you call ARAG, a customer care specialist will advise you on the services the plan will cover and send you a CaseAssist confirmation package, which includes a description of coverage and a list of network attorneys available in your area.

All network attorneys have met ARAG's requirements and agreed to provide the services described in the plan booklet. When you use a network attorney, fees for most covered matters are paid in full.

<sup>1</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the identity theft plan summary for details.

<sup>2</sup> There is a flat \$50.00 charge for each personal tax return prepared (federal, state, local), limited to the preparation of tax forms 1040, 1040A or 1040EZ (includes Schedule A, Schedule B and Schedule D). If the tax return requires any other schedules, an additional fee of \$60.00 per hour will be billed to the member. If a different type of personal tax return is required, the member will be billed \$60 per hour for the preparation of the return and any schedules.



# Legal Insurance

ARAG network attorneys provide services in two ways:

- Telephone: You may call a telephone network attorney who will either work with you over the phone or recommend that you meet with an attorney in person. Using telephone network attorneys can help you get the most from the plan.
- Office appointments: The plan covers a wide range of legal matters, most of which are fully paid when you work with a network attorney. For matters not listed, and not excluded, the plan provides a general in-office benefit for up to four hours per year.

If you prefer, you may use an attorney outside the ARAG network on a matter covered under the plan. In that case, the plan reimburses you up to the benefit amount indicated in the plan booklet.

## **COST OF COVERAGE**

Your monthly cost depends on whether you choose individual or a family coverage option. See the plan costs online at [ucal.us/legal](http://ucal.us/legal).

## **WHEN COVERAGE ENDS**

If you leave UC employment, you may convert your coverage to an individual policy if you apply within 31 days of the date your UC-sponsored coverage ends. See your plan booklet or call ARAG for more information.

## **FOR MORE INFORMATION**

Visit the ARAG website: [araglegal.com/ucinfo](http://araglegal.com/ucinfo)

See the plan booklet online at [ucal.us/EOCs](http://ucal.us/EOCs)

Call ARAG: 800-828-1395 or TTD: 800-383-4184

# Pet Insurance

**Benefits package:** Full, Mid-Level, Core

**Who's covered:** Pets owned by you or your eligible family members

**Who pays:** You pay premiums directly to Nationwide

Nationwide offers preferred pricing on pet insurance for UC faculty, staff and retirees. Plans are available for dogs, cats, birds, small mammals and exotics (such as reptiles); animals categorized as livestock (including horses) are not eligible.

You can enroll in pet insurance at any time, and your coverage will be effective approximately 14 days after your application is approved by Nationwide. Once enrolled, your policy will renew automatically each year.

## WHAT THE PLAN COVERS

Nationwide offers two benefit options—coverage for accidents and illness or more comprehensive coverage that also includes preventive care and wellness services. For more information about what types of care are covered with each option, visit [petinsurance.com/uc](https://petinsurance.com/uc). Pre-existing conditions are excluded from coverage.

## HOW THE PLAN WORKS

Learn more and enroll on the Nationwide website at [petinsurance.com/uc](https://petinsurance.com/uc). To enroll in coverage for your bird, small mammal, reptile or other exotic pet, or to speak to a representative, call Nationwide at 877-738-7874.

You're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers. Simply pay your vet bill and then send Nationwide a claim for reimbursement via mail, email or the free VitusVet mobile app.

## COST OF COVERAGE

Premiums vary depending on your type of pet and where you live, and you'll pay your premiums directly to Nationwide.

## WHEN COVERAGE ENDS

If you leave UC, no action is required and the policy will automatically remain active. However, the premium may change at policy renewal, as group preferred pricing may no longer apply.

## FOR MORE INFORMATION

[Petinsurance.com/uc](https://petinsurance.com/uc)  
877-738-7874

# Family Care Resources

**Benefits package:** Full, Mid-Level, Core<sup>1</sup>

**Who's covered:** You and your family members

**Who pays:** UC pays for access; you pay for care

Finding the right caregivers for loved ones is one of the toughest challenges many working families face. UC offers Bright Horizons Care Advantage, a program that helps employees find the right match for their family care needs, including child care centers, nannies, babysitters, elder care planning, pet care, tutoring/test prep, and more. Their online resources help you find quality caregivers—especially on short notice—so that you can get to the office or classroom with minimal disruption.

Bright Horizons Care Advantage includes access to:

- Sittercity, which offers individual in-home caregivers, including babysitters, nannies, senior caregivers, pet sitters, tutors and housekeepers
- Years Ahead, which offers a nationwide network of memory and hospice care facilities, independent and assisted living communities, and in-home health care and senior care companions
- Preferred enrollment at select Bright Horizons centers nationwide, tuition discounts at partner centers and discounted tutoring and test prep through BrightStudy

## **HOW THE PLAN WORKS**

On the UC-specific Bright Horizons Care Advantage website ([careadvantage.com/universityofcalifornia](http://careadvantage.com/universityofcalifornia)), you can register for Sittercity and/or Years Ahead. You must register for each separately. Once you've registered, you can read provider profiles and reviews to help you find the right caregiver for you. Sittercity allows you to post jobs and providers can respond. Years Ahead offers certified senior care advisers to help you and your family through the process of finding the right caregiver.

Bright Horizons Care Advantage also offers preferred enrollment and tuition discounts at some Bright Horizons child care centers and discounts on tutoring and test prep services through BrightStudy. Use the center search locator on the Care Advantage website to identify centers near you that participate in preferred enrollment or offer a discount. Sign up online to learn more about BrightStudy, and a representative will contact you to help you find the resources you need.

## **COST OF COVERAGE**

UC pays the fee that gives you access to the Care Advantage website. You make arrangements with the providers you hire, including all payments to them.

## **WHEN COVERAGE ENDS**

If you leave UC employment or move to an ineligible position, you may convert your Bright Horizons Care Advantage account to an individual consumer membership for an annual fee.

## **FOR MORE INFORMATION**

[careadvantage.com/universityofcalifornia](http://careadvantage.com/universityofcalifornia)  
888-748-2489

<sup>1</sup> Participation in Bright Horizons Care Advantage is subject to bargaining with individual unions at UC. Contact your local Benefits Office to find out whether your union is participating in Bright Horizons Care Advantage benefit.

# Health and Dependent Care Flexible Spending Account Plans

**Benefits package:** Full, Mid-Level, Core

**Who's covered:** You

**Who pays:** You

UC's Health and Dependent Care Flexible Spending Account plans (FSAs) allow you to pay for eligible out-of-pocket expenses for yourself and your eligible family members on a pretax basis. As a result, your salary is reduced before taxes are assessed, and you pay less in taxes.

## ELIGIBILITY

You are eligible to enroll in the Health and Dependent Care Flexible Spending Accounts while you are eligible for Full, Mid-level or Core Benefits, except that if you enroll in the UC Health Savings Plan for your medical coverage, you cannot enroll in the Health FSA.

## ENROLLMENT AND CHANGES IN PARTICIPATION

You may enroll when you first become eligible, when you have an eligible change in family or employment status, or during Open Enrollment. If you enroll in the UC Health Savings Plan for your medical coverage, you cannot enroll in the Health FSA.

You enroll in the FSAs for the plan year, which ends on December 31 of each year. You must re-enroll during Open Enrollment to participate the following year.

You may also change your contribution or cancel participation during a 31-day period of eligibility resulting from an eligible change in family or employment status. Midyear changes must be on account of and consistent with the change in status. See the *Health or DepCare FSA Summary Plan Description* for details regarding what types of changes are allowed.

Enrollment and changes in contributions take effect on the first of the month following the action taken, subject to payroll deadlines.

## HOW THE PLANS WORK

You determine the annual amount of your contributions to a plan, subject to the contribution limit for that plan. An equal portion of that amount is deducted from your paycheck and credited to your Health FSA and/or DepCare FSA account. When you have eligible expenses, you pay them from your account.

It's important to estimate your annual expenses carefully, because, based on Internal Revenue Service (IRS) regulations and plan rules, you may need to forfeit unclaimed funds in your account after the closing date for the plan year.

Each plan has its own rules, so be sure to read the details about each plan below.

## PLAN ADMINISTRATION

Beginning in 2021, Discovery Benefits is the plan administrator for the FSAs; they handle all claims processing and reimbursement. Discovery Benefits must receive claims for a plan year by April 15 of the following year in order to reimburse the expenses; for example, they must receive claims for the 2021 plan year by April 15, 2022.

Please note that WageWorks was the plan administrator for the FSAs through 2020. If you have FSA claims for the 2020 plan year, you must submit them to WageWorks by April 15, 2021.

## HEALTH FSA

The Health FSA allows you to pay for eligible out-of-pocket health care expenses on a pretax basis. The Health FSA covers expenses for yourself, your legal spouse, your children up to age 26 or anyone else you claim as a dependent on your federal income tax return. Expenses must meet the requirements of Internal Revenue Code (IRC) §213(d) in order to be eligible for reimbursement.

Eligible expenses include:

- Copayments and deductibles, but not premiums
- Prescription drugs
- Menstrual care products
- Certain over-the-counter medications
- Orthodontia
- Eyeglasses and contact lenses
- Laser eye surgery
- Other health care expenses that are not reimbursed by your medical, dental or vision plan

# Health and Dependent Care Flexible Spending Account Plans

Note that while an expense may be an eligible tax deduction, it may not be an eligible expense under the Health FSA (for example, medical plan premiums). Expenses reimbursed under the Health FSA may not be deducted on your federal income tax form.

For the 2020 plan year, the carryover amount was increased to \$550. Your 2020 unused balance up to \$550 will be carried over into your account in 2021. Going forward, the carryover amount will be increased in increments of \$50 per year.

With the carryover, if your balance is less than \$550, you do not have to rush to spend all of your Health FSA funds or worry about losing money when the current plan year ends—even if you do not re-enroll for the next plan year. Here's how it works:

- You have until Dec. 31 of the plan year to incur eligible expenses, and until April 15 of the following year to file them.
- After the run-out period ends (on April 15), unused funds up to \$550 will be credited automatically to your account. Unused funds greater than \$550 will be forfeited.
- **If you do not re-enroll for the next plan year**, you may still carry over up to \$550, but only for one year. In addition, if you do not re-enroll you must have at least \$25 remaining in your account to be able to carry over funds to the next plan year. Funds under \$25 are forfeited.
- To be eligible for a carryover, your account must be active as of December 31. For example, if you have a status change and cancel your participation before December, any unused balance will be forfeited.

If you enroll midyear, expenses incurred before the date your enrollment is effective are not eligible for reimbursement. The effective date generally is the first of the month following your enrollment, but it may be later, depending on payroll deadlines.

If you enroll in the Health FSA, you will be issued a debit that can be used to pay for eligible health care expenses at approved health care merchants such as doctors' offices and pharmacies. Instead of paying first and then filing a claim for reimbursement, the expenses are automatically deducted from your account. In some cases you may need to provide Discovery Benefits, the plan administrator, with documentation to substantiate the eligibility of your expenses.

Expenses submitted for reimbursement are carefully evaluated against the IRC (Sec. 213) list of eligible expenses. If you use your FSA debit card at a merchant with a healthcare inventory information approval system (IIAS) in place, you will not need to go through this process. You may be asked for supporting documentation if your expenses are not recognized as eligible expenses. See the Discovery Benefits website ([uc-fsa.com](http://uc-fsa.com)) or the *Health FSA Summary Plan Description* for more information.

## CONTRIBUTION LIMITS AND FORFEITURE RULES

You may contribute a minimum of \$180 to a maximum of \$2,750 annually to your Health FSA. If both you and your spouse are UC employees, you may each contribute up to \$2,750. The carryover does not count against the \$2,750 maximum contribution. You may carry over up to \$550 and still elect to contribute \$2,750.

Be sure to estimate your expenses carefully before enrolling. Unless you experience a permitted status change (see the *Health FSA Summary Plan Description* for details), once elected, you cannot change the amount of your contribution if you miscalculate your anticipated expenses or misunderstand what expenses are eligible. As noted above, you may be required to forfeit some unclaimed funds in your account after the closing date for the plan year.

## WHEN COVERAGE ENDS OPPORTUNITIES FOR CONTINUATION

If you lose eligibility for the Health FSA, you may continue your participation through COBRA.

## DEPENDENT CARE FSA

The DepCare FSA allows you to pay for eligible expenses for care of your child or eligible adult dependent on a pretax basis. After you incur eligible dependent care expenses, you can use the debit card issued by Discovery Benefits or submit a claim form and receipts for the expenses to Discovery Benefits. If you file a claim, Discovery Benefits will reimburse you through an automatic deposit to your bank or by check.

## ELIGIBLE EXPENSES

Dependent care must be necessary so that you, or you and your spouse, can work or look for work. You must have work income during the year in order to participate in the DepCare FSA. If you are married, your spouse must also have earned income during the year, unless your spouse is incapable of self-care or is a full-time student.

If care is provided in a day-care center, the center must charge a fee. If the center cares for six or more children who are not residents, it must comply with all state and local licensing laws and applicable regulations.

Eligible expenses must be for the following eligible family members:

- A child under age 13 in your custody whom you claim as a dependent on your tax return;
- A legal spouse (as defined under federal law) who is physically or mentally incapable of self-care; and

- A dependent who lives with you—such as a child over age 13, a parent, sibling, in-law or other adult—who is physically or mentally incapable of self-care, and whom you claim as a dependent on your tax return.

If care is provided outside the home for a spouse or a family member age 13 or older, either of whom is incapable of self-care, the spouse or family member must live in your home at least eight hours each day.

There is no carryover feature in the DepCare FSA, but the plan has a grace period which allows you to submit eligible expenses for reimbursement if you incur those expenses between Jan. 1 and March 15 of the following year.

All claims (whether incurred during the calendar year or the grace period) must be submitted by the filing deadline, April 15 of the following year.

Expenses incurred after your DepCare FSA participation ends are not eligible for reimbursement. If you enroll midyear, expenses incurred before the date your enrollment is effective are not eligible for reimbursement. The effective date generally is the first of the month following your enrollment, but may be later depending on payroll deadlines.

Expenses submitted for reimbursement are carefully evaluated against the IRC requirements for eligible expenses. If your expenses are not clearly eligible according to the IRC, you will need to submit additional information to Discovery Benefits and you may not be reimbursed for these expenses. In some cases, you may need a tax adviser's statement certifying the eligibility of the expense.

See the Discovery Benefits website ([uc-fsa.com](http://uc-fsa.com)), IRS Publication 503, *Child and Dependent Care Expenses* (available on the IRS website at [irs.gov](http://irs.gov)) or the *DepCare FSA Summary Plan Description* for more information.

### CONTRIBUTION LIMITS AND FORFEITURE RULES

When you enroll in the DepCare FSA, you determine how much you want deducted from your monthly pay, from a minimum of \$180 per year (\$15 per month) to the least of:

- \$5,000 per plan year (\$2,500 if you are married and filing a separate income tax return);
- Your total earned income; or
- Your spouse's total earned income. (You may not contribute to the DepCare FSA if your spouse's earned income is \$0 and your spouse is capable of self-care or is not a full-time student.)

The maximum contribution to the DepCare FSA is the same regardless of your marital status or the number of eligible dependents.

If your spouse is also eligible to participate in UC's or another employer's dependent care FSA, your combined contributions cannot exceed the contribution maximum.

Be sure to estimate your expenses carefully before enrolling. Unless you experience a permitted status change (see *DepCare FSA Summary Plan Description* for details) once elected, you cannot change the amount of your contribution due to miscalculating your anticipated expenses or to misunderstanding what expenses are eligible. The IRS requires that you forfeit any unclaimed funds in your account after the closing date for the plan year.

### DEPCARE FSA AND DEPENDENT CARE TAX CREDIT

Your participation in the DepCare FSA may or may not provide more tax savings than using the federal dependent care tax credit. Any payment from the DepCare FSA reduces, dollar for dollar, the expenses eligible for the dependent care tax credit. Your tax savings from the FSA depend on your particular tax situation. For a general comparison of the DepCare FSA with the tax credit, see the *DepCare FSA Summary Plan Description*.

If you need specific advice about how the DepCare FSA applies to your tax situation, please consult a tax adviser.

### WHEN COVERAGE ENDS

If you lose eligibility for DepCare FSA, contributions and coverage end. There are no options to continue or convert your coverage.

### FOR MORE INFORMATION

This is only an overview of the Health and DepCare Flexible Spending Account plans. Be sure to review the Summary Plan Descriptions, available online at [ucal.us/EOCs](http://ucal.us/EOCs). Additional information about the FSA plans is available on the Discovery Benefits website ([uc-fsa.com](http://uc-fsa.com)).



# Legal Notifications

## PARTICIPATION TERMS AND CONDITIONS

Your Social Security number, and that of your enrolled family members, is required for purposes of benefit plan administration, for financial reporting, to verify your identity, and for legally required reporting purposes all in compliance with federal and state laws.

If you are confirmed as eligible for participation in UC-sponsored plans, you are subject to the following terms and conditions:

- With the exception of benefits provided or administered by Optum Behavioral Health, UC-sponsored medical plans require resolution of disputes through arbitration. With regard to each plan, by your written or electronic signature, **it is understood and you agree that any dispute as to medical malpractice—that is, as to whether any medical services rendered under the contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered—will be determined by submission to arbitration as provided by California law and not by a lawsuit or resort to court process, except as California law provides for judicial review of arbitration proceedings. Both parties to the contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury and instead are accepting the use of arbitration.** For more information about each plan's arbitration provision please see the appropriate plan booklet or call the plan.
- UC and UC health and welfare plan vendors comply with federal/state regulations related to the privacy of personal/confidential information including the Health Insurance Portability and Accountability Act of 1996 (HIPAA) as applicable. To fulfill the responsibilities and perform the service required under contracts with UC, health plans and associated service vendors may share UC member health information between and among each other within the limits established by HIPAA and federal/state regulations for purposes of health care operations, payment, and treatment. A member's requested restriction on the sharing of specified protected health information for health care operations, payment, and treatment will be honored as required by HIPAA.
- By making an election with your written or electronic signature you are authorizing the University to take deductions from your earnings (employees)/monthly Retirement Plan income (retirees)/designated bank account (direct payment retirees) to cover your contributions toward the monthly costs (if any) for the plans you have chosen for yourself and your eligible family members. You are also authorizing UC to transmit your enrollment demographic data to the plans in which you are enrolled.
- You are subject to all terms and conditions of the UC-sponsored plans in which you are enrolled as stated in the plan booklets and the University of California Group Insurance Regulations.
- By enrolling individuals as your family members you are certifying that those individuals are eligible for coverage based on the definitions and rules specified in the University of California Group Insurance Regulations and described in UC health and welfare plan eligibility publications. You are also certifying under penalty of perjury that all the information you provide regarding the individuals you enroll is true to the best of your knowledge.
- If you enroll individuals as your family members you must provide, upon request, documentation verifying that those individuals are eligible for coverage. The carrier may also require documentation verifying eligibility. Verification documentation includes, but is not limited to, marriage or birth certificates, domestic partner verification, adoption papers, tax records and the like.
- If your enrolled family member loses eligibility for UC-sponsored coverage (for example because of divorce or loss of eligible child status) you must notify UC by de-enrolling that individual. If you wish to make a permitted change in your health or flexible spending account coverage you must notify UC within 31 days of the eligibility loss event; for purposes of COBRA, eligibility loss notice must be provided to UC within 60 days of the family member's loss of coverage. However, regardless of the timing of notice to UC, coverage for the ineligible family member will end on the last day of the month in which the eligibility loss event occurs (subject to any continued coverage option available and elected).
- Making false statements about satisfying eligibility criteria, failing to timely notify the University of a family member's loss of eligibility, or failing to provide verification documentation when requested may lead to de-enrollment of the affected family members. Employees/retirees may also be subject to disciplinary action and de-enrollment from health benefits and may be responsible for any cost of benefits provided and UC-paid premiums due to misuse of plan.
- Under current state and federal tax laws, the value of the contribution UC makes toward the cost of health coverage provided to domestic partners and certain other family members who are not "your dependents" under state and federal tax rules may be considered imputed income that will be subject to income taxes, FICA (Social Security and Medicare), and any other required payroll taxes. (Coverage provided to California registered domestic partners is not subject to imputed income for California state tax purposes.)
- If you specifically ask UC representatives to intercede on your behalf with your insurance plan, University representatives will request the minimum necessary protected health information required to assist you with your problem. If more protected health information is needed to solve your problem, in compliance with state laws and federal privacy laws (including HIPAA), you may be required to sign an authorization allowing UC to provide the health plan with



## Legal Notifications

relevant protected health information or authorizing the health plan to release such information to the University representative.

- Actions you take during Open Enrollment will be effective the following January 1 unless otherwise stated—provided all electronic and form transactions have been completed properly and submitted timely.

### **HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPAA) NOTIFICATION FOR MEDICAL PROGRAM ELIGIBILITY**

If you are declining enrollment for yourself or your eligible family members because of other medical insurance or group medical plan coverage, you may be able to enroll yourself and your eligible family members<sup>1</sup> in a UC-sponsored medical plan if you or your family members lose eligibility for that other coverage (or if the employer stops contributing toward the other coverage for you or your family members). You must request enrollment within 31 days after you or your family member's other medical coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a newly eligible family member as a result of marriage or domestic partnership, birth, adoption, or placement for adoption, you may be eligible to enroll your newly eligible family member. If you are an employee you may be eligible to enroll yourself, in addition to your eligible family member(s). You must request enrollment within 31 days after the marriage or partnership, birth, adoption, or placement for adoption.

If you decline enrollment for yourself or for an eligible family member because of coverage under Medicaid (in California, Medi-Cal) or under a state children's health insurance program (CHIP) you may be able to enroll yourself and your eligible family members in a UC-sponsored plan if you or your family members lose eligibility for that coverage. You must request enrollment within 60 days after your coverage or your family members' coverage ends under Medicaid or CHIP.

Also, if you are eligible for health coverage from UC but cannot afford the premiums, some states have premium assistance programs that can help pay for coverage. For details, contact the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services at [www.cms.gov](http://www.cms.gov) or 1-877-267-2323 ext. 61565.

If you do not enroll yourself and/or your family member(s) in medical coverage within the 31 days when first eligible, within a special enrollment period described above or within an Open Enrollment period, you may be eligible to enroll at a later date. However, even if eligible, each affected individual will need to complete a waiting period of 90 consecutive calendar days before medical coverage becomes effective and employee premiums may need to be paid on an after-tax basis (retiree premiums are always paid after-tax). Otherwise, you/they can enroll during the next Open Enrollment Period.

To request special enrollment or obtain more information, employees should contact their local Benefits Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

Note: If you are enrolled in a UC medical plan you may be able to change medical plans if:

- you acquire a newly eligible family member; or
- your eligible family member loses other coverage.

In either case you must request enrollment within 31 days of the occurrence.

In addition to the special enrollment rights you have under HIPAA, the University's Group Insurance Regulations (GIRs) permit you to change medical plans under certain other conditions. See UC GIRs for additional detail, available at [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu).

<sup>1</sup> To be eligible for plan membership, you and your family members must meet all UC employee or retiree enrollment and eligibility requirements. As a condition of coverage, all plan members are subject to eligibility verification by the University and/or insurance carriers, as described above in the participation terms and conditions.

## **NOTICE REGARDING ADMINISTRATION OF BENEFITS**

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 (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. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

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 Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, 5th Floor, Oakland, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.



# Retirement Benefits Decision Guide

For eligible faculty and staff hired on or after July 1, 2016

UNIVERSITY  
OF  
CALIFORNIA





## Your UC Retirement Benefits

As a University of California employee, you help shape the quality of life for people throughout California and around the world. Every faculty and staff member plays an important role in UC's mission of education, research and public service.

UC's comprehensive benefits are among the ways we recognize our employees for their contributions, and are an important part of your compensation.

UC offers you a choice of primary retirement benefit options—Pension Choice or Savings Choice. Participation in one of the options is required, and you choose the one that's right for you.

The summaries in this booklet explain the plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

# 1.

## Helping You Prepare for a Successful Retirement

Preparing for a successful retirement is one of the biggest financial responsibilities you'll face. All eligible new employees have a choice of primary (required) retirement benefits, with costs shared by you and UC. With this guide, we'll show you your options and explain how each one works, along with examples and other resources to help you choose the best option for your personal situation.

## Steps to Making Your Choice

**LEARN ABOUT YOUR PRIMARY RETIREMENT BENEFIT OPTIONS—PENSION CHOICE OR SAVINGS CHOICE**

**SEE HOW EACH OPTION WORKS**  
Pages 6–11

**SEE ILLUSTRATIONS OF DIFFERENT CHOICES**  
Pages 14–15

**COMPARE THE OPTIONS AND DECIDE WHICH PLAN IS RIGHT FOR YOU**  
[myUCretirement.com/choose](http://myUCretirement.com/choose)

**GET HELP WITH YOUR DECISION**

**ATTEND A WORKSHOP OR WEBINAR**  
[myUCretirement.com/classes](http://myUCretirement.com/classes)

**MEET WITH A RETIREMENT PLANNER**  
800-558-9182 or  
[getguidance.fidelity.com/universityofcalifornia](http://getguidance.fidelity.com/universityofcalifornia)

**MAKE YOUR SELECTION**

**CHOOSE YOUR OPTION ONLINE**  
[myUCretirement.com/choose](http://myUCretirement.com/choose)

### **IMPORTANT:**

Enrollment in primary retirement benefits is **prospective**. The sooner you enroll in Pension Choice or Saving Choice, the sooner you start receiving UC contributions (and service credit under Pension Choice). See page 13 to learn more about reasons to make your choice as soon as possible. Your enrollment window closes once you submit a choice.

If you don't choose a primary retirement option within 90 days of the date you became eligible, you automatically will be enrolled in Pension Choice (effective with your next pay period). In general, your eligibility date is your hire date. If you are uncertain about your eligibility date, please contact the UC Retirement Administration Service Center at 800-888-8267.

# 2.

## Your Primary Retirement Benefit Options: Pension Choice or Savings Choice

When it comes to choosing your primary retirement benefits, you have two options—Pension Choice or Savings Choice. Both options help you build valuable retirement income in addition to Social Security benefits and any savings you may have. Here’s an overview of who’s eligible for these benefits, how each option works, and how long you have to make your choice. For complete details, please see your Summary Plan Description.

### WHO IS ELIGIBLE FOR RETIREMENT CHOICE?

You are eligible for a choice of primary retirement benefits if you:

- Are hired into an eligible faculty or career staff appointment on or after July 1, 2016; OR
- Are hired in an ineligible position on or after July 1, 2016 and then become eligible for retirement benefits.

### REHIRED, NEWLY ELIGIBLE AND FORMER CALPERS-COVERED EMPLOYEES

You may not be subject to the PEPPA maximum (and your retirement benefit options may differ) if you:

- Previously worked for UC in an eligible appointment;
- Were hired before July 1, 2016 and became eligible for retirement benefits after July 1, 2016; OR
- Were a “Classic Member” under CalPERS and are eligible for reciprocity with UC.

If you believe you meet these criteria, or if you have questions, contact the UC Retirement Administration Service Center at 800-888-8267. New UC employees who were classified as a “Classic Member” under CalPERS and are also eligible for reciprocity with UC need to self-identify.

### UNION-REPRESENTED EMPLOYEES

If you’re represented by a union, your retirement benefits are governed by your union’s contract with UC and may be different than the benefits outlined here. Please refer to your collective bargaining agreement (available at [ucal.us/agreements](http://ucal.us/agreements)) for details.

### ABOUT PEPPA AND RETIREMENT EARNINGS MAXIMUMS

The maximum amount of your compensation that counts toward your retirement benefits may be affected by a number of factors, including the 2013 California Public Employees’ Pension Reform Act (PEPPA) maximum, the IRS dollar maximum and UC guidelines about eligible pay.

Please note that the Plan year runs from July 1 to June 30.

#### **PEPPA Pensionable Earnings Maximum**

The maximum salary that counts toward your pension benefits is consistent with the maximum on pensionable earnings for the Plan year under PEPPA. This maximum also applies to other California public pension plans and is reviewed annually and may be adjusted. For the 2021 Plan year, the maximum is \$128,059.

#### **IRS Pay Maximum**

The IRS sets a dollar maximum for annual earnings for the Plan year upon which retirement benefits and contributions may be based. This maximum is also reviewed and may be adjusted annually. For the 2021 Plan year, this maximum is \$290,000.

#### **Eligible Pay**

Retirement benefits are calculated based on “eligible pay,” which does not include certain types of compensation. For a list of types of compensation that are not considered “eligible pay” when calculating retirement benefits, see *A Complete Guide to Your UC Retirement Benefits* on UCnet ([ucal.us/guidetoretirementben](http://ucal.us/guidetoretirementben)).

## HOW YOUR OPTIONS COMPARE<sup>1</sup>

### PENSION CHOICE

#### How it Works

Pension Choice includes a monthly pension benefit under the University of California Retirement Plan (UCRP), offering a predictable level of lifetime retirement income. Your pension benefit is based on your highest average 36 months of eligible pay<sup>2</sup> (up to the PEPR maximum), UCRP service credit, and your age at retirement.

Along with the pension benefit, some faculty and staff are eligible to build retirement savings through a supplemental 401(k)-style account.

UC makes decisions about the investments of the UCRP and assumes the investment risk. If you are eligible for the supplemental account, you select the investments from available fund options and you assume the investment risk.

The decision to participate in Pension Choice is irrevocable—you cannot change your participation to Savings Choice later.

#### Shared Contributions<sup>3</sup>

**You contribute** 7% of your eligible pay, before taxes; your contributions always belong to you. Contributions on pay up to the PEPR maximum go toward the cost of the UCRP pension benefit. Contributions on pay above the PEPR maximum up to the annual IRS pay maximum go into your supplemental account.

#### UC contributes:

**Pension:** UC contributes a percentage of eligible pay to UCRP, as determined by the UC Regents, up to the PEPR maximum.

**Supplement for designated faculty<sup>4</sup>:** 5% on **all** eligible pay up to the IRS pay max.

**Supplement for staff and other academic employees:** 3% on eligible pay **above** the PEPR maximum, up to the IRS pay maximum.

#### Your Retirement Income

You will “vest” in UCRP (become eligible to receive pension benefits, subject to plan rules) once you have earned five years of UCRP service credit. You begin to earn service credit for your time worked when you start making contributions.

When you retire, you will receive lifetime monthly retirement income **based on your highest average 36 months of eligible pay (up to the PEPR maximum), the amount of your service credit in UCRP, and your age at retirement.**

UCRP provides disability and survivor benefits for qualifying eligible members and survivors, and members can choose someone to receive monthly lifetime upon their death.

Your contributions to your supplemental account will vest immediately. UC’s contributions will vest after you have earned five years of UCRP service credit. Distributions are governed by plan rules.

When you retire, you can draw retirement income from your supplemental account. The balance of your account will depend on the amount contributed by you and UC and the performance of your investments. You can designate a beneficiary for your supplemental account balance.

### SAVINGS CHOICE

#### How it Works

Savings Choice works much like a 401(k) plan. Your mandatory pretax contributions, contributions from UC (based on your eligible pay<sup>2</sup>) and any investment earnings accumulate in a tax-deferred retirement account.

You select how to invest the contributions made to your account from a menu of available funds and you assume the investment risk. UC provides tools and resources to help you understand how to plan and invest for retirement.

Employees who choose Savings Choice will have a one-time opportunity on the fifth anniversary of their election to switch to Pension Choice prospectively. See page 17 for details.

#### Shared Contributions<sup>3</sup>

**You contribute** 7% of your eligible pay, before taxes, up to the annual IRS pay maximum (\$290,000 for 2021). Your contributions always belong to you.

**UC contributes** 8% of your eligible pay, up to the IRS pay maximum.

#### Your Retirement Income

Your contributions to your account will vest immediately. UC’s contributions will vest after one year. Distributions are governed by plan rules.

When you retire, you can draw money from your account. Your account balance will depend on the amount contributed by you and UC and the performance of your investments.

Savings Choice does not include disability or survivor benefits, but you can designate a beneficiary for your account balance. Employee-paid disability and employee-paid supplemental life insurance are available.

<sup>1</sup> See *A Complete Guide to Your UC Retirement Benefits* on UCnet for more information.

<sup>2</sup> Some types of compensation not considered “eligible pay” when calculating retirement benefits are:

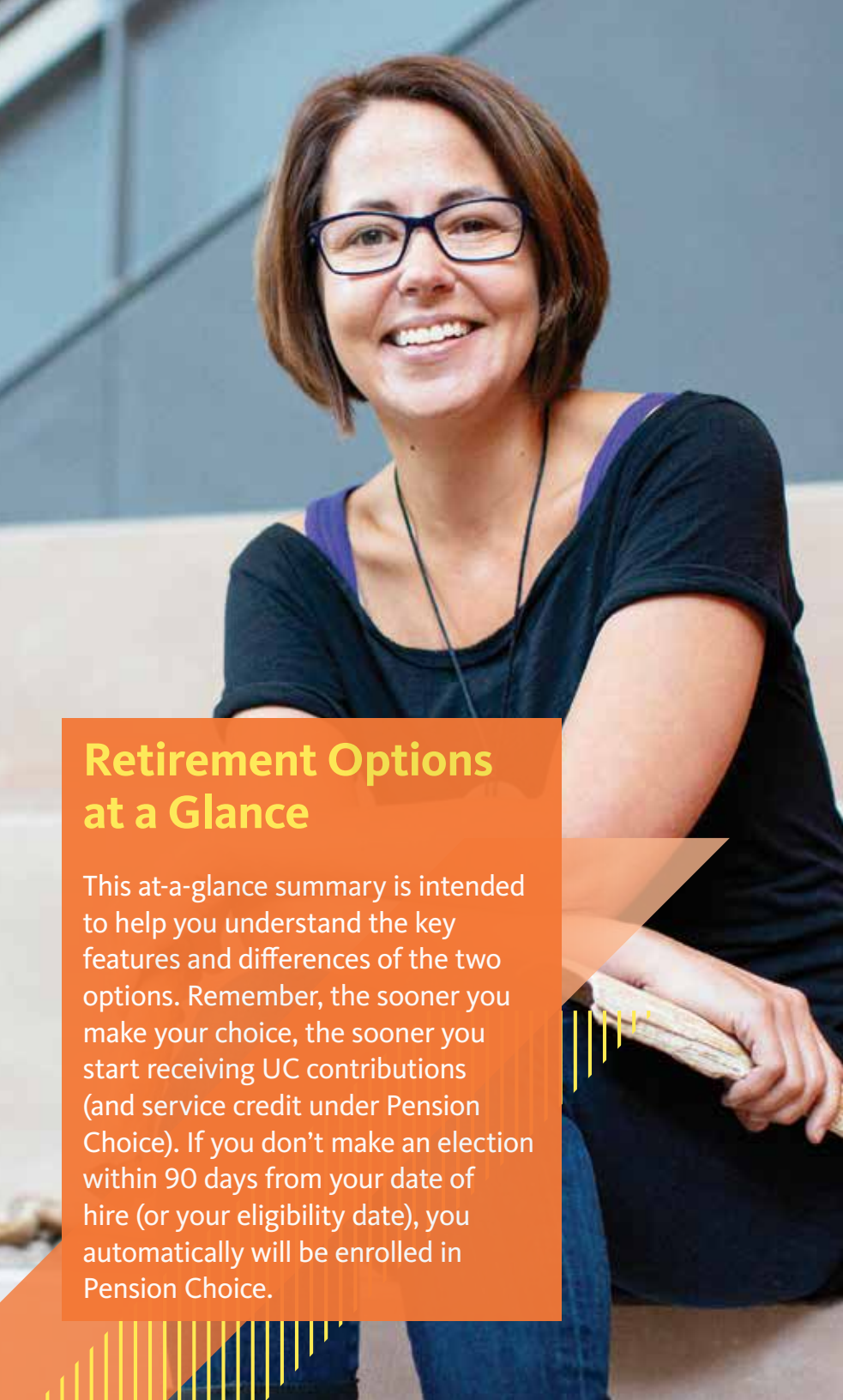
- Pay that exceeds the full-time rate or established base pay rates for regular, normal positions;
- Pay that exceeds the base salary (X+X’) under the Health Sciences Compensation Plan.
- Overtime pay (unless for compensatory time off);

<sup>3</sup> Employer and employee contribution rates are set periodically by the UC Regents. Because UCRP is a defined benefit plan, a member receives a specified payment amount at retirement (based on UCRP service credit, retirement age and eligible annual pay, up to the applicable maximum), irrespective of the amount the individual or UC contributes. Provisions of the 2016 Retirement Choice Program are subject to collective bargaining for represented employees. Please refer to the appropriate collective bargaining agreement, as benefits and other provisions may vary.

<sup>4</sup> The designated faculty eligible for a 5% UC contribution to the supplemental benefit (on all eligible pay up to the annual IRS maximum) are as follows:

- Ladder-rank faculty and equivalent titles (Professorial and Equivalent titles, which include Agronomists, Astronomers, Clinical Professor of Dentistry [over 50%] and Supervisor of Physical Ed)
- Professor in Residence series
- Professor of Clinical (X) series
- Acting full, associate and assistant professors
- Lecturers/Senior Lecturers (full-time) with Security of Employment or Potential Security of Employment (excluding UC Hastings Lecturers/Senior Lecturers)
- Adjunct Professor series
- Health Science Clinical Professor series





## Retirement Options at a Glance

This at-a-glance summary is intended to help you understand the key features and differences of the two options. Remember, the sooner you make your choice, the sooner you start receiving UC contributions (and service credit under Pension Choice). If you don't make an election within 90 days from your date of hire (or your eligibility date), you automatically will be enrolled in Pension Choice.

PENSION CHOICE	SAVINGS CHOICE
<b>Description</b>	
Pension benefit based on UCRP service credit, age at retirement and eligible pay up to PEPPA maximum (\$128,059 in 2021); 401(k)-style supplemental account for those faculty and staff who are eligible	Stand-alone 401(k)-style benefit Based on eligible pay up to IRS maximum (\$290k for 2021)
<b>Mandatory employee pretax contributions</b>	
7% up to IRS maximum	7% up to IRS maximum
<b>UC contributions</b>	
<b>Pension benefit for all employees:</b> Percentage of eligible pay, as determined by the UC Regents, up to PEPPA maximum	8% for all employees up to IRS maximum
<b>Supplement for designated faculty:</b> 5% on all eligible pay up to IRS maximum	
<b>Supplement for eligible staff and other academic appointees:</b> 3% on eligible pay above PEPPA maximum up to IRS maximum	
<b>Vesting (your contributions always belong to you)</b>	
5 years UCRP service credit	1 year from eligibility date
<b>Disability and survivor benefits</b>	
UCRP provides disability and survivor benefits for qualifying eligible members and survivors. You can choose someone to receive lifetime monthly income upon your death. Continued UC health and welfare benefits may be available to an eligible member who becomes disabled before retirement and to eligible dependents.	No survivor or disability benefits, or the continuation of UC health and welfare coverage often available with such benefits, as provided under UCRP. You can designate a beneficiary for your account balance and opt for employee-paid disability and/or supplemental life insurance group coverage.
<b>Choice / Default</b>	
<b>Initial choice:</b> Eligible employees choose one option within an initial 90-day enrollment period. Your enrollment window closes once you submit a choice.	
<b>Default:</b> Employees who do not make a choice within the 90-day period will be enrolled prospectively in Pension Choice by default.	
<b>Second choice:</b> Enrollment in Pension Choice is irrevocable. Employees who choose Savings Choice will have a one-time opportunity on the fifth anniversary of their election to switch to Pension Choice prospectively. See page 17.	

# 3.

## Pension Choice or Savings Choice: Which One is Right for You?

Deciding which option is right for you depends on a number of factors, including your age, the length of time you expect to work for UC, your personal financial situation, your investing style and risk tolerance, and how much retirement income you expect from other sources (e.g., Social Security).

### HOW YOUR OPTIONS COMPARE

#### CONSIDER PENSION CHOICE IF YOU

- Expect to work for UC for most of your career.
- Want predictable retirement income payments.

#### CONSIDER SAVINGS CHOICE IF YOU

- Want a portable retirement benefit you can roll over into an IRA or another employer's retirement plan if you leave UC.
- Are comfortable choosing and managing your retirement investments.

### RESOURCES TO HELP YOU CHOOSE

#### RETIREMENT DECISION TOOL

Use this interactive tool to compare your primary retirement benefit options and make your choice.

[myUCretirement.com/choose](https://myUCretirement.com/choose)

#### PERSONAL RETIREMENT COUNSELING

UC offers you one-on-one, personal help with your retirement benefits decisions. Meet with a Retirement Planner by phone or in person, when and where it's convenient for you. This service is available at no cost to you.

**800-558-9182**

[getguidance.fidelity.com/  
universityofcalifornia](https://getguidance.fidelity.com/universityofcalifornia)

#### CLASSES AND WEBINARS

Attend an onsite class or webinar to learn about your retirement benefit options, understand how to make your choice and get answers to your questions. A schedule of upcoming classes and webinars is available online.

[myUCretirement.com/classes](https://myUCretirement.com/classes)

### THE SOONER THE BETTER:

This is an important decision, so make sure you take advantage of UC's resources to help you make the choice that's right for you. At the same time, it pays to enroll as soon as you've decided. Here's why:

- If you wait 90 days to enroll or default into Pension Choice, you lose up to three months of service credit—delaying vesting and decreasing your benefits.
- If you wait until the deadline to enroll in Savings Choice, you lose up to three months of UC and personal pretax contributions—reducing your retirement savings contributions for the year.

So make your choice and start building your retirement benefits as soon as you can.

# 4.

## Illustrations of Different Choices

Everyone's circumstances and retirement income needs vary, so it's important to think carefully about which option will best help you meet your goals. Here are five illustrations of different types of employees with different circumstances, intended to help you decide which option is right for you.

### Meet Madhu

**ASSOCIATE PROFESSOR, 36**

#### ELECTED: PENSION CHOICE

"Pension Choice was an easy decision for me, since I'm planning to be with UC for a long time. Since I knew I wanted Pension Choice, I was tempted to save myself time and just wait to be defaulted into Pension Choice after 90 days. Once I realized that waiting the 90 days meant sacrificing several months of service credit, I enrolled right away."

### Meet Mike

**ANALYST, 31**

#### ELECTED: SAVINGS CHOICE

"The interactive modeler on myUCretirement.com really helped me understand how the two options worked over time. I'm early in my career, and I'm not sure how long I'll be with UC. I like the fact that I can take my Savings Choice account with me if I leave, and I'm learning a lot about investing by managing my account. I enrolled as soon as I decided so I wouldn't lose any UC contributions."

### Meet Debra

**PROFESSOR, 51**

#### ELECTED: PENSION CHOICE

"I met with a Retirement Planner to help me understand the supplemental benefit under Pension Choice. She explained that because of my position, I'm eligible for a supplemental account in addition to my pension

benefit, with a 5 percent contribution from UC on all of my eligible pay to my supplemental account.

Since I plan to stay at UC for the long term, Pension Choice was the right option for me."

### Meet Javier

**HEALTH PROFESSIONAL, 37**

#### ELECTED: PENSION CHOICE

"I had a 401(k) with my former employer, so at first I thought Savings Choice might make sense. After doing more research, though, I decided that Pension Choice was the best option for me. I'm hoping to spend a good portion of my career at UC, and since my income is above the PEPR maximum I'll also receive UC contributions to a supplemental account."

### Meet Jiro

**ASSISTANT PROFESSOR, 42**

#### ELECTED: SAVINGS CHOICE

"I took a retirement benefits webinar to make sure I understand my options, and I was at first very interested in Pension Choice. The idea of having a predictable stream of income throughout my retirement is really attractive.

My partner hasn't found a position in the area yet, though, so there's a chance we may need to relocate before I can vest in the pension. I had a 403(b) plan at my last job, so I'm comfortable with the way it works, especially since the UC contribution vests after a year."

# 5.

## Making Your Choice

Remember, your enrollment is **prospective**. The sooner you enroll in Pension Choice or Savings Choice, the sooner you start receiving UC contributions (and service credit under Pension Choice). Your enrollment window closes once you submit a choice. If you don't choose a primary retirement option, you automatically will be enrolled in Pension Choice at the end of the 90-day period.

### READY TO MAKE YOUR SELECTION?

1. Go to [myUCretirement.com/choose](http://myUCretirement.com/choose). You can begin the tutorial for a quick refresher on the options, and use an interactive modeler to compare how your retirement benefits may grow over time with Pension Choice or Savings Choice.
2. When you're ready to choose, you'll need to log in. If you haven't already registered, you'll be taken to the NetBenefits site to complete the registration process.
3. There are several steps before you make and confirm your choice, with the option along the way to return to the tutorial for more information. Your election is final once you click "**confirm choice.**"
4. You'll receive a confirmation statement—check to ensure it accurately records your enrollment in Pension Choice or Savings Choice.
5. Your contributions will begin to be deducted from your paycheck following your choice (usually within one to two pay periods).

### IMPORTANT

Enrollment in Pension Choice is irrevocable—you cannot change your participation to Savings Choice later.

Savings Choice participants have a window of opportunity to switch prospectively from Savings Choice to Pension Choice, and become members of the UC Retirement Plan (UCRP). The second choice window for Savings Choice participants opens on the fifth anniversary of the calendar year in which they made their initial election.

A move from Savings Choice to Pension Choice is effective on July 1 (the beginning of the plan year) following your election, if your election is postmarked on or before May 31.

A switch from Savings Choice to Pension Choice is a change in your primary retirement benefits going forward; it is not retroactive. A switch to Pension Choice during your second choice window means:

- Your Savings Choice account balance will remain yours. Contributions (from you and UC) to your Savings Choice account will stop on the date the change takes effect.
- The service credit you earned as a participant in Savings Choice will count toward vesting in UCRP and toward your retiree health benefits. You will begin earning UCRP service credit toward the calculation of your pension benefit on the date your switch to Pension Choice takes effect.
- You will remain in the pension plan for the remainder of your career, even if you separate and return.

# 6.

## After You've Enrolled: Additional Opportunities to Save

Once you've enrolled in your primary (required) retirement benefits—Pension Choice or Savings Choice—it's a good idea to consider whether you'll need additional savings to reach your retirement goals. UC's voluntary savings opportunities and retirement planning resources can help.

### VOLUNTARY RETIREMENT SAVINGS PROGRAM

#### **UC 403(b), 457(b) AND DEFINED CONTRIBUTION PROGRAM**

In addition to your primary (required) retirement benefits, you may want to save additional money to prepare for retirement. UC's voluntary 403(b) and 457(b) pretax savings plans and after-tax Defined Contribution Plan help you build additional retirement savings to augment your primary UC retirement benefits, Social Security, and other non-UC retirement income.

- UC's 403(b) and 457(b) Plans let you add to your retirement savings with pretax contributions. Taxes are deferred until you withdraw the money.
- UC's Defined Contribution Plan also lets you add to your retirement savings, but with after-tax contributions. You can take the money out at any time and only pay taxes on your investment earnings, since you already paid taxes on the after-tax contributions you have made.

You can enroll in these plans at any time. For more information, see "Supplemental Retirement Benefits" on [myUCretirement.com](http://myUCretirement.com).

### RETIREMENT EDUCATION AND COUNSELING RESOURCES

#### **PERSONAL RETIREMENT COUNSELING**

Retirement Planners are available to meet with you by phone or in person—at no cost to you.

**800-558-9182**

**[getguidance.fidelity.com/universityofcalifornia](http://getguidance.fidelity.com/universityofcalifornia)**

#### **RETIREMENT CLASSES AND WEBINARS**

Onsite classes or webinars offer information about all of UC's retirement plans and programs, and guidance for saving and investing wisely. A schedule of upcoming classes and webinars is available online.

**[myUCretirement.com/classes](http://myUCretirement.com/classes)**

#### **MYUCRETIREMENT.COM**

Explore articles and classes designed to help you make informed financial decisions.

**[myUCretirement.com](http://myUCretirement.com)**

#### **UCNET**

Your source for information, tools and resources to help you understand your benefits and UC.

**[ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)**

#### **UC RETIREMENT AT YOUR SERVICE (UCRAYS)**

Review and manage your UCRP benefits and beneficiaries.

**[retirementatyour.service.ucop.edu](http://retirementatyour.service.ucop.edu)**

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 (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. For more information, employees should contact your Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

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 Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, 5th Floor, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

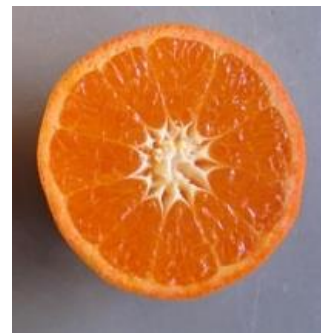
## Working together to promote and protect UCR's intellectual property

Email: [otc@ucr.edu](mailto:otc@ucr.edu) | Telephone: (951) 827-7941 | Web: [techpartnerships.ucr.edu](http://techpartnerships.ucr.edu)

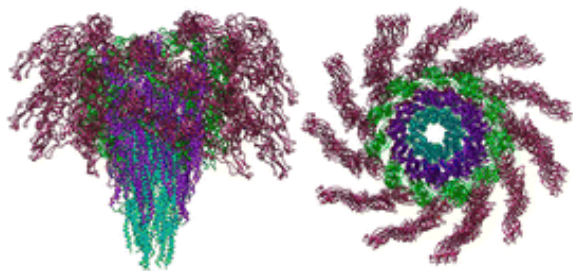
### What we do:

UCR's Technology Commercialization (TC) team within the Office of Technology Partnerships (OTP) works with the UCR community in protecting and licensing UCR's intellectual property. By evaluating a new invention's patentability and commercial viability with its inventors, TC helps the UCR campus to patent and protect UCR's intellectual property.

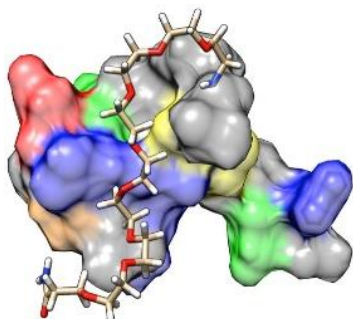
The TC team works with campus stakeholders and industry partners to bring UCR innovations to the marketplace for economic development and benefit to society. Contacting TC is the first step in commercializing your UCR intellectual property. Through our integrated approach in the OTP, TC can connect you with resources within OTP to identify the commercialization path or industry partnerships for your invention.



*Seedless Tango mandarin:  
UCR's most successfully  
licensed technology*



*Hybrid flagellin vaccine scaffold for enhanced vaccination immune response developed by Dr. David Lo and is available for licensing*



*Potent compstatin peptide as a therapy for immunological diseases modeled in the complement protein C3; this technology is available for licensing.*

### TC: Working with UCR to Promote, Patent, Protect, and License UCR Technologies

- Early and full consultations on the protection of intellectual property
- Consultations on copyrights and the protection of valuable research materials
- Connecting you with OTP for commercialization and industry partnership opportunities: [EPIC](#), [Corporate Sponsored Projects](#) and [Industry Contracts](#)

# Working with Technology Commercialization

**1 Contact TC.** If your research has potential commercial applications and you would like to determine the steps to seek legal protection for your research results, the first step is to contact TC. We will work with you to explore the patentability and commercial potential of your work.

**2 Submitting an Invention Disclosure.** After meeting with TC you may be asked to submit an invention disclosure form. In the disclosure form, you will describe your invention in detail and provide data to support the invention. The UCR invention disclosure form can be found at: <https://research.ucr.edu/document/otpucriversidedisclosureformdocx>

**3 Assessment.** The period in which IP Analyst reviews (with your input) the invention disclosure and conducts patent searches (if applicable), and the Licensing Officer analyzes the market and competitive technologies to determine the invention's commercialization potential.

**4 Intellectual Property Protection.** Promising inventions with commercial potential and strong supporting data will be evaluated for patentability. Some inventions may be protected with provisional patent filings. A provisional patent application helps preserve international and US patent rights on the invention for one year. Other forms of intellectual property protection may be pursued, depending on the nature of the invention. For example, plant varieties can be protected by various means, and software can be copyrighted.

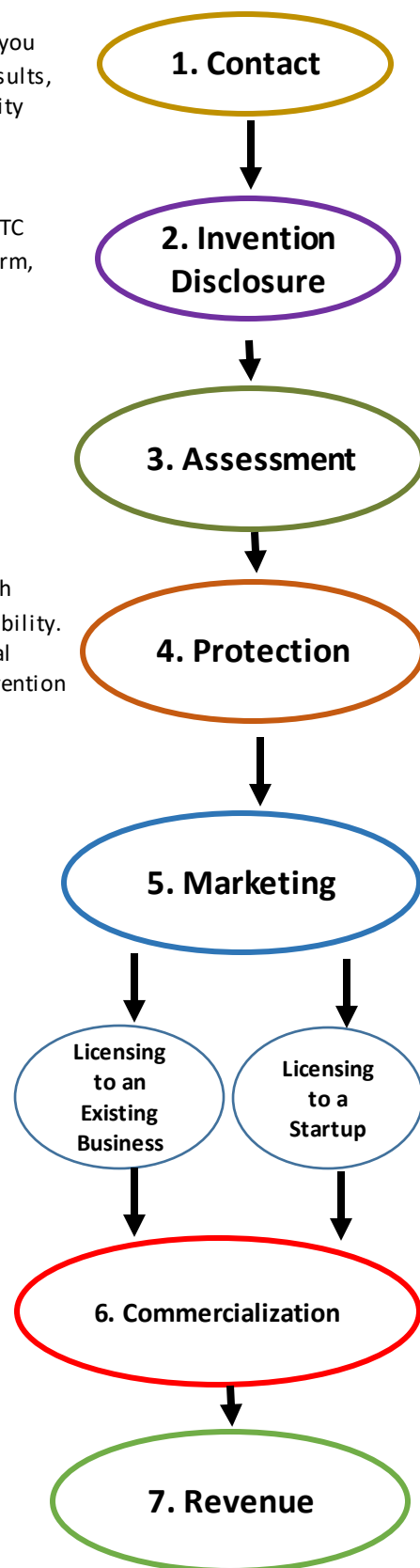
## 5 Marketing:

**a) Licensing.** TC works with you to find commercial partners interested in commercializing and licensing your invention. Together we market your invention by preparing summaries of the inventions and sending these summaries directly to company and investor contacts. If a company is interested in licensing your invention, TC will negotiate a license between UCR and the company. The license gives the company rights to test, develop, make and sell products embodying the invention.

**b) Form a Start-Up.** If creation of a new business start-up is the path to commercialization, TC may connect the founders to EPIC so that the founders may work on planning, creating, and finding funding for the start-up. Serial entrepreneurs may also select your technology as the basis of a startup.

**6 Commercialization.** The licensee Company continues the advancement of the technology and makes other business investments to develop the product or service. This step may entail further development, regulatory approvals, sales and marketing support, training, and other activities.

**7 Revenue.** Revenues received by UCR from licensees are distributed to inventors, research laboratories and Research Economic Development.





## The Technology Commercialization Team



Brian Suh  
Director



Grace Yee  
Sr. Licensing Officer  
(Life, Physical, & Agricultural  
Sciences)



Joyce Patrona  
Licensing Officer  
(Plant/Agriculture)  
Corporate Engagement



Venkat Krishnamurty  
Licensing Officer  
(Engineering, Physical  
Sciences)



Jim Llano  
Corporate Engagement



Nelson Rivera  
IP Analyst

**Visit [techpartnerships.ucr.edu](http://techpartnerships.ucr.edu) to learn more about Technology Commercialization.  
Email [otc@ucr.edu](mailto:otc@ucr.edu) with any questions or to set up a meeting with our team!**

The Office of Technology Partnerships (OTP) provides faculty with an integrated approach to protect, validate, and commercialize intellectual property through patent protection, sponsored research, licensing and entrepreneurial training.

OTP is structured as a "one stop shop" for all things related to working with industry; from helping to negotiate Non-Disclosure Agreements (NDAs), Material Transfer Agreements (MTAs), sponsored research agreements, to license agreements. We also assist faculty and graduate students with training, mentorship, and access to capital for those who want to start companies through Proof of Concept grants, funding for customer discovery, the SBIR/STTR Resource Center, and the Highlander Venture fund.

Reporting to the Vice Chancellor of Research and Economic Development, the Office of Technology Partnerships encompasses 3 areas:

- ◆ Technology Commercialization
- ◆ Corporate Strategic Partnerships
- ◆ Innovation and Entrepreneurship

**Technology Commercialization (TC)**  
 The Technology Commercialization team protects and helps commercialize cutting-edge research developed at UCR. From developing an IP strategy, and filing disclosures, to licensing technologies, the TC team provides faculty, students, and staff full-service support in protecting and commercializing their UCR intellectual property.

**Corporate & Strategic Partnerships (CSP)**  
 The Corporate & Strategic Partnerships team facilitates collaborations between faculty and industry. The team provides specialized company access to the pioneering research, faculty, students, and infrastructure at UCR.

**Corporate Research Contracts (CRC)**  
 The Corporate Research Contracts office helps faculty members advance their research by negotiating industry agreements and providing grant proposal support.



<p><b>Entrepreneurial Proof of Concept and Innovation Center (EPIC)</b>              EPIC provides faculty, staff, students and local innovators valuable resources and tools to support their entrepreneurial journey. EPIC is a complete path-to-market platform for innovators to validate ideas, build teams, and launch companies.</p> <p><b>LaunchPad @ UCR</b>              LaunchPad @ UCR powered by the Techstars network helps students succeed in entrepreneurship and in their careers by complementing existing entrepreneurship on-campus resources, coordinating off-campus opportunities for students to expand their reach, and convening students and staff at world-class events.</p> <p><b>EPIC Small Business Development Center (SBDC)</b>              EPIC SBDC provides early stage tech entrepreneurs and companies support to grow their business at no cost. Services include specialized consulting, training programs, workshops, and access to capital.</p>	<p><b>SBIR/STTR Resource Center</b>              The Resource Center helps faculty develop and submit winning grant proposals, provides one-on-one mentorship, and offers a robust training program.</p> <p><b>ExCITE Startup Incubator</b>              The ExCITE startup incubator is a partnership between UCR, Riverside County, and the City of Riverside providing startup residents with facilities, workshops, and community support to accelerate their company's success.</p> <p><b>UCR Life Science Incubator</b>              UCR's Life Science Incubator, located at the Multidisciplinary Research Building, is specifically outfitted to house young companies in AgTech, BioMedical technologies, BioEngineering, and Medicinal Chemistry.</p> <p><b>International Partnerships</b>              OTP's International Partnerships facilitates technology transfer and entrepreneurship capacity building for organizations and entities across the globe.</p>
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The Office of Technology Partnerships helps individuals in the UCR and the Riverside communities who have ideas or technology they want to develop, protect, fund, or commercialize. OTP's team of experts in commercialization, research collaboration, and entrepreneurial education use a personalized approach to help individuals and teams identify and achieve their goals.

Starting with the idea or technology, the OTP team works with the faculty, student, staff, or community member to determine the stage of the idea, goals, desired outcomes, and the steps needed to move forward in the process. They will be connected with an appropriate OTP staff member who will guide them throughout their journey and facilitate collaborations with the other OTP teams.

## COLLABORATION OPPORTUNITIES

### PARTNERING

For partnerships with industry, the **Corporate Strategic Partnerships** team works with faculty to identify potential collaboration opportunities or facilitates the process if an industry partner has already been selected. CSP also works with companies interested in partnering with UCR departments, faculty, labs, or research centers of excellence.

### FUNDING

The **Corporate Strategic Partnerships and Industry Contracts** team helps faculty looking to continue developing their research through funding from industry sponsorship, partnerships, field testing/clinical trials, or proposals.

Have an idea to develop, protect, commercialize?

## COMMERCIALIZATION GUIDANCE

### LICENSING TECHNOLOGY

The experienced **Technology Commercialization** team guide faculty, students, and staff through the process of filing an invention disclosure, patent protection, and licensing. They are also experts in working with companies, entrepreneurs, and startups to license UCR's diverse portfolio of available intellectual property.

### STARTUP FORMATION

**EPIC** has the tools and resources for faculty, students, staff, and the community to receive support for starting their own companies. Entrepreneurs in Residence, EPIC instructors, and community mentors provide coaching, startup formation support, and preparation for funding.

### ACCELERATION

**ExCITE and the Life Science Incubator** accelerate the success of UCR and community startup companies by providing facilities, work-shops, and seminars from industry experts and access to partnerships with attorneys, accountants, market-ing firms, etc.

### SEED FUNDING

**The Highlander Fund** provides seed funding to qualified opportunities from UCR and the Riverside Community.

## ENTREPRENEURIAL EDUCATION

### INNOVATION SPACE

**Creat'R Lab** is open to UCR students, faculty, and staff to explore their ideas in a practical way. With access to 3-D printers, electronic equipment, and sewing machines, the UCR community can experiment and innovate.

### INNOVA'R Program

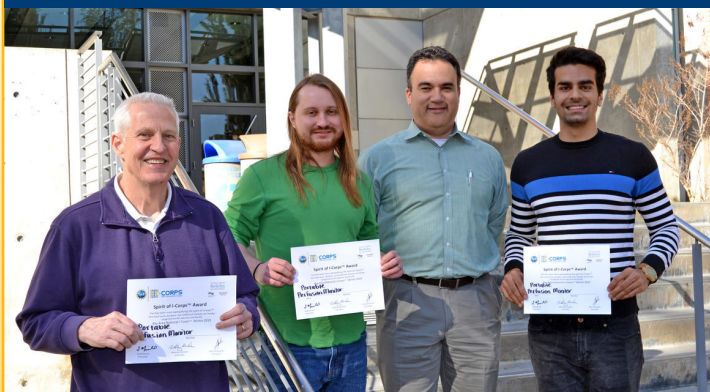
**EPIC** provides workshops, trainings, and courses for students, faculty, staff, and the community to learn about entrepreneurship and what it takes to start a company. As an NSF I-Corps site, EPIC's INNOVA'R program helps teams validate their ideas through customer discovery and product-market fit.

# Funding Faculty Innovation



## Supporting research commercialization

The Office of Technology Partnerships provides funding opportunities to validate your technology and bring it to commercialization.



### Concept Validation through Customer Discovery

Teams receive up to \$3,000 to interview customers. Upon completion, teams qualify for \$50,000 in additional funding from the NSF and secure special preference for Proof of Concept grant funding of up to \$35,000 through the Office of Technology Partnerships.

To date, over 100 teams have participated in UCR's NSF I-Corps program and 6 faculty-led teams have participated in the National NSF I-Corps program.

**For more information about UCR's NSF I-Corps program, contact Jay Gilberg at [jay.gilberg@ucr.edu](mailto:jay.gilberg@ucr.edu)**

### Proof of Concept Funding

If you have an invention with commercial or business potential this grant is available to you. Funded by the UCR Research and Economic Development Office, we provide faculty with grants of up to \$35,000.

Funds can be used for prototyping or to conduct translational experiments to bring a technology closer to commercialization and five to eight awards are distributed annually through a competitive process.

To date, OTP has provided over \$1 million in POC funding to over 30 faculty projects.

**For more information on Proof of Concept funding, contact David Pearson at [david.pearson@ucr.edu](mailto:david.pearson@ucr.edu)**

### SBIR/STTR Funding

Our SBIR/STTR Resource Center is here to help you develop and submit winning proposals. Programs are structured into 2 funded phases, with awards typically between \$150,000 - \$1,000,000.

**For more information about the SBIR/STTR Resource Center, contact Misty Madero at [misty.madero@ucr.edu](mailto:misty.madero@ucr.edu)**

### Venture Capital Funding

If you have a UCR affiliated company you can apply for venture capital investment through the Highlander Venture Fund. Investments are typically between \$250,000-\$500,000.

OTP also provides connections to leading early-stage VC and angel investors for promising start-ups.

**For more information about the Highlander Venture Fund, contact Scott Brovsky at [scott.brovsky@ucr.edu](mailto:scott.brovsky@ucr.edu)**



The Office of Technology Partnerships (OTP) provides faculty with an integrated approach to secure industry collaborations and funded sponsorships; protect and transfer IP; as well obtain entrepreneurial education and start-up development support.

## Funding Opportunities

We provide funding opportunities to validate your technology and bring it to commercialization.

- Concept Validation through Customer Discovery (up to \$3,000)
- Intensive Concept Validation through Customer Discovery (up to \$50,000)
- Proof of Concept Funding (up to \$30,000)
- Non Dilutive Funding through the Federal SBIR/STTR program (typically between \$150,000-\$1,000,000)
- Venture Capital Funding (investments between \$200,000-\$500,000)

## Programs and Services

The OTP team is comprised of professionals with extensive experience in intellectual property, corporate research and development as well as technology startup formation.

### Intellectual Property Management and Licensing

We facilitate Intellectual Property (IP) protection and transfer for UCR researchers and faculty to facilitate commercialization.

Our services include:

- IP Strategy
- Patent filing and prosecution
- IP marketing
- Licensing IP to startups or established companies
- General IP related matters (including copyrights) in federal grants and industry contracts

## Corporate Research Contracts

We assist UCR researchers in all proposal and contractual matters with corporate (for-profit) research partners.

Our services include:

- Review and submit proposals
- Negotiate and execute contracts - Sponsored Research Agreements, Non-Disclosure Agreements, MOUs, Data-Use, etc.
- Process Material Transfer Agreements (corporate, non-profit, university)

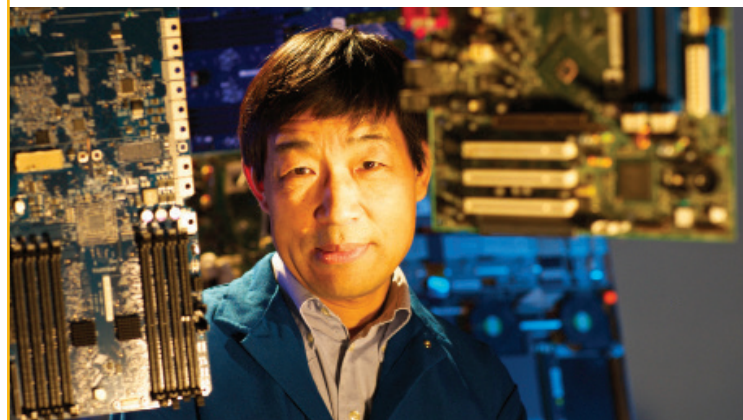
**SBIR/STTR Resource Center** assists faculty and small businesses with navigating the application and award process for SBIR/STTR federal awards.

## Entrepreneurship Support

Our Entrepreneurship Proof of Concept and Innovation Center (EPIC) provides entrepreneurial education and start up formation support to entrepreneurs from UCR and the community.

Our services include:

- Entrepreneurial Training through UCR's NSF I-Corps Program
- Startup Mentorship from Entrepreneurs in Residence
- Incubation at our local Riverside ExCITE incubator or UCR's Life Science Incubator in the Multidisciplinary Research Building.



## Contact Us:

**951-827-7941**

**[tp@ucr.edu](mailto:tp@ucr.edu)**

The Office of Technology Partnerships is located at the University Office Building and EPIC is located in the Fawcett Lab at UC Riverside.

## Fall 2021 Application Open



Learn what it takes to become an innovator!

## Is there a market for your idea or research?



**Dedicated Mentorship:** Participants in INNOVAR receive 1:1 mentoring from experienced entrepreneurs who guide you through the Lean Launchpad methodology to determine the market potential of your idea.



**Transferable Business Skills:** Write a business model canvas, sharpen presentation skills, learn essential business concepts and present your idea or technology to non-technical audiences.



**Expand Network:** Connect with fellow innovators, industry experts, and potential customers, partners, investors, and stakeholders to validate your idea or technology through interviews.



**Access Funding:** Receive up to \$3000 to interview customers. Upon completion, qualify for \$5000- \$50,000 in additional NSF I-Corps funding. Faculty receive preference for \$35,000 POC grant funding from RED's Office of Technology Partnerships.



Apply by October 1, 2021 for the  
2021 Fall Program:

[http://bit.ly/UCR\\_ICORPS](http://bit.ly/UCR_ICORPS)

Click here to Register for the Information Session  
on September 29 at 12 PM noon

Find Out More By Visiting

[techpartnerships.ucr.edu/icorps](http://techpartnerships.ucr.edu/icorps)

or Email: [Jay.Gilberg@UCR.edu](mailto:Jay.Gilberg@UCR.edu).



# A YEAR OF RESILIENCE AND BUILDING FOR THE FUTURE

## OFFICE OF TECHNOLOGY PARTNERSHIPS

2019-2020  
ANNUAL REPORT



## MESSAGE FROM VICE CHANCELLOR TORRES



Dear UCR, Friends, Partners, Riverside and Inland Empire Community,

When I joined UCR in September of 2019, I had a lot of enthusiasm to learn about all that the university has done, and was full of energy to contribute my efforts to the research and economic development aspect of its activities. Things started pretty well and it seemed there was a promising time ahead of us in terms of investments and funding. Well, as we all know, after a few months things drastically changed and I do not need to remind you of the difficult times we are still going through. I have been able, however, to keep my enthusiasm and energy because of the fantastic individuals I get to work with every day. In particular, the Office of Technology Partnerships (OTP) has become more creative, committed, and engaged than ever in many aspects of innovation, technology transfer, entrepreneurial, and economic development activities and it has been a great pleasure to work with Associate

Vice Chancellor Rosibel Ochoa and her dedicated team of colleagues. The pandemic, economic crisis, racial injustice, and environmental disasters we have lived through in the last months have magnified many of the problems we still need to address in our society and put in evidence the need for a more immersive role of the modern university in our community. OTP has fully embraced this position and is leading our campus in our economic development efforts.

As the sole public R1 research-based university in the Inland Empire, UCR has both an obligation and a great opportunity to help create prosperity in the region and find scalable solutions to many of the problems that affect, not only our geographical area, but also the nation and the world. One first step in this regard is the development of our new project Opportunities to Advance Sustainability, Innovation, and Social inclusion (OASIS). Relying on our rich tradition and research strength in agriculture, natural resource management, and clean mobility, OASIS will be a sustainable innovation park that we will build leveraging our already existing ties and interactions with local industry, the City of Riverside and its Chamber of Commerce, the county, the state, and the private sector. OASIS will enhance many of the programs already developed by OTP, strengthen partnerships with workforce development initiatives and with other cleantech incubators in Southern California, and provide a welcoming and inclusive setting that inspires the next generation of research and business leaders.

I invite you to read in this report about many of the OTP accomplishments of this past year and to stay tuned for some exciting times ahead of us in which OASIS will start to take shape. I am looking forward to working together with all our academic and community partner stakeholders in our renewed efforts towards UCR's engagement in economic development.

Stay safe,

Rodolfo Torres

## MESSAGE FROM ASSOCIATE VICE CHANCELLOR OCHOA

Dear Colleagues,

Our Office of Technology Partnerships has successfully concluded another year full of accomplishments in our efforts towards strengthening and growing our innovation economy in the Inland Empire. In March of this year, the team transitioned to work virtually while continuing to diligently engage with our stakeholders.

As outlined by this 2019-2020 annual report, we accomplished a significant number of high priority projects with a focus on activities to help us better understand our operations, increase efficiency, improve customer outreach and build overall resilience in our organization.

This year's annual report is a snapshot of the many accomplishments of our team. In particular, I want to highlight some major outcomes that reflect our commitment to quality:

- Our Small Business Development Center (EPIC SBDC) assisted over 250 small businesses affected by the COVID-19 pandemic in securing PPP and EIDL loans.
- Our pipeline of scalable companies from UCR and the region continues to increase. We have now supported over 400 new ventures, 50% from UC Riverside. We are currently actively helping raise over \$9M in investment capital for 11 startups. This year alone, 6 of our startups raised over \$4M dollars.
- Our Life Science Incubator re-opened in October and we have our first two companies in residence. Our hope is that, as soon as the pandemic is over, an additional ten companies will be able to become tenants conducting cutting edge research and development.
- We continue supporting and encouraging partnerships with industry. This past year, our team negotiated over 200 material transfer agreements and 55 non-disclosure agreements with industry partners. We successfully negotiated over 80 sponsored research agreements totaling 6 million dollars.
- We licensed a promising technology to Invaio Sciences that could help fight HLB citrus disease that has devastated the global citrus industry. This license represents many years of research and investment, including funding from the United States Department of Agriculture (USDA) and California Citrus Research Board (CRB) and Citrus Nursery Board.
- Furthermore, we successfully launched the Eurosemillas Technology Acceleration Program (ETAP) focused on de-risking high potential technologies through proof of concept funding. Our partnership with Eurosemillas was further strengthened by the execution of a \$2.25M avocado research agreement to test and evaluate the most advanced selections of avocado scions and rootstocks from UCR. We believe this partnership can secure commercialization of UCR avocado cultivars for years to come.

We are now ready to leverage our team to focus on those areas of great expertise in the region. We are looking forward to the launch of the OASIS HUB and OASIS Innovations, a new initiative to drive the creation of an innovation cluster focused on sustainability, clean technology, and agriculture innovations.

As we continue building our region, we are also excited about the potential of our partnership with the Naval Surface Warfare Center and the community stakeholders in the creation of the Inland TechBridge. This initiative will allow us to build and grow collaborations with the private sector and the US Navy and commercialize technologies in data visualization, sensors, measurements and artificial intelligence.

I am very proud of the commitment of my team and I am thankful to all our partners, collaborators, and supporters for their trust in UC Riverside and our Office of Technology Partnerships.

Rosibel Ochoa

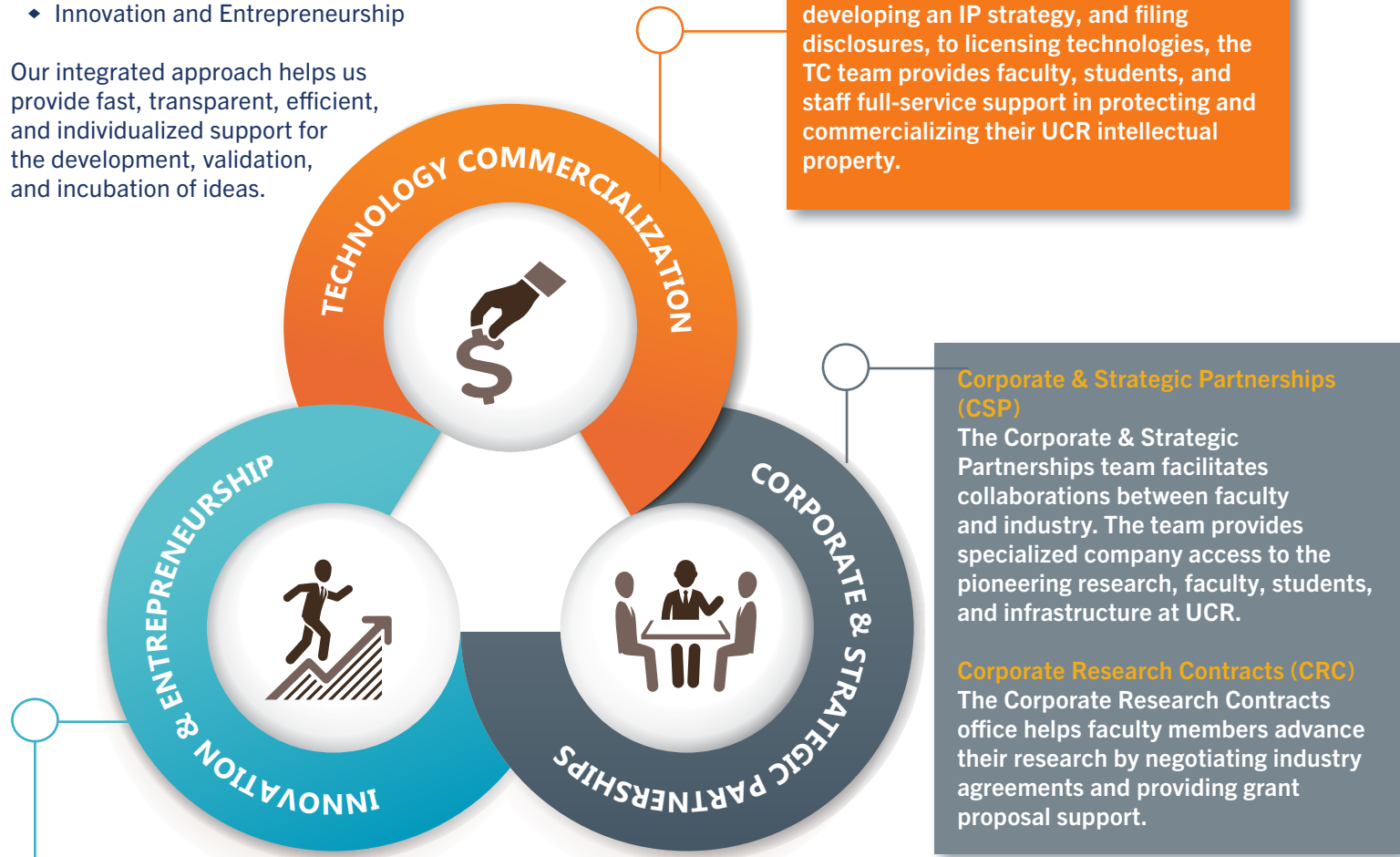




Reporting to the Vice Chancellor of Research and Economic Development, the Office of Technology Partnerships (OTP) encompasses 3 areas:

- ◆ Technology Commercialization
- ◆ Corporate & Strategic Partnerships
- ◆ Innovation and Entrepreneurship

Our integrated approach helps us provide fast, transparent, efficient, and individualized support for the development, validation, and incubation of ideas.



**Technology Commercialization (TC)**  
The Technology Commercialization team protects and helps commercialize cutting-edge research developed at UCR. From developing an IP strategy, and filing disclosures, to licensing technologies, the TC team provides faculty, students, and staff full-service support in protecting and commercializing their UCR intellectual property.

**Corporate & Strategic Partnerships (CSP)**  
The Corporate & Strategic Partnerships team facilitates collaborations between faculty and industry. The team provides specialized company access to the pioneering research, faculty, students, and infrastructure at UCR.

**Corporate Research Contracts (CRC)**  
The Corporate Research Contracts office helps faculty members advance their research by negotiating industry agreements and providing grant proposal support.

**Entrepreneurial Proof of Concept and Innovation Center (EPIC)**  
EPIC provides faculty, staff, students and local innovators valuable resources and tools to support their entrepreneurial journey. EPIC is a complete path-to-market platform for innovators to validate ideas, build teams, and launch companies.

**LaunchPad @ UCR**  
LaunchPad @ UCR powered by the Techstars network helps students succeed in entrepreneurship and in their careers by complementing existing entrepreneurship on-campus resources, coordinating off-campus opportunities for students to expand their reach, and convening students and staff at world-class events.

**EPIC Small Business Development Center (SBDC)**  
EPIC SBDC provides early stage tech entrepreneurs and companies support to grow their business at no cost. Services include specialized consulting, training programs, workshops, and access to capital.

**SBIR/STTR Resource Center**  
The Resource Center helps faculty develop and submit winning grant proposals, provides one-on-one mentorship, and offers a robust training program.

**ExCITE Startup Incubator**  
The ExCITE startup incubator is a partnership between UCR, Riverside County, and the City of Riverside providing startup residents with facilities, workshops, and community support to accelerate their company's success.

**UCR Life Science Incubator**  
UCR's Life Science Incubator, located at the Multidisciplinary Research Building, is specifically outfitted to house young companies in AgTech, BioMedical technologies, BioEngineering, and Medicinal Chemistry.

**International Partnerships**  
OTP's International Partnerships facilitates technology transfer and entrepreneurship capacity building for organizations and entities across the globe.

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# INTELLECTUAL PROPERTY MANAGEMENT & LICENSING

## ACHIEVING MORE WITH LESS IN THE FACE OF ADVERSITY AND NEW CHALLENGES

Our focus this year was to provide a comprehensive approach to the translation and commercialization of UCR innovations and intellectual property, including leveraging all the available resources within OTP and EPIC SBDC. Hindered by the challenges of the pandemic, the team executed seven license agreements and six option agreements, served 124 unique UCR inventors (faculty, students, and post-doctoral scholars), launched Sophia, the online intellectual property portal for UCR inventors, held its first technology assessment panel for life science technologies, and participated in the summer INNOVA'R I-Corps program where our team conducted customer discovery interviews to confirm product-market-fit for a selection of technologies.

## FEATURED EXCLUSIVE LICENSES EXECUTED



Former Professor Omar Akbari  
Entomology  
Novel CRISPR based method to develop and deploy sterile male fruit flies to suppress or eradicate commercially important invasive insect species



Professor Masa Rao  
Mechanical Engineering  
Deterministic mechanoporation for cell and gene therapy



Professor Hailing Jin  
Microbiology & Plant Pathology  
Stable antimicrobial peptides as potential treatment for Huanglongbing (HLB) citrus disease



Professor Paulo Chagas  
Music  
Led by UCR Alum Ethan Castro and Valtteri Salomaki  
Embodied sound through touch to turn anything into a hi-fi speaker with tactile sound



## From Funded Research To Licensed Technology: Accelerating The Potential For A Cure For HLB, The Devastating Citrus Disease

This year, UCR announced a major discovery in the fight against Huanglongbing (HLB, also known as citrus greening disease). HLB is one of the most serious citrus plant diseases in the world which has already devastated 90% of Florida's citrus groves and is threatening Southern California's \$7 billion citrus industry that contributes more than 22,000 jobs. To address this urgent need, Dr. Hailing Jin, a geneticist at the University of California, Riverside (UCR), has demonstrated in greenhouse trials on young citrus plants, that a type of citrus-derived natural product (a stable antimicrobial peptide, SAMP) is effective in preventing and treating HLB infection.

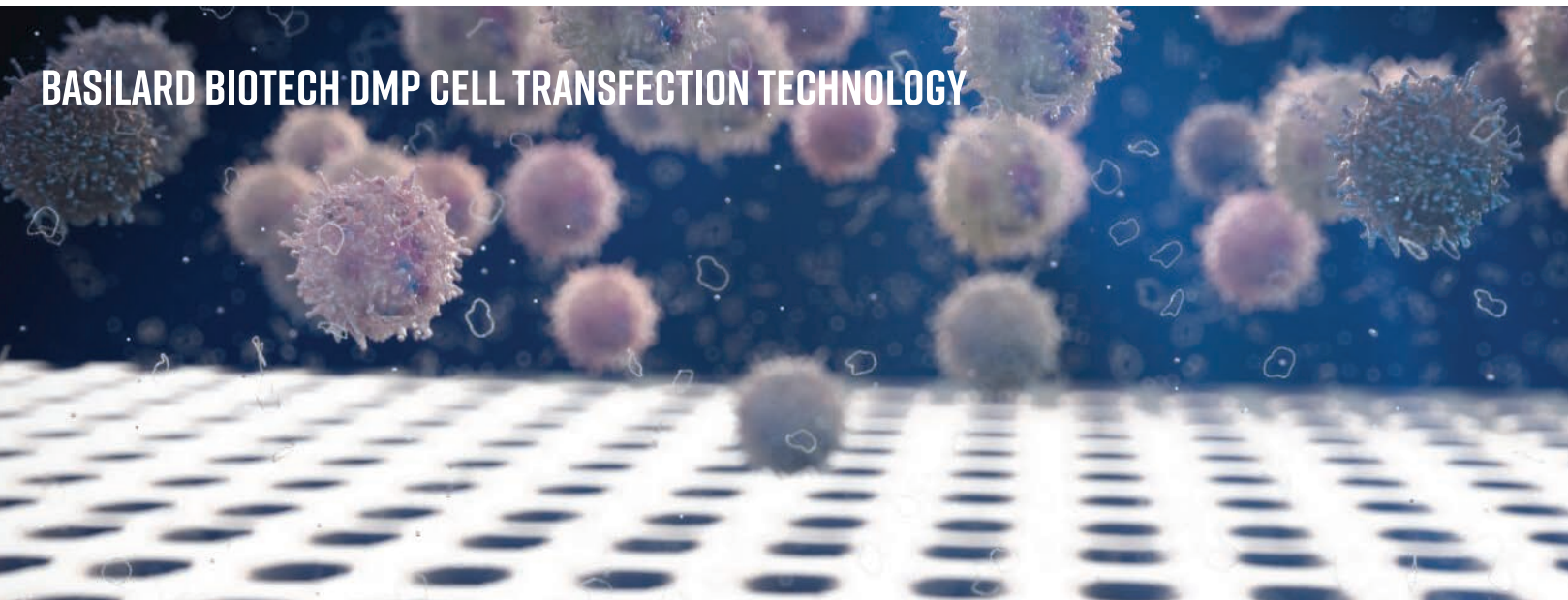
Significant financial and time investment is needed to take this early stage UCR SAMP technology from where it is today to a product that the citrus industry can use to address a critical need in combating Huanglongbing (HLB) citrus disease. The commercialization of the technology requires among others, extensive field testing to verify efficacy, commercial scale manufacturing, designing of an effective formulation and delivery system, and generation of data to support regulatory approvals.

UCR selected Invaio Sciences as its commercialization partner and licensed the technology to the company after holding conversations with and evaluating other interested parties. Invaio's willingness to invest, viable plan and experienced team were important factors in UCR's decision.

Invaio brings scientific, product development and commercial expertise in the Ag Biotech space, in addition to a proprietary delivery system that could be critical in bringing the UCR technology to commercial success.

*"The need for an HLB cure is a global problem, but hits especially close to home as California produces 80 percent of all the fresh citrus in the United States. This license to Invaio opens up the opportunity for a product to get to market faster. Cutting edge research from UCR, like the peptide identified by Dr. Jin, has a tremendous amount of commercial potential and can transform the trajectory of real-world problems with these innovative solutions."*

**- Brian Suh, Director of Technology Commercialization in UCR's Office of Technology Partnerships**



## BASILARD BIOTECH DMP CELL TRANSFECTION TECHNOLOGY

59

Received Invention Disclosures

124

Served Unique UCR Inventors

20.6%

Licensed Active UCR IP Portfolio

\$7.88M

Received Royalty Revenue and Fees

# CORPORATE AND CAMPUS ENGAGEMENT

## OUR INDUSTRY ENGAGEMENTS AND COLLABORATIONS TRANSFORM AND ELEVATE UCR

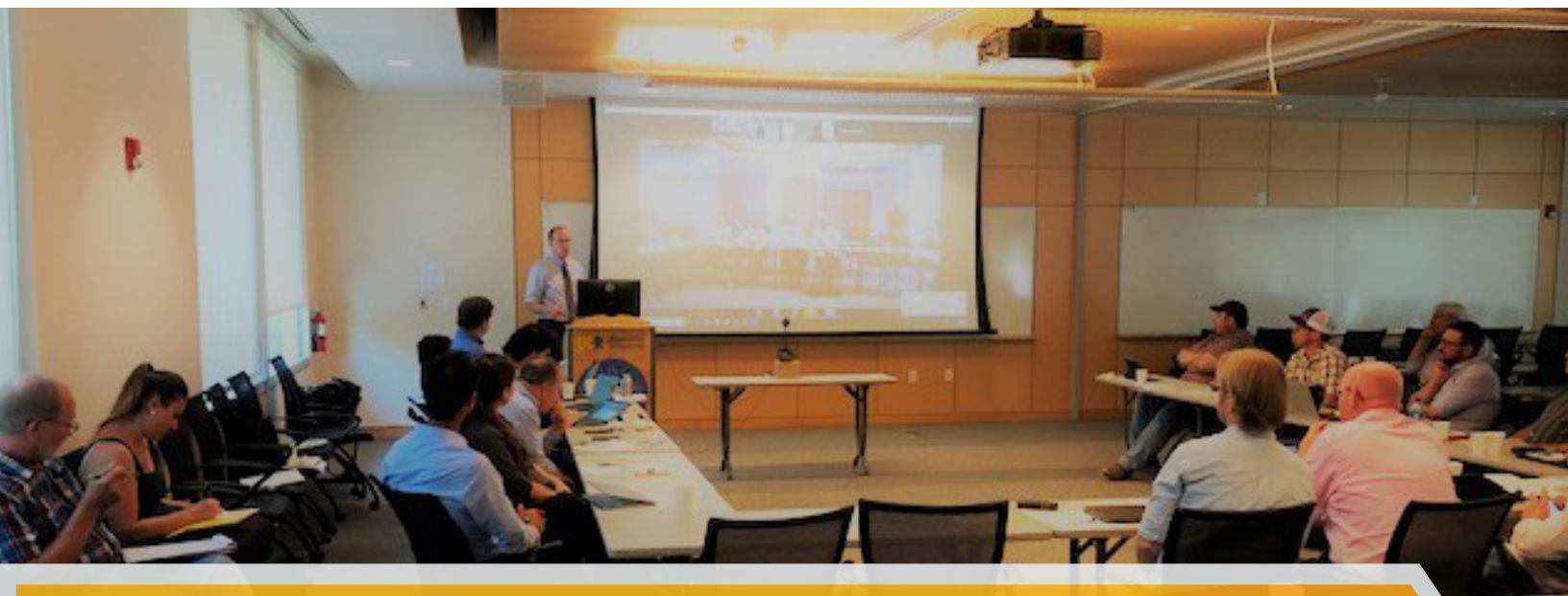
For the past year, the Corporate and Strategic Partnerships (CSP) team focused on a strategy of increasing corporate partnerships by maximizing individual corporate engagements across campus. By engaging with large companies with multiple technology and science research needs, CSP provided connection points across the campus but with special emphasis with engineering and college of natural sciences. This effort provides multiple touch points between both the university and the company, and offers the potential for expanding the university relationship beyond Sponsored Research Agreements (SRAs) to internships, career opportunities for students, industry speaking engagements, and other high-level relationships.

### HIGHLIGHTS & NEW PARTNERSHIPS

- Engaged with the Western Growers Association AG Automation Initiative.
- Introduced young faculty researchers to BASF CARA leading to new Sponsored Research Agreements.
- FYR Diagnostics – New partnership with Dr. Hailing Jin using novel isothermal PCR technology to identify HLB host small RNAs.
- Vulpes Corp. – New partnership with Dr. Milt McGiffen researching plant growth regulators.

### NOTEWORTHY VISITS

- Givaudan
- Western Growers Association
- Greenlight Bio
- BASF CARA
- Bayer Crops Science
- Proctor & Gamble
- Pepsico
- IONIS Pharma
- IQBiotech
- Vulpes Corporation
- FYR
- California Walnut Board
- Intrexon / (Green Venus)
- Microsoft



**50**  
Ongoing Corporate Relations Engagements

**29**  
Virtual and In Person Corporate Visits

**7**  
New and Expanded Partnerships

**\$2.37M**  
Sponsored Research Agreement Funding

## CONNECTING UCR EXPERTISE TO INDUSTRY INTERESTS AND NEEDS

UCR has experts in many fields and our CSP team utilizes industry connections and networks to promote and facilitate engagement opportunities throughout the campus.

As an example of these efforts, the California Research Alliance by BASF (CARA) has in the last few years linked BASF experts and UCR research faculty through generous support of faculty research projects. These alliances leveraged UCR expertise and aided BASF R&D needs in the areas of material sciences, entomology, and computational biology. BASF CARA continues to canvass UCR's research talent for additional collaboration opportunities, and expanded its partnership with UCR this past year beyond sponsored research. They provided funding, panel participation and breakout sessions with graduate students during UCR's 2019 Microbiome Initiative Conference, and participated in OTP's Proof of Concept Grant review process, providing valuable feedback to UCR's faculty on their proposals. In summary, BASF CARA and UCR established a deeper collaboration in 2019 -2020 which benefited, and will continue to benefit, the UCR community.

### RESULTS OF THE BASF CALIFORNIA RESEARCH ALLIANCE (CARA) TO DATE

**76**

Projects Funded

**68**

Unique PIs Involved

**100+**

Postgraduate and Graduates involved

**20+**

Patent Applications

### UCR PRINCIPLE INVESTIGATORS MEMBERS OF THE BASF CARA ALLIANCE



**Kathryn Urich**  
Professor of Chemistry & College of Natural and Agricultural Sciences Dean  
UC Riverside, Department of Chemistry  
Advanced Materials and Formulation



**Peter Atkinson**  
Professor of Genetics  
UC Riverside, Department of Entomology  
Biosciences



**Anand Ray**  
Professor of Molecular, Cell, and Systems Biology  
UC Riverside, Department of Molecular, Cell, and Systems Biology  
Biosciences

# FUNDING RESEARCH THROUGH CORPORATE CONTRACTS

**WE BUILD BRIDGES BETWEEN UCR AND CORPORATE SPONSORS**

Corporate Research Contracts focused on education and outreach to facilitate more efficient and effective collaborations with our industry partners. We conducted a study on how researchers and industry sponsors interact to increase the quality of collaborations and the probability of a meaningful engagement. The outcome of this study was the creation of a tool to improve identifying and presenting funding opportunities to our faculty. We also used the findings to present nine workshops to faculty and departments on best practices on collaborating with industry.



## FEATURED CORPORATE SPONSORED RESEARCH

### VOLVO TECHNOLOGY OF AMERICA

CE-CERT  
Volvo LIGHTS is a unique collaboration between the South Coast Air Quality Management District, Volvo Trucks and 14 other organizations including UCR to pioneer a range of vehicle, charging and workforce development innovations for electric trucks and equipment.



International Programs  
Chile Know Hub Ignition 2020  
Online entrepreneurial training workshop

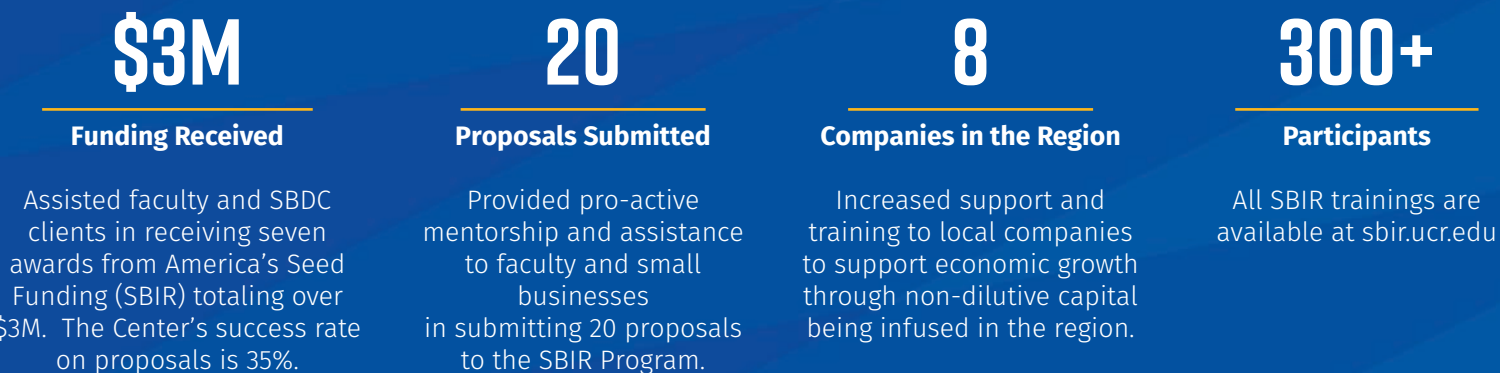


Dr. Mary Lu Arpaia  
Dr. Patricia Manosalva  
Dr. Peggy Mauk  
Partnership to support and sustain UCR's Avocado Breeding Program



## SBIR/STTR RESOURCE CENTER

Our SBIR/STTR Resource Center had a banner year in supporting our clients and community with access to non-dilutive capital through federal SBIR/STTR funding to grow the tech ecosystem in the region. We successfully helped local technology start-ups submit 20 Phase I and Phase II proposals valued at over \$5M and received seven awards valued at over \$3M representing a success rate of 35%, which is much higher than the national success rate of 19%. The center also provided a robust training program in which we reached over 300 participants in over 20 webinars and workshops.



## PILOTING A NEW INTELLECTUAL PROPERTY MODEL TO CREATE FLEXIBLE IP OPTIONS FOR PARTNERSHIPS WITH COMPANIES

In an effort to strengthen and streamline our industry partnerships, our Corporate Research Contracts team has adopted an alternative contract model to the standard university approach. The new model offers flexible options to our industry sponsors when negotiating intellectual property licenses with the University. While sponsors can opt for the traditional method of an option to a license, the new model offers our partners options to select up-front licensing.

This year, our team partnered with UCR's Center for Environmental Research and Technology to pilot this streamlined process. This new model will help the University and corporations to better partner to bring technologies to market.

# STUDENT ENTREPRENEURSHIP

WE HELP STUDENTS SUCCEED IN ENTREPRENEURSHIP AND IN THEIR CAREERS

In partnership with the Blackstone Foundation and Techstars, Launchpad @ UCR focused on building relationships with student affinity groups on campus, the Creat'R lab makerspace, and the Caravanserai Project, a social innovation organization, to organize multiple workshops that teach entrepreneurial skills.

To continue supporting our students, we successfully transitioned our program to virtual during Spring Quarter and noticed an increase in students participation:

- 24 students participated in the LaunchPad Social Innovation Pitching Competition
- 100 students participated in the LaunchPad Startup BootCamp, a 5-week webinar series

In addition, we sponsored 3 episodes of "The Brew" Podcast, featuring student entrepreneurs, faculty, and Entrepreneurs-in-Residence. We ended our first year with a Showcase Livestream event featuring our student entrepreneurs, and Chancellor, Kim A. Wilcox.

Our goal is to be the hub for entrepreneurial resources for students on campus and to complement on-campus activities by providing entrepreneurial content and facilitating pathways between existing resources. We also want to expand and diversify the pipeline of student entrepreneurs and foster student-originated intellectual property and new start-up creation.

## FIRST YEAR HIGHLIGHTS



### \$50,000 RAISED BY STUDENTS

From Blackstone Launchpad, NSF I-Corps, and VentureWell



### 4,000 STUDENTS REACHED

Through events, mentoring sessions, social media channels, Connect'R Platform and signed up for our newsletter



### 15 STUDENT-LED STARTUPS

Received support and coaching



### 260 MENTORING SESSIONS

For students and startups at different stages and in various fields



### CONNECT'R PLATFORM

430 students and 25 startups signed up for the platform



### 47 EVENTS

Organized and co-sponsored with diverse student organizations



## STUDENT-LED STARTUP

### SPOTLIGHT:



# EUREKA PARK™



### EDGE Sound Research Inc.

a startup led by UCR graduates, Ethan Castro and Valtteri Salomaki, develops audio systems for gamers allowing them to both hear **and feel sound** in high definition, improving the gamers' overall experience and performance.

The company has deep personal roots for co-founder and UCR PhD student Ethan Castro. He was born hard of hearing but was still able to fall in love with sound at an early age. He "felt" music through vibrations from speakers and subwoofers; a tactile audio experience that has led to the research behind the technology that was developed at UCR under Professor Paulo Chagas of the department of Music.

Professor Chagas is an award-winning composer from Salvador, Brazil. In 2008, he founded a state-of-the-art Experimental Acoustic Research Studio (EARS) at UCR designed to modernize interdisciplinary research for electroacoustic music and multimedia. It was at the EARS studio where the technology for EDGE Sound Research Inc. was developed.

*"I owe huge thanks to Dr. Paulo Chagas, who has taken me under his wing," said Ethan. "He provided me some early seed funding as well as tools to enable my investigation."*

Ethan teamed with Valtteri Salomaki, a UCR MBA student with experience starting companies including Free Logic Media LLC, which accelerated the launch of the company. Valtteri was one of 50 student entrepreneurs selected for the Blackstone LaunchPad Summer Startup Fellowship to validate his business strategy and advance the company.

EDGE Sound Research Inc. has significantly progressed in the last year. The team joined Launchpad @ UCR, represented UCR at the Techstars Consumer Electronics Showcase (CES) student pitch competition in Las Vegas, participated in OTP's INNOVA'R entrepreneurship training program, raised \$35,000 in non-dilutive funding, received dedicated mentorship from EPIC Small Business development Center (SBDC), and licensed the rights to use the technology from the university.



## INNOVA'R TEAM SPOTLIGHT:

### ON-THE-SPOT BIOSENSORS

## STARTING THE COMMERCIALIZATION JOURNEY WITH CUSTOMER DISCOVERY

**On-the-Spot Biosensors** is a faculty-led team that has taken advantage of the full spectrum of OTP's services to help bring their idea to the market. They have developed a novel BioChip Technology based on plasmonic gold microarrays that can provide rapid bacterial identification to improve outcomes for patients.

Professor Jason Cheng of the department of Chemistry, started his journey by attending UCR's NSF I-Corps Site program called INNOVA'R. Together with his graduate students Alexander Lambert, Bochao Li, and Daniel Stuart, Zhengdong Yang, and Alexander Malinick, the Biosensors team was paired with one of OTP's Entrepreneurs-in-Residence who mentored them throughout the workshop. The team received \$3,000 from the program, which they used to travel to an industry conference to validate interest in their idea through in-person customer discovery (pictured above).

After successfully validating their idea through the INNOVA'R program, they decided to continue to pursue their commercialization efforts through NSF's National I-Corps program. With their mentor Leslie Hickle, the team attended a 7-week intensive program where they conducted over 100 interviews and received \$50,000 to further develop their ideas.

On-the-Spot Biosensors is currently refining their technology and expanding the applications to include more pathogenic bacteria. Steps towards commercializing their technology are being taken starting with filing a disclosure to protect their intellectual property. They also plan to apply for SBIR and Proof of Concept funding and form a start-up company.

# CAMPUS INNOVATION AND ENTREPRENEURSHIP

## TRAINING PROMISING CAMPUS INNOVATORS

Our goal is the recruitment and training of student and faculty innovators researching exciting new ideas and technologies. The UCR NSF I-Corps Program, called INNOVA'R, shows early-stage innovators how to obtain market validation for their idea before investing vast amounts of time and money. The program successfully expanded its outreach to faculty and their grad students this past year by incorporating I-Corps into the Office's Proof-of-Concept Grant competition. The new Blackstone Launchpad effort has referred the most promising of their students to INNOVA'R.

### 37 TEAMS

Accepted and Enrolled

From the College of Engineering, CNAS, CHASS, School of Medicine, UCR Extension and School of Business.

### 130 PARTICIPANTS

Faculty, Grad, Undergrad

Including faculty, graduate students, undergrads, and MBA and MFIN Startup Business Consultants

### 15 INTERNS

MBA and MFIN Students

Business school student interns assist mentors, teams, create a SWOT Analysis, and a Business Model Canvas.

### 360 INTERVIEWS

Customer Discovery

Teams conduct zoom meetings instead of in-person interviews and conference attendance.

During the Spring quarter, our INNOVA'R program went virtual, successfully hosting its first cohort of remote teams. With this online format, the INNOVA'R program hosted 2 simultaneous tracks, a "Faculty-led Team" track and an "Entrepreneur" track.

This split-track structure allowed more teams to participate while still being able to receive individualized feedback from the teaching team and mentors through simultaneous breakout sessions. We plan to utilize this virtual program to increase access and broaden participation across campus by offering additional types of tracks in future cohorts.



## TECHNICAL VALIDATION

After participating in the INNOVA'R program, teams are better positioned to access additional funding opportunities including the NSF I-Corps National program and Partnerships for Innovation (PFI) grants. This year, four faculty-led teams that had participated in the NSF I-Corps National program received PFI grants of \$250,000 each to help translate their research into technological innovations with promising commercial potential and societal impact.

### Si-Li Ion Battery: Professor Lorenzo Mangolini, Mechanical Engineering

Paving the way to the commercialization of additives that boost battery performance.

### Filter More H2O: Professor Nosang Myung, Chemical/Environmental Engineering

Industrial scale production of high-performance, in-home water filters to protect public health from lead and arsenic in drinking water.

### Brain Beacon: Professor Ming Lee Tang, Chemistry

Achieving efficient production of visible light from semiconductor nanocrystals in fluids.

### Portable Perfusion Monitor: Professor Guillermo Aguilar, Mechanical Engineering

Optimization of a portable blood flow monitor for improving reconstructive surgery operations and recovery.

# FUNDING FACULTY INNOVATION

## TRANSLATING RESEARCH INTO MARKET-VALIDATED PRODUCTS AND TECHNOLOGIES

In the Fall of 2019, OTP awarded \$250,000 in grants and expert business mentorship to seven Proof of Concept (POC) faculty recipients to further the development and commercialization of their technologies. Funding for these projects was provided by Eurosemillas, S.A., a Spain-based leader in the commercialization of agriculture innovations, through a gift provided to UC Riverside under the Eurosemillas Technology Acceleration Program.

The POC process is an important step to help innovators transition their technologies to the marketplace. Through a combination of individualized mentorship, customer discovery and non-dilutive funding for technical validation, innovator teams have a better chance of securing a commercial partner or additional funding to translate their technology. To date UCR has provided almost \$1.7 million in POC funding to 49 projects leading to the successful transfer and/or commercialization of nine technologies.

## 2019 PROOF OF CONCEPT GRANT RECIPIENTS

### **GENEWRITE: Professor Thomas Kuhlman, Physics and Astronomy**

A technology that will enable new genome editing capabilities by providing the ability to site-specifically insert large genes into any desired location in the genome. The GENEWRITE kit has commercial applications in medicine and therapeutics, biotech, agriculture, and academic research fields.

### **Chronoprinting: Professor Will Grover, Bioengineering**

A benchtop instrument with a proprietary chemical analysis technique that will detect fraudulent formulations before they reach consumers and affordably deliver desperately needed field-based quality validation throughout Pharma and Food supply/distribution chains. Chronoprinting has commercial applications in the pharmaceutical and food manufacturing fields.

### **Carbon Fixation: Professor Paul Larsen, Biochemistry**

Utilizing amino acid changes to improve carbon fixation in plans to turn excess atmospheric carbon into a resource that will likely increase photosynthetic output, increase growth in marginal soils, and convert atmospheric CO2 into something that can be leveraged to feed our global population. These tools have commercial applications in agriculture to increase carbon fixation, yield, and food security.

**Eco-Route: Research Engineer Kanok Boriboonsomsin, Center for Environmental Research and Technology (CE-CERT)** determines the most fuel efficient vehicle route resulting in an average of 10% fuel savings. Eco-Route has commercial applications in navigation, logistics, and transportation markets.

### **Graphene Thermal Interface Materials: Professor Alexander Balandin, Electrical and Computer Engineering**

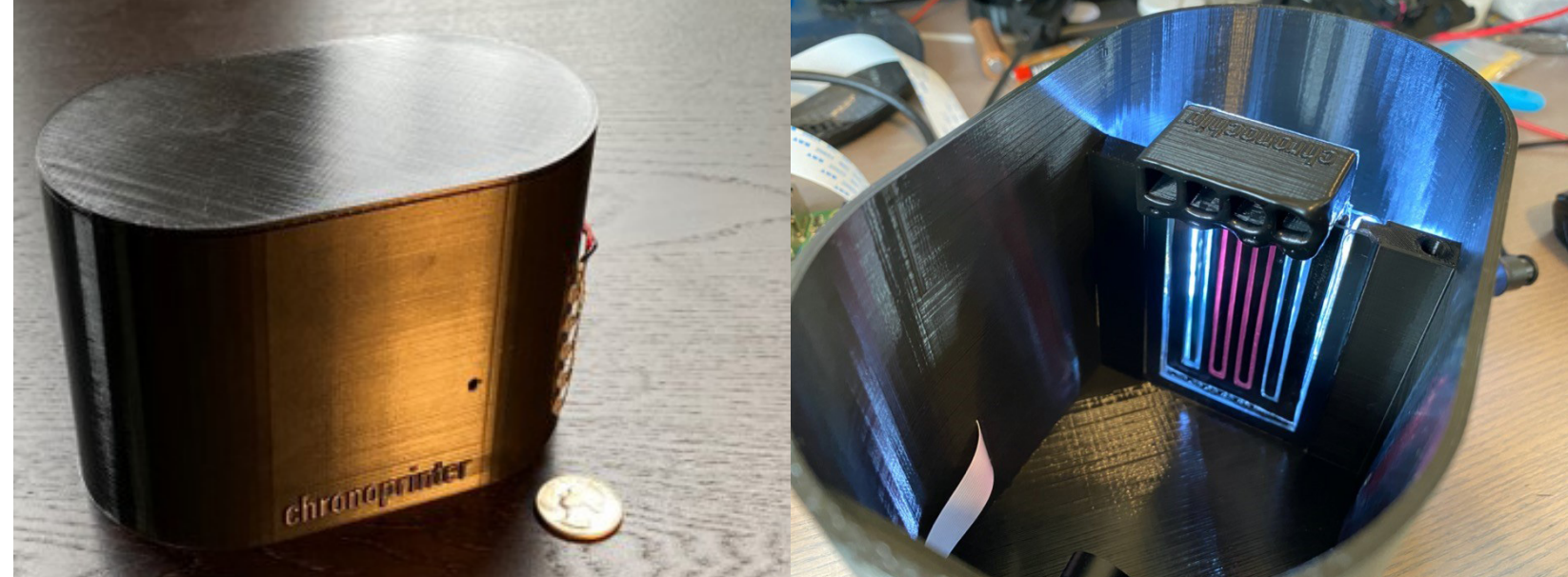
Materials that deliver higher values of thermal conductivity at lower filler loading than current commercial thermal interface material, while providing independent control of electrical conductivity and a demonstrated decrease in temperature rise at a low cost. This platform technology has commercial applications in industries that utilize thermal interface materials to dissipate heat such as wireless, telecom, power, vehicle control, LEDs, and computers.

### **Si-Li Ion Battery: Professor Lorenzo Mangolini, Mechanical Engineering**

Additives that address fundamental limitations in current battery technology through an additive that boosts battery capacity without changing current manufacturing schemes. This technology has commercial applications in batteries for drones, e-bikes, e-scooters, and the electric vehicle (EV) markets.

### **Anion Based Ionic Liquids For The Production of Safer Li-Ion Batteries: Professor Vincent Lavallo, Chemistry**

Novel ionic liquid electrolytes that offer significantly improved safety and are compatible with existing battery manufacturing processes that can be easily adopted by Li-ion battery manufacturers. Commercial applications for this technology include lithium-ion batteries that are used for EV as well as non-EV markets.



## POC PROJECT SPOTLIGHT: CHRONOPRINTING

### MILESTONE DRIVEN SUCCESS

**Chronoprinting™** is a patent-pending method and device characterizing complex liquid samples (wine, olive oil, etc.) in an image-based “fingerprint.” Chronoprinting is being developed by UCR Bioengineering associate professor William Grover and his lab. Comparing two Chronoprints™ determines whether two samples are chemically identical or different, enabling winemakers, olive oil producers and others to verify whether products are “in spec” or not. Chronoprinting also enables optimized olive irrigation, harvest timing and milling.

Professor Grover worked closely with OTP Entrepreneur-in-Residence Stephen Sharp and the OTP team to create a technology development and pre-commercialization plan. They have conducted 78 customer discovery interviews which has helped advance the technology and project its commercial potential. Professor Grover has also made connections to partner for ongoing research, including olive oil and winemaking councils, the Naval Surface Warfare Center Corona and key trade organizations.

*“Much of what we’ve accomplished in developing Chronoprinting is owed to my OTP dedicated mentor. He has helped me line up interviewees from multiple sectors for customer discovery, research market sizes, refine*

*financial estimates, engage prospective engineering design firms, and brainstorm solutions to technical problems we’ve encountered. Without UCR OTP’s help, this would all just be “wishful thinking”. While my business is still in the early stages and hasn’t been incorporated or generated sales or jobs yet, we are laying a strong foundation for next steps, and I look forward to continuing our work with OTP.”*

**- William Grover**



# STARTUPS, SMALL BUSINESSES, AND COVID SUPPORT

## STARTUP ECOSYSTEM BUILDING "WINS" THAT WERE YEARS IN THE MAKING.

This year, EPIC SBDC has been focused on moving UCR projects out of the labs, supporting entrepreneurs, recruiting experienced executives, helping teams and companies hit milestones on their commercialization path, and raising capital.

EPIC SBDC has also been focusing on developing more funding opportunities for startups through the SBIR/STTR Resource Center, recruiting more Angel investors, connecting with more Venture Capital firms, partnering with alternative funding resources like crowdfunding platforms and venture studio models, and sharing UCR and community startup deal flow.

Most recently, EPIC SBDC has been providing emergency COVID crisis support to over 220 startups and small businesses in the Inland Empire. It has also launched virtual seminars, demo days, workshops, and pitch events to address this new remote reality for entrepreneurs and business owners and provide the resources needed to promote resiliency.



**EPIC SBDC COMPANY SPOTLIGHT:**  **FARMSENSE**

**A UCR FACULTY-FOUNDED STARTUP SCALING TO HELP IMPROVE AGRICULTURE PRACTICES**



## FUNDING SUCCESS STORIES



UCR lab spinout Basilard Biotech raised \$500,000 from UCR's Highlander Venture Fund.



Globe Biomedical received a \$715,000 SBIR Phase II grant, graduated from the ExCITE Incubator, and leased their own office space in Riverside.



EPIC SBDC helped identify a fractional CEO and worked with the founders on company creation to be able to receive a \$250,000 CalSEED grant award.



Four newly recruited Angel investors wrote checks for startups: Blue, Sensorygen and Pulse360.

**FarmSense**, a startup that was spun out of the labs at UCR in 2016 by engineering faculty member Eamonn Keogh and Dr. Shailendra Singh, is helping farmers save crops from insect damage and reduce the use of pesticides. They have created the next generation of insect monitoring using a combination of patented sensor technology and novel machine learning algorithms to make the promise of precision agriculture a reality. OTP has worked with the inventors since 2015 to help them protect their intellectual property, providing proof of concept funding, mentoring, and even providing an interim chief operating officer. These actions helped the founders get their fledgling company off the ground before joining the ExCITE incubator to work on product development and secure partnerships and customers for field trials.



With the help of the EPIC SBDC mentor team, Art Salyer, Leslie Hickle, and Scott Brovsky, FarmSense has started product manufacturing, gained early customer traction and raised a \$736,056 Phase II SBIR grant from the National Science Foundation. They have done well in startup pitch competitions, most recently placing 2nd in the United States and advancing to the World Cup Championship of Entrepreneurship. FarmSense graduated from the EPIC SBDC supported ExCITE incubator and has leased office space in Riverside. They have hired 3 new employees in 2020 and they are currently raising a \$1.5M equity capital Seed Round.

*"We are making great progress as a company, with significant funding and our first paying customers. While we are a high-tech company, we were never tempted to relocate to Silicon Valley; we love the support and mentorship that we get from UCR and ExCITE."* **-Eamonn Keogh, Farmsense Co-Founder**





# THE FUTURE OF INSULIN DELIVERY?

## INTERNATIONAL TEAM SPOTLIGHT: PRIME TECHNOLOGIES

Javier Morales, an entrepreneur and professor at Universidad de Chile is on the way to have his company, PRIME Technologies, incubated in Riverside in partnership with the University of California Riverside (UCR). Javier and his team developed and patented a film, similar to a breath freshening strip, that when placed in the mouth, serves as a vehicle to deliver drugs such as insulin into the bloodstream.

In 2019, Javier's company, led by Juanita Castañeda as CEO, participated in the program Know Hub Ignition, offered by Know Hub Chile, an association of eleven Chilean universities, in partnership with UCR's Office of Technology Partnerships. The program paired the PRIME team with a UCR mentoring team and through an intensive ten-week entrepreneurship training followed by a one-week immersion in Riverside validated the technology in the US market with potential clients. Throughout the process PRIME was introduced to investors in California as well as potential strategic partnerships. The team drove through Southern California during the immersion week with its UCR mentor and held over a dozen meetings with potential customers and partners such as Eli Lilly Biotechnology, Cure Pharmaceuticals and City of Hope among others.

Given the positive outcomes from the Know Hub Ignition program and the immersion in Riverside, UCR further partnered with Know Hub Chile to explore the possibility of helping PRIME come to Riverside for incubation supported by UCR's team of mentor experts, specifically to further advance its product development research and solidify collaboration with strategic partners.

Javier's Chilean technology could be the future of insulin drug delivery in the US and the rest of the world.

We, at UCR are working on it.

# INTERNATIONAL PARTNERSHIPS

**ENTREPRENEURSHIP & COMMERCIALIZATION FROM RIVERSIDE TO THE WORLD. YES, 100% ONLINE.**

This year our team focused on solidifying international partnerships and building robust scalable programs that allowed us to position ourselves as "the best partner for entrepreneurial ecosystem development in Latin America". This helps us continue to heighten the position of UCR internationally and contribute to the economic development of Riverside and that of our international partners.



### Delivered 2 entrepreneurial training programs with our Chilean partner

- Hosted 5 Chilean entrepreneur teams for an immersion in Riverside
- Launched and delivered 2020 Know Hub Ignition Program for 16 entrepreneur teams with our partner Know Hub Chile



### Developed COMUNITT training platform for Latin America

- Signed agreement with Organization of American States to Develop the COMUNITT Platform, a collaborative portal for training, mentoring, and community building for technology transfer offices at universities.



### Signed collaboration agreements with Know Hub Chile

- Collaboration Agreement for the acceleration of technology transfer through licensing of agricultural crop plant varieties and cultivars.
- MOU for Strategic Collaboration to:
  - o Further each other's brands in Latin America
  - o Co-promote each other's programs in the region and facilitate post-doc exchanges.



### Licensed the "UCR INNOVA'R - An I-CORPS-Based Entrepreneurism Program" to Know Hub Chile



**42%**  
**FEMALE LED**

Projects

in Chile Know Hub Ignition program training

**50**  
**MEETINGS**

With Stakeholders

For the 5 visiting entrepreneurial teams

**7**  
**COUNTRIES**

Engaged

**66**  
**APPLICATIONS**

Know Hub Ignition

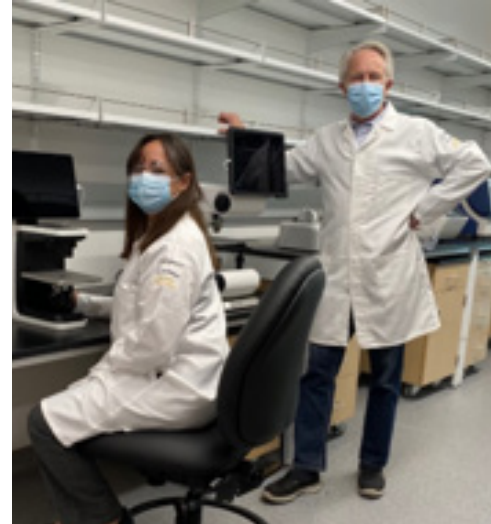
Of which 16 Chilean teams were selected for the program

# INCUBATION AND ACCELERATION ON CAMPUS

## ENABLING RESEARCH IN THE INLAND EMPIRE'S FIRST LIFE SCIENCES INCUBATOR

Accelerating the translation of faculty research at UCR to commercial application is dependent upon timely access of faculty start-ups to scalable R&D facilities and financing. The new MRB Life Sciences Incubator, provides state-of-the-art equipment and laboratory space for cellular biotechnology, medicinal chemistry and agricultural technology companies. The first tenant, Murrieta Genomics was welcomed into the Incubator in late 2019 and is being followed by several additional companies in 2020. The Incubator is projected to expand to 12 tenant companies in 2021. The Incubator is the first such facility in the Inland Empire and will serve as a magnet for cutting-edge start-ups from UCR and the broader Inland Empire academic and commercial ecosystem.

This summer, our team welcomed UCR alum, Maricela Argueta, as the Life Science Incubator Manager. Maricela joins us with 19 years of laboratory management and Field Application Scientist academic and industry experience.



# & IN THE COMMUNITY

## A YEAR OF ACTIVITY AND TENACIOUS GROWTH AT THE EXCITE STARTUP INCUBATOR

Before COVID, ExCITE reached full capacity with 22 companies that were part of our ExCITE community. ExCITE also hosted 8 tech-focused meetups that held coding seminars, hack days, and events to grow the regional innovation community. Partnering closely with EPIC SBDC to support company growth, ExCITE companies received over 280 hours of mentorship and 25 workshops and company deep-dive mentoring sessions were held at our incubator site in Downtown Riverside. It continued to support to company resiliency during this COVID pandemic through EPIC SBDC's virtual seminars and helping to identify and apply for disaster loan/funding available to small businesses.

Three startups have graduated from ExCITE:

- **FarmSense**, received over \$1M in SBIR Phase I and Phase II funding over the last 2 years and acquired paying customers.
- **Globe Biomedical**, received almost \$1M in SBIR Phase I and Phase II funding over the last 2 years.
- **Blue Social**, received over \$2M in private investment in the last year.



With ExCITE at full capacity, we are looking at opportunities to expand to a larger location to accommodate company growth needs and create a larger impact of startups in the region.

**\$1.2M**

Acquired Research Equipment

**51**

Installed Major Pieces of Equipment

**20**

Engaged Potential Incubator Tenants

**240**

Guest Visitors Toured Facility

**57**

Average Attendees at Lunch 'n' Learns

**22**

ExCITE Companies

**\$5.3M+**

Received Investments & Grants

**133**

Jobs Supported by ExCITE Companies

**3**

ExCITE Company Graduates

## PIVOTING TO SUPPORT COVID-19 RESEARCH AND TESTING



From the early days of the COVID-19 pandemic, Technology Partnerships staff were acutely aware of the role that UCR research faculty and staff could play in combating the pandemic. The network of faculty researching in the field were rapidly connected to more than 75 grant funding sources via our SBIR/STTR office and its weekly virtual seminar series. This service was extended to faculty at other Inland Empire institutions such as Loma Linda University Health and City of Hope and attracted participants from across Southern California institutions. Planning began early for UCR's own COVID-19 testing capability and the staff of the MRB Life Sciences Incubator contributed laboratory and office space and equipment to ensure live testing capability in time for the start of the school year.

## EXCITE COMPANY SPOTLIGHT:

### A STARTUP DEFINED BY TENACITY



**Blue Social**, a Latino-owned local Riverside startup that developed the first Bluetooth-based social network, was founded in 2016, won 2017's Riverside County April Innovation Month Fast Pitch Competition and has been an ExCITE incubator resident ever since. EPIC SBDC mentored the Blue founding team. With the recent launch of Blue Smart products, the company has generated over \$500,000 in revenue in just six months and is raising another \$1 million via equity crowdfunding on the Republic platform. In the past year, Blue has been able to show scalable traction and closed a \$1.1 million seed round led by Tim Draper, a billionaire venture capitalist and investor in Tesla, SpaceX, and 26 other unicorns. Blue is the third company to graduate from ExCITE, has been actively hiring new positions, and are looking to expand operations locally.



TECHPARTNERSHIPS.UCR.EDU  
TP@UCR.EDU  
951.827.7941

OFFICE OF TECHNOLOGY PARTNERSHIPS  
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RIVERSIDE, CA 92521

UNIVERSITY  
OF  
CALIFORNIA

Home Loan  
Program  
Corporation



HOME LOANS  
Especially for UC Faculty

# PROGRAM OVERVIEW

The Mortgage Origination Program (MOP) was developed by the University of California to support the recruitment and retention of faculty and Senior Managers by assisting them in the purchase of a principal residence near their work location.

MOP provides first deed of trust loans with a one-year adjustable rate based upon an internal University index. The maximum repayment term is 30 years.

MOP is administered by the University of California Home Loan Program Corporation (UCHLP), located in Oakland, California. Questions regarding the Mortgage Origination Program should be directed to the Campus/Lab Housing Programs Representative or UCHLP.

# ELIGIBILITY REQUIREMENTS

Full-time University Appointees who are:

- members of the Academic Senate or hold an equivalent Title
- Senior Management Group employees
- eligible members of UC Hastings College of the Law

Each campus determines participation from the above group based on recruitment or retention needs

Property must be within a reasonable distance of participant's work location

Participant must not have owned a primary residence within the prior 12 months near work location

Only for a single family residence (5 acreage limit) or a condominium

Loan may not be used for construction financing

Monthly payments are collected by payroll deduction

Loans are not assumable

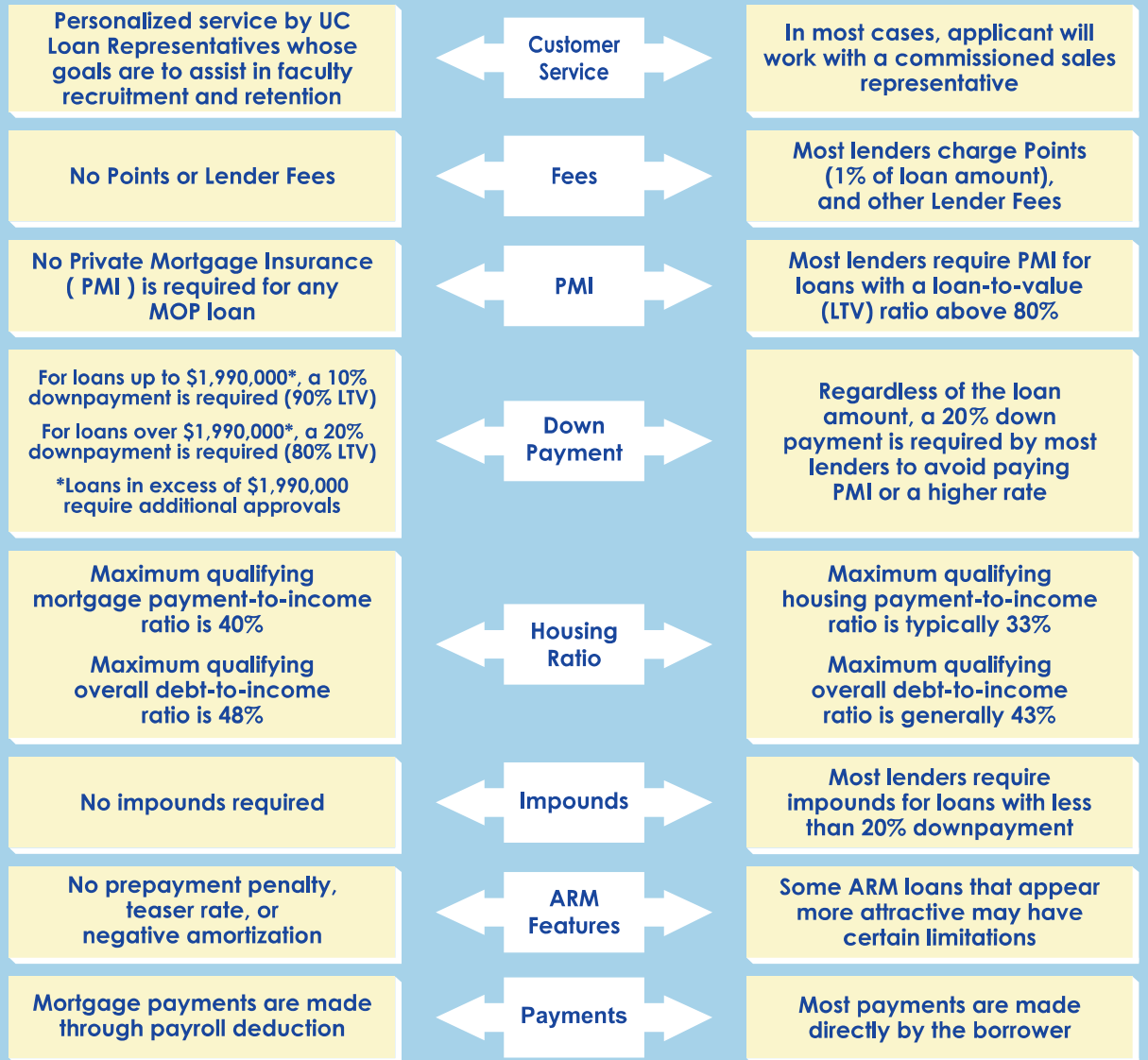
Property must be the principal place of residence for the primary participant for the term of the loan

Repayment in full is required six months after separation from the University (unless for University retirement or disability)

# Why Choose MOP?

## MOP Loans

## Conventional Loans



**NOTE:** There is no one mortgage type which is uniformly advantageous for all borrowers. Potential applicants may want to explore other mortgage options to compare the respective features of available programs.

# HOW IS THE MOP INTEREST RATE DETERMINED?

The University maintains a working capital account (Short Term Investment Pool, or STIP) that is invested in a broad spectrum of investments with a maximum maturity of five years.

To determine the interest rate for MOP loans, the earnings rate of STIP is calculated quarterly. The earnings rate for the most recently available four quarters is averaged and an administrative fee of .25 is added. The minimum Standard Rate is 3.25% for new loans approved on or after August 1, 2019.

This rate is used for new MOP loans as well as MOP loans due for their annual rate adjustment. The maximum annual rate adjustment for each loan is 1% (up or down) from the current rate. There is an interest rate cap of 10% over the starting rate, for loans made after January 1, 2014.

**NOTE:** The initial interest rate for each individual loan will be the Program rate in effect at the time of loan commitment.

As shown on the chart to the right, loan rates for the MOP program have traditionally fluctuated less than most indices used by conventional lenders.

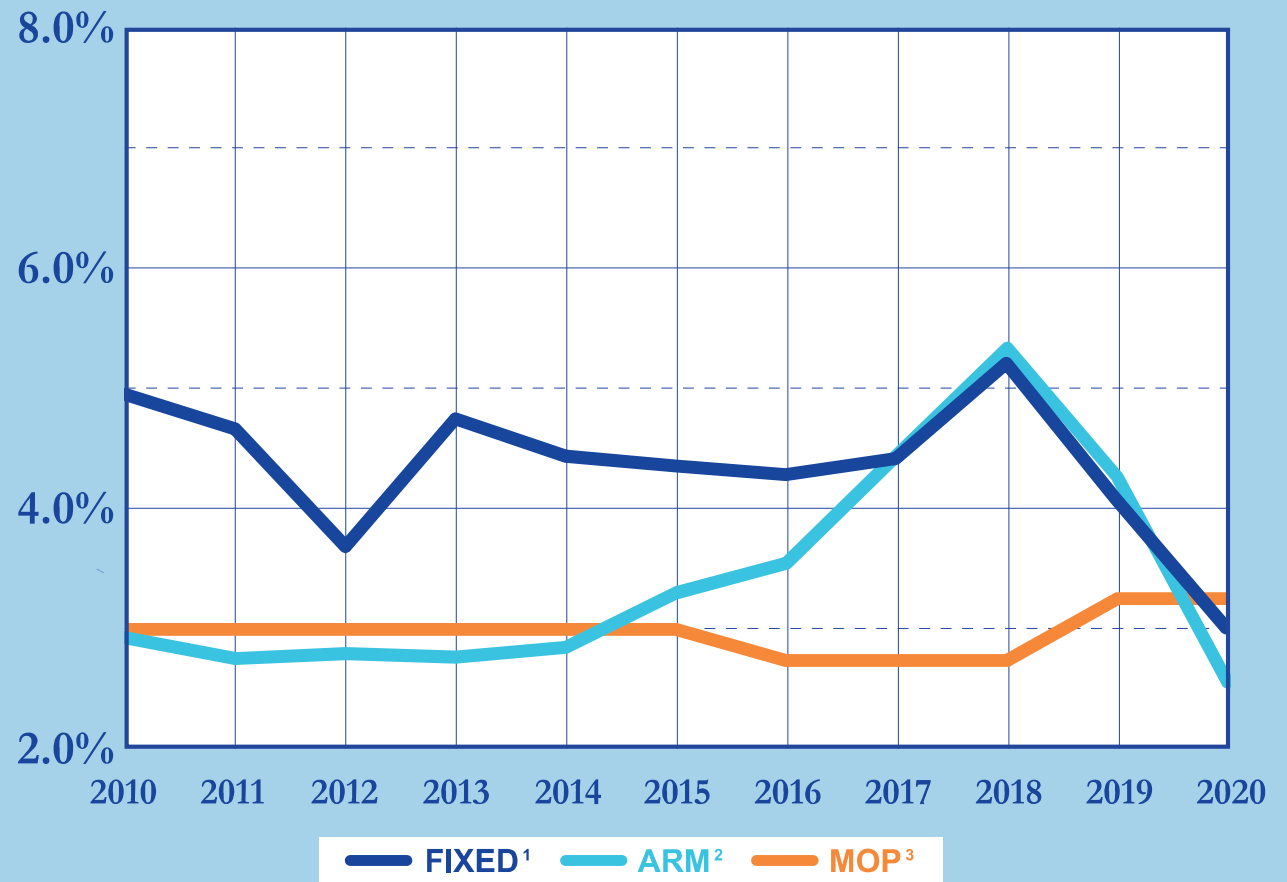
## BORROWER SURVEY RESPONSES (97.3% very satisfied)

*"I felt very fortunate to have received a UC Home Loan. The program allowed us to take advantage of this great opportunity. Without it, we may not have taken this position in California."*

*"The loan process was a great experience for us. The staff made it clear, easy to understand and very quick. Thank you!"*

*"[Campus Representative] and [OLP Representative] were both very responsive and helpful throughout the process. Our sellers had multiple bids for the house, and one of the main reasons they chose us over the others was because our realtor convinced them how reliable and fast the UC MOP loan is. Thank you!"*

## Mortgage Origination Program Interest Rate Compared to Conventional Lending Rates\*



\* Rates for December each year

1. The fixed rate is the U.S. average of conventional 1st home loan mortgages for new home purchases (source: Federal Housing Finance Board).
2. The ARM rate is the T-Bill rate, defined as the monthly average rate on the U.S. Treasury securities, adjusted to a constant maturity of one year, plus a 2.75% margin. The ARM rate shown does not reflect any teaser rate.
3. The MOP Note rate is equal to the four-quarter average earnings rate of the University's Short Term Investment Pool (STIP), plus an administrative fee of .25%, subject to the applicable minimum interest rate.

Since 2008, the MOP Note Rate has been under 5%

NOTE: This Program brochure is a general description of the Program and if there is a conflict between the Program brochure and the official Program policies, the Program policies will prevail.



## University of California Home Loan Program Corporation Office of Loan Programs

1111 Franklin Street, 6th Floor  
Oakland, CA 94607-5200  
Email: [olp@ucop.edu](mailto:olp@ucop.edu)  
[www.ucop.edu/loan-programs](http://www.ucop.edu/loan-programs)

### Our Website Features:

Current and Historical MOP Rates

Program Contact Listing • Program Brochure • Annual Report

Other Tools/Resources: View My Loan Access • FAQ Page

Consumer Information Page • Campus Housing Links • Calculators • Glossary

#### NONDISCRIMINATION STATEMENT

The University of California prohibits discrimination against or harassment of any person employed by or seeking employment with the University on the basis of race, color, national origin, religion, sex, physical or mental disability, medical condition (cancer-related), ancestry, marital status, age, sexual orientation, citizenship, or status as a Vietnam-era veteran or special disabled veteran.

The University of California is an affirmative action/equal opportunity employer. The University undertakes affirmative action to assure equal employment opportunity for underutilized minorities and women, for persons with disabilities, and for Vietnam-era veterans and special disabled veterans. University policy is intended to be consistent with the provisions of applicable State and Federal law.

Inquiries regarding the University's equal opportunity policies may be directed to: Provost and Executive Vice President-Academic Affairs (510) 987-9020 (for academic employee-related matters) or to the Executive Vice President - Chief Operating Officer at (510) 987-9029 (for staff employee-related matters).



Equal Housing  
Opportunity



University Extension  
Professional Studies

Learn for Life

## Who We Are

700+

Active Osher  
Members

600+

Instructors

23K

Total Student  
Enrollments  
Annually

\$50M

International Student  
Economic Impact\*

100+

Programs and  
Certificates\*\*

70%

Completely  
Online  
Programs

200+

Children Experience  
UCR each Summer

## Who We Serve

96%

Adult Learners

75%

Live or work in  
the Inland Empire

70%

Employed  
Full-time

30

Countries  
represented by  
international  
students

## How We Connect



We are located in the  
heart of the  
Riverside  
Innovation District\*\*\*



We provide custom training to  
**increase** employee  
**motivation, innovation,**  
productivity, and skills.

We have **100+ Partnerships**  
with Community Organizations,  
Corporate, School Districts, and  
Higher Ed Institutions.

Business

Education

8 Areas of  
Study

Creative Arts

Healthcare

Languages

Digital Technology

Landscape

Law & Justice

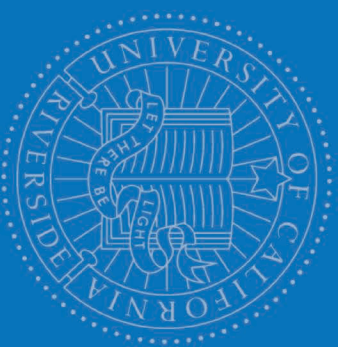
\* Data based on NAFTA EVT. \*\*Certificates, Credentials, Diplomas and International Education Programs. \*\*\*Learn about the Innovation District online: riversideca.gov.

Keep learning with US!

For more information about our Programs and Courses, visit: [www.extension.ucr.edu](http://www.extension.ucr.edu).



**Keep learning with US!**  
[www.extension.ucr.edu](http://www.extension.ucr.edu)





## Events

- BFASA General Membership Meetings
- Sister Lunches
- Black Males Lunches
- BFASA Community Lunch
- Juneteenth
- Black History Month

## How to Connect

- To join and receive updates, join our mailing list!
- <https://lists.ucr.edu/mailman/listinfo/bfasc>

## Email

- [bfasa@ucr.edu](mailto:bfasa@ucr.edu)

## Website

- <https://diversity.ucr.edu/black-faculty-and-staff-association>

# Black Faculty and Staff Association

The University of California, Riverside, Black Faculty and Staff Association (BFASA) is an organization established to address the issues and concerns unique to the employees and students at UC Riverside.

## Mission

Create and maintain a climate which is conducive to the well-being and professional development aspirations of UCR's Black staff, faculty, and students and as well as the community at large.

## Purpose

Strengthen relationships among Black staff, faculty, and students as well as the campus and local community, to encourage the recruitment and retention of Black staff, faculty, and students and enhance staff advancement and career development opportunities.

BFASA serves as a place for community, support and a network for Black professionals who care about the welfare and success of the Black community at UC Riverside.



## **UCR Talent Acquisition Partner Opportunity Program (POP)**

The Partner Opportunity Program assists newly hired UCR faculty members who recently moved to the Inland Empire and need assistance in job-hunting for their spouse/partner/ and or family members who just relocated to the area.

For more information, please contact:

**Paul Peña, PRC**  
**Talent Acquisition Consultant**  
**UNIVERSITY OF CALIFORNIA, RIVERSIDE**  
**1201 University Avenue, Suite 208,**  
**Riverside, CA 92507**  
**P: 951-827-1430 / F: 951-827-3089**  
Email: [paul.pena@ucr.edu](mailto:paul.pena@ucr.edu)





## Libraries

Two libraries to support you: Rivera has CHASS, Business, and Special Collections; Orbach contains STEM and Medicine collections.



## UC Library Search

Connects the libraries on all 10 University of California campuses through a unified discovery and borrowing system, so you can search for not only our materials, but any material from other UC campuses.



## Course Reserves

Support your classes by adding course readings and materials to Library Course Reserves. Physical books, ebooks, limited portion scanning, and streaming media can all be added to reserves.



## ILL

Request items from other libraries via InterLibrary Loan (ILL) using the "Get it at UC" button for articles, and "Check Availability" for books.



## Creat'R Lab

The Creat'R Lab is an innovative learning environment where new technologies, scientific curiosity, and entrepreneurship come together across the disciplines.



## Collections Strategies

Get to know your Collection Strategist and let us know what you need.



## Research Services

Research Services provides research assistance, consultations, and resources across the disciplines, with special focus on research data (including DMPs and data sharing), digital scholarship, GIS, and innovative technologies.



## Teaching & Learning

Teaching and Learning supports student success through information literacy. Contact us for undergraduate library instruction sessions, developing reusable learning objects, and research assignment design consultations. Contact Us: [bit.ly/ucr-teaching-learning](https://bit.ly/ucr-teaching-learning)



## SCUA

The Special Collections and University Archives houses rare and unique materials for research and study. Learn more: [bit.ly/scua-ucr](https://bit.ly/scua-ucr)





## VPN

Many resources provided online by the library are only available when connected to a campus network. When off-campus, access resources using the VPN. Learn more: [bit.ly/ucrconnect](https://bit.ly/ucrconnect)



## Databases

We have over 500 different databases. Check out our A-Z List by subject to find useful ones for your research. [guides.lib.ucr.edu/az.php](https://guides.lib.ucr.edu/az.php)



## Get it at UC

When you see an article in a database and want to get it, click on Get it at UC for options.



## Citation Management

The Library supports EndNote, Paperpile, and Zotero through workshops, consultations, discounts for EndNote, and a campus license for Paperpile. Learn more: [guides.lib.ucr.edu/referencemanagement](https://guides.lib.ucr.edu/referencemanagement)



## Alerts

Keep up with new articles in your research areas without having to constantly search every database or go to every journal page. Learn more: [guides.lib.ucr.edu/alerts](https://guides.lib.ucr.edu/alerts)

## ACADEMIC RESOURCES



**Academic Personnel Office:** The Academic Personnel Office facilitates the recruitment, development, and retention of academic employees of the highest caliber. We provide leadership, training, and assistance on policy issues associated with the employment and advancement of academic employees.

<http://academicpersonnel.ucr.edu/>

**Academic Personnel Manual (APM):** The APM includes policies and procedures pertaining to the employment relationship between an academic appointee and the University of California.

<http://www.ucop.edu/acadadv/acadpers/apm/>

**Advancement and Promotion at UCR:** This brochure presents information about the process of advancement and promotion at UCR. <http://academicpersonnel.ucr.edu/resources/CNASAdvandPromoUCRiverside.pdf>

**The CALL 2021-2022AY:** The CALL is a UCR document for campus policies and procedures on Academic Personnel. <https://academicpersonnel.ucr.edu/the-call>

**The University of California Faculty Handbook:** This *Handbook* is for faculty members of the University of California. It is written primarily for ladder rank faculty, but many sections will be applicable to non-Senate faculty and other academic appointees as well. The *Handbook* does not replace the underlying written policies of the University, including memoranda of understanding with collective bargaining agents, but rather will provide you with summary information as well as a guide to where official policies and more detailed information can be found. <http://www.ucop.edu/academic-personnel-programs/programs-and-initiatives/faculty-resources-advancement/faculty-handbook.html>



## CAMPUS ACADEMIC INFORMATION SYSTEMS

**e-File Plus:** UCR's Online Academic Merit and Promotion system, known as eFile Plus, contains a database capable of storing every facet of a faculty member's professional career. eFile Plus provides an electronically routed, paperless review of merit and other academic personnel actions, and it also supports automated generation of a variety of reports and queries. <https://efileplus.ucr.edu>

**AP Recruit:** The Academic Personnel Recruit System (AP Recruit) is a part of the Academic Personnel Systems for the University of California, Riverside. AP Recruit is a secure online academic employment recruitment management system, supporting the entire recruitment workflow from creation of a recruitment plan, application, reference gathering, reviewing by the search committee, and, finally, selecting a hired candidate. In 2011, as part of the UC [Working Smarter Initiative](#), the University of California selected UCI's AP Recruit system for system-wide deployment at all 10 UC campuses. <https://aprecruit.ucr.edu/>

## ADDITIONAL CAMPUS RESOURCES

**Office of the Chancellor:** Chancellor Kim A. Wilcox is the latest in a long and distinguished line of leaders at UC Riverside. He was appointed as the ninth chancellor of the University of California, Riverside by the UC Board of Regents on August 8, 2013. <http://chancellor.ucr.edu/>

**Office of the Provost and Executive Vice Chancellor:** Tom Smith was appointed as Interim Provost and Executive Vice Chancellor of the University of California Riverside on July 1, 2019. As the Interim Provost and Executive Vice Chancellor, Larive serves as the chief academic and operating officer for the campus, providing academic leadership to the entire university, managing day-to-day operations of the campus, overseeing resource allocation, and serving as a member of the campus leadership team. In the chancellor's absence, the provost serves as the chief executive officer of the University of California, Riverside. The Interim Provost/EVC is responsible for implementation of the campus strategic plan, [UCR 2020: The Path to Preeminence](http://ucr.edu/ucr2020).  
<http://provost.ucr.edu/>

**Academic Senate:** The Academic Senate is the voice of the faculty in the University of California. It represents the Faculty in the "shared governance" of UC. This responsibility is delegated by the Regents and shared with the University administration, both at the campus level and system wide. The Senate advises the administration on the implementation of changes that can best serve the campus community and, in particular, the faculty. Simultaneously, the Senate examines its own procedures and resources to also better serve the faculty. <http://senate.ucr.edu/>

**Office of Administrative Resolution:** The Office of Administrative Resolution is responsible for reviewing and resolving issues of policy, procedure, integrity and collegial relations that have the potential to impact the mission and well-being of the University. These issues include those involving students, staff and faculty. <http://conflictresolution.ucr.edu/>

**Information Technology Solutions (ITS):** Information Technology Solutions (ITS) is an organization that strives to efficiently and effectively deliver industry-forward technology services to faculty, staff and students at the University of California, Riverside. ITS manages the core portion of the campus technology infrastructure - which includes the wireless and wired network operations, data centers and cybersecurity - as well as the use of technology for instruction and enterprise software solutions to streamline day-to-day business needs. <http://its.ucr.edu/>

**Office of Title IX, Equal Opportunity & Affirmative Action:** The University is committed to non-discrimination, equal employment and affirmative action. UCR respects the rights of all members of the campus community to equal opportunity and freedom from harassment on the basis of race, color, religion, sex, national origin, citizenship, religion, sex, sexual orientation, gender (including gender identity, gender expression and gender transition status), pregnancy, age, disability (mental or physical), medical condition (cancer-related or genetic characteristics), genetic information (including family medical history), ancestry, service in the uniformed services (including protected veteran status), marital status, or any other characteristic protected by state or federal law. <https://hr.ucr.edu/equal-employment-and-affirmative-action>.

## APO New Faculty Orientation 21-22AY Campus Resources

**International Scholar Center:** The International Students and Scholars office supports and promotes the success, wellness and personal growth of the international students and scholars through expert advising, intercultural programming, and advocacy. We create a safe and welcoming environment that respects cultural diversity and fosters intercultural communication across campus. All UCR scholars are welcome to get involved with our intercultural programs! We are also happy to assist faculty and staff who are exploring ways to support our growing international population. <https://international.ucr.edu/scholars>

**International Affairs:** The International Students and Scholar Office supports and promotes the success, wellness and personal growth of international students through expert advising, intercultural programming and advocacy. <https://international.ucr.edu/>

**Lesbian, Gay, Bisexual, Transgender (LGBT) Resource Center:** The LGBT Resource Center provides support, education, and advocacy regarding sexual orientation and gender identity for the UC Riverside campus community. <http://out.ucr.edu/>

**Police Department:** The mission of the University of California Police Department, Riverside is to enhance the quality of life by providing a secure and safe environment through professional service to the University community. <http://police.ucr.edu/>

**Real Estate Services (RES):** Real Estate Services provides services such as: leasing and licensing administration (classrooms, offices, cellular sites, ATM's, etc., public-private partnership (P3) real estate development projects, acquisition and disposition of real property, leasing analytics, the Faculty Housing Program and the Mortgage Origination Program (MOP). <http://res.ucr.edu/>

**Office of Research and Economic Development (RED):** The Office of Research and Economic Development (RED), through its Sponsored Programs Administration (SPA) unit, is UCR's institutional office responsible for reviewing, endorsing and submitting proposals to extramural sponsors for research, training, instructional and other activities. In cooperation with other central offices, SPA provides research administration training courses to the campus community. <https://research.ucr.edu/>

**Office of University Advancement:** The Office of Strategic Communications supports the University's mission of teaching, research and service through effective communication with the campus community and the public. <https://advancement.ucr.edu/university-communications>

**Student Health Services:** The mission of the Campus Health Center is to promote academic excellence, enrich the student experience and support retention by providing high quality, accessible and comprehensive medical care to students, with a focus on multidisciplinary services, health education and prevention. <http://campushealth.ucr.edu/>

**Undergraduate Education:** Undergraduate Education provides students and instructors with resources that promote academic excellence and student success. <http://ue.ucr.edu/>

**University of California Human Resources and Benefits (UCPath Campus Support Center):** Provides news and information about UC system-wide employee HR/benefits. <https://ucpath.ucr.edu/>

**Women's Resource Center:** The Women's Resource Center (WRC) at the University of California, Riverside offers programs and services which provide awareness and proactive response on female and male students' issues and concerns, connecting theory, research, experiential learning, co-curricular development, and practical application. The WRC promotes student retention, safety, equal opportunity, and knowledge and skill development. <https://wrc.ucr.edu/>



## APO New Faculty Orientation 21-22AY Campus Resources

**Help:** At UCR, we are committed to fostering an inclusive, equal-opportunity atmosphere for students and staff regardless of race, religion, color, national origin, disability, or sexual or gender identity. The Office of Compliance aids this University goal through policy oversight, investigation, auditing services, and education. <http://help.ucr.edu/>

## LOCAL YOUTH AND FAMILY ACTIVITIES AND RESOURCES

**Reach Leadership S.T.E.A.M. Academy:** Public Charter School, Grades TK-5. REACH Leadership STEAM Academy is a college preparatory elementary school which is dedicated to bridging the socioeconomic, racial, and digital divide for underserved youth. Located on Linden a few miles from campus (951) 275-8820 <https://www.reachroyals.org/>

**Riverside S.T.E.M. Academy:** Public School, Grades 5-12. Riverside STEM Academy (RSA) is a Riverside Unified School with a focus on Science, Technology, Engineering, and Math (STEM) serving grades 5-8, with extension plans to include a STEM High School. The school began in the fall of 2011 with 200 students and has expanded its second year to over 400 students. Located off of Watkins, a few miles from campus (951) 788-7308 <http://stemacademy.riversideunified.org/>

**City of Riverside Parks and Recreation:**

Riverside Parks, Recreation and Community Services, offer a wide range of activities, events and facilities for the entire family! (951) 826-2000 <https://apm.activecommunities.com/riversideprcsd#>

**Jurupa Mountains Discovery Center:**

Daily Admission is free! Hours Tuesday thru Saturday 8am-5pm & Sunday 12noon – 5pmpm. Closed on Mondays. They have several acres of gardens and the Ruth and Sam Kirkby Earth Science Museum that visitors can explore. The Ruth and Sam Kirkby Earth Science Museum houses a unique collection of intriguing and informative exhibits. Jurupa Mountains Discovery Center has offered Summer Nature Camp since 1967! Nature Camp provides quality science education in an outdoor, hands-on setting. Nature Camp emphasizes experimental learning as explorers spend much of their time outside studying nature and earth sciences up close. Science concepts are introduced in a fun environment, with crafts, games and hands-on activities. (951) 685-5818. <http://jmhc.org/>

**Downtown Riverside Farmer's Market:**

The Riverside Downtown Farmers Market is a place for area farmers to sell their seasonal crops directly to customers. Located on the Main Street Riverside between 5th & 6th, in the arts and culture district of downtown Riverside, it provides a unique opportunity to shop for fresh fruits, vegetables, flowers, hummus, aged gouda cheese by Winchester Cheese Co., fresh baked bread from Old Towne Baking Co. and other specialty food items. Open every Saturday from 8 a.m. to 1 p.m. <https://riversideca.gov/mayor/fitfreshfunriverside/market.asp>

**Fox Performing Arts Center:**

The Riverside Fox Theater, also known as the Fox Performing Arts Center, was built in 1929, and is a Spanish Colonial Revival style building in the heart of downtown Riverside, California. The theater is the centerpiece of Riverside's Arts & Culture initiative and underwent a major renovation and restoration to become a regional performing arts facility. (951) 779-9800. <http://www.riversidelive.com/>