# New Faculty Benefits Orientation

September 20, 2013





#### **Enrollment Period**

- > Period of Initial Eligibility
  - > 31 days from the date of hire or date of appointment letter
  - Second PIE for faculty 31 days from the start of classes (Sept. 23, 2013) or when you arrive on campus
- > Open Enrollment
  - Oct. 28 Nov. 26, 2013 (effective Jan. 1, 2014)



## Level of Coverage

- Full Benefits
  - > 50% or more for a year or more, or
  - Worked 1,000 hours in a continuous 12-month period (750 hours for lecturers)
- Mid-Level Benefits
  - > 100% for three months or move, but less than 12 months
- > CORE Benefits
  - You are appointed for at least 43.75% time



### **Health Plans**

- Anthem Blue Cross
  - > PPO, Plus, Lumenous, and CORE
- > Health Net HMO
  - Regular and Blue & Gold
- Kaiser HMO
- > Premiums are based on full-time salary
- > Eligible Family Members



### **Dental and Vision Plans**

- > Delta Dental PPO
  - > PPO/Premiere Plan
- > Delta Care USA
  - Selected Providers
- Vision Service Plan
  - > In-Network Providers
  - Non-Network Providers





## **Disability**

#### > UC-Paid Short-Term Disability

- Plan pays 55% of salary up to a maximum of \$800 per month for up to six months
- Supplemental Disability
  - Plan pays 70% of salary up to a maximum of \$15000 for up to 52 weeks
  - Long Term Disability plan pays up to 50% (70% if combined with other benefits) to age 65



### Life Insurance

- > UC-Paid Life Insurance
  - > Plan pays one times annual salary up to \$50K
  - Supplemental Life Insurance
  - > Plan choices: \$20K or 1, 2, 3, or 4 times annual salary
- > Dependent Life Insurance
  - > Basic Life (\$5K)
  - Expanded Dependent Life (50% of Employee Life)

#### **Accidental Death & Dismemberment**

- Enrollment Options: self, family, or modified family.
- Coverage Options: 10K 500K
- Employee and family covered for accidental death or dismemberment
- Employee only covered for total disability as the result of an accident



## Legal Plan

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

## **Flexible Spending Accounts**

#### > DepCare

- Annual election (must re-enroll every year)
- Maximum amount \$5000
- Minimum amount \$180
- Health Care FSA
  - > Debit Card availability
  - Maximum: \$2500 Minimum: \$180
  - Forfeit any unused amount (carryover 4/15/xx)



### Retirement

#### > UCRP

- > 2013 Plan Members: 7% of covered compensation per month
- 403(b) and 457(b) tax-deferred to Fidelity Investment Services
- Maximum \$17.5K (under age 50) to \$23K (50+)



#### **Resources/Contacts**

- > UCOP At Your Service website: <u>http://atyourservice.ucop.edu</u>
- > Benefits Office
  - > Mary Johnson, Health Care Facilitator, 2-1425
  - > Veronica Luna, Sr. Benefits Analyst, 2-2636