

# Leave Without Pay

UNIVERSITY  
OF  
CALIFORNIA

## **KEY DEADLINES**

### **AS SOON AS YOU KNOW YOU WANT TO TAKE A LEAVE**

- Notify your supervisor about your plans
- Start reviewing your options for continuing benefits during your leave
- Contact your local Payroll or Benefits Office to make arrangements to pay the premiums for any benefits you decide to continue

### **DURING YOUR LEAVE**

#### **Soon after your last day on pay status:**

- Contact Fidelity Retirement Services if you have taken a loan through the Tax-Deferred 403(b) Plan and you would like to set up a repayment schedule during your leave

#### **Within 31 days after a family member becomes eligible to enroll in a benefit plan:**

- Enroll your family member

#### **Within 31 days after you leave your medical or dental plan's service area, if applicable:**

- Transfer to a UC-sponsored plan in your new service area

#### **Within 31 days after your UC-sponsored or COBRA continuation coverage ends (if applicable to you):**

- Apply for conversion coverage

### **AFTER YOUR LEAVE**

#### **Within 31 days after you return to work:**

- Restart any benefits you chose not to continue while on leave
- Re-enroll in benefits that you did continue (at some UC locations only; please check with your Benefits Office)
- Contact your Payroll Office to resume payroll deductions for any 403(b) loan repayments

#### **Within 31 days after you return to your medical or dental plan's service area:**

- Check with your Benefits Office regarding enrollment options

#### **Within 60 days from the date you lose medical, dental and vision coverage by reason of a qualifying event, or the date you receive notice of your continuation rights, whichever is later:**

- Elect COBRA if you want to continue your benefits

#### **Within 120 days after your separation from UC employment (if you separate while on leave):**

- Retire, if you are eligible and want to continue benefits coverage as a retiree

# Life happens, and UC understands that. That's why one of your benefits is the option to take a leave without pay. You may find, for instance, that you'd like to extend your maternity or bereavement leave, or accompany your partner on an overseas work assignment.

If your need for unpaid leave arises because of a family or medical event, or because of disability, pregnancy, military service, a furlough or a temporary layoff, please see the specific fact sheets that cover these types of leave, which you'll find on [ucnet.universityofcalifornia.edu/compensation-and-benefits/roadmaps/loa.html](http://ucnet.universityofcalifornia.edu/compensation-and-benefits/roadmaps/loa.html). And if you think there's a chance you may end UC employment during or after your leave, be sure to review the *Termination of Employment Fact Sheet* at [ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf](http://ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf).

Before you decide to take unpaid leave, note that UC offers an option that may help you extend any paid leave for which you're eligible. You can learn more about the Catastrophic Leave Donation Program in the "Leaves of Absence" policy document on UCnet ([ucal.us/staffleave](http://ucal.us/staffleave)).

This fact sheet outlines the leave without pay benefit, how to arrange for a leave, and what you need to do to continue certain benefits during your leave. It also explains additional options for continuing benefits under COBRA, how to make the transition back to regular benefits when you return, and what to do if you don't return.

## **HOW TO ARRANGE FOR A LEAVE**

Contact your supervisor and your local Benefits or Payroll Office as soon as the need for a leave arises.

During your leave, you may be eligible to continue many of your UC benefits—some for the same cost to you as during regular employment, and some at additional cost. For certain benefits, including medical and dental, you will need to pay the full premium (both your portion and UC's). And you'll need to make arrangements for those payments before you begin your leave. You can continue coverage for your dependents as well as for yourself, just like during regular employment.

## **IF YOU ARE A FACULTY MEMBER**

Faculty members may want to consider the following:

- You may also be granted a leave without pay "for other good cause"—see the Academic Personnel Manual for details: [ucop.edu/academic-personnel/\\_files/apm/apm-759.pdf](http://ucop.edu/academic-personnel/_files/apm/apm-759.pdf).
- Many faculty members are paid over 12 months for work over the academic year, with some payments in advance of time worked. If you begin an unpaid leave between August and December, you may be required to return pay for any period for which you received advance payments.

### **Got questions?**

If you still have questions after reviewing the information here, check out UCnet ([ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)). You'll find general information, UC publications and forms, and details on benefit plans; UC staff policy on leaves is at [ucal.us/staffleave](http://ucal.us/staffleave).

Policies for Academic Personnel are available at [ucop.edu/academic-personnel/academic-personnel-policy/benefits-and-privileges/index.html](http://ucop.edu/academic-personnel/academic-personnel-policy/benefits-and-privileges/index.html).

To review the specific benefits you're enrolled in, sign in to your online benefits accounts, available through UCnet. You can also contact your local Benefits Office for help.

## Your Benefits: What You Need to Know

Once you've decided you want to take a leave, you'll have lots of choices for continuing your benefits. You'll need to start sorting through your options, assessing the costs, and getting the process under way as soon as possible. The information below summarizes the benefits you may and may not continue, their costs, and what you'll need to do to continue and/or restart them.

If you decide not to continue your benefits during your leave, your coverage will end on the last day of the month for which your premiums or contributions have been paid. You won't accrue vacation or sick leave while on leave. (For additional details, see the personnel policy or collective bargaining agreement that applies to you.)

### HEALTH, WELFARE AND OTHER BENEFITS YOU CAN CHOOSE TO CONTINUE

Benefit	Length of time	Cost to you*
<b>Medical, Dental, Legal, Vision</b>	2 years	Your premium and UC's portion**
<b>Basic Life, Core Life</b>	4 months	None
<b>Accidental Death and Dismemberment (AD&amp;D), Supplemental Life</b>	2 years	Your premium
<b>Basic Dependent Life</b> (if enrolled in Basic Life only)	4 calendar months, beginning the month after your leave without pay begins	Your premium
<b>Basic Dependent Life</b> (if you're enrolled in, and decide to continue, Supplemental Life)	2 years	Your premium
<b>Expanded Dependent Life</b> (if you're enrolled in, and decide to continue, Supplemental Life)	2 years	Your premium
<b>Automobile and Homeowner/Renter's Insurance</b>	To end of the policy contract year	Your premium
<b>Bright Horizons Care Advantage</b>	Length of your leave	You pay only for the services of any caregiver you hire.

\* You'll find information about your costs and UC's costs on your most recent pay stub or direct deposit record, or you can calculate them online at [ucal.us/totalcomp](http://ucal.us/totalcomp).

\*\* For certain leaves, for example Family and Medical Leave Act, UC may continue to pay its portion of the premium. Check with your Benefits Office and review the applicable fact sheet or other information available on UCnet ([ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)).

**BENEFITS YOU CAN'T CONTINUE WHILE ON LEAVE WITHOUT PAY**

<b>Benefit</b>	<b>When coverage ends</b>	<b>What you need to know</b>
<b>Business Travel Accident, Workers Compensation</b>	Last active day* at work before your leave begins	N/A
<b>Basic Disability, Voluntary Disability</b>	Last active day* at work before your leave begins	Exception: Voluntary Disability coverage may be continued if your leave is a qualified leave for professional development, as determined by the University. If approved, you may continue Voluntary Disability for up to two years, provided you pay the entire premium cost in advance of your leave.
<b>DepCare FSA (Dependent Care Flexible Spending Account)</b>	Your contributions and coverage end when you go off pay status.**	You can still be reimbursed for eligible expenses you incurred through the end of the pay period for which you made your last contribution. Be sure to submit your claims to WageWorks by the filing deadline for the year in which your expenses were incurred; otherwise you'll lose any money left in your account.
<b>Health FSA (Health Flexible Spending Account)</b>	Your contributions and coverage end when you go off pay status** unless you continue participation under COBRA.	You can still be reimbursed for eligible expenses you incurred through the end of the pay period for which you made your last contribution. Or, if you continue participation under COBRA, you may make after-tax payments to your account through the end of the plan year (Dec. 31). Be sure to submit your claims to WageWorks by the filing deadline for the year in which your expenses were incurred; otherwise you'll lose any money left in your account.
<b>TIP (Tax Savings on Insurance Premiums)</b>	Your contributions and coverage end when you go off pay status.**	If you're continuing health coverage during your leave, you'll pay the premiums on an after-tax basis. You may be able to deduct these when you file your taxes; check with your tax advisor to be sure.
<b>Unemployment Insurance</b>	Your last active day at work	N/A
<b>Service Credit Purchase</b>	Your payroll deductions are suspended when you go off pay status.**	N/A
<b>Parking/Commuter Benefit</b>	Your contributions and coverage end when you go off pay status.**	N/A

\* Being actively at work means that you're being paid and on the job working.

\*\* Being on pay status means that you are being paid, but you are not on the job working, because you might be on vacation or out sick.

## Continuing Your Benefits: What You Need to Do

### FOR MEDICAL, DENTAL, VISION, LEGAL, ACCIDENTAL DEATH AND DISMEMBERMENT AND SUPPLEMENTAL LIFE

**Most important:** Contact your local Payroll or Benefits Office to make advance arrangements to pay your monthly premiums, as well as UC's portion, during your leave. You should do this as soon as you know you want to take a leave.

**To enroll a family member** during your leave, contact your Payroll or Benefits Office within 31 days of the date the person becomes eligible to enroll. You'll be required to provide documents to verify your family members' eligibility. (To learn about other opportunities to enroll in UC-sponsored plans, see *A Complete Guide to Your UC Health and Welfare Benefits*, available at [ucal.us/healthguide](http://ucal.us/healthguide)) And, if a family member loses eligibility for benefits during your leave, you're responsible for getting in touch with your local Benefits Office to disenroll that person. If you don't do this, you or your family member may be liable for any expenses that aren't covered.

**Moving during your leave?** If you'll be away from your medical and/or dental HMO service area for more than two months, contact your local Benefits Office to transfer to a UC-sponsored medical or dental plan in your new location. You'll need to transfer within 31 days of the date you leave the original service area. And check with your medical and dental plan carrier about whether you, and/or eligible family members, need to select a new primary care physician or dentist.

Also, be sure to let UC know your current address: Update it on your online benefits accounts, available through UCnet, or let your local Benefits Office know of any changes.

**Tip:**

Remember that when you're making changes to your benefits, it's your responsibility to meet UC's deadlines. Be sure to leave yourself enough time to do this.

### MORE OPTIONS FOR CONTINUING YOUR BENEFITS

#### **COBRA AND CALCOBRA**

You probably know about COBRA as a way to continue health coverage after you've left an employer. If you and/or eligible family members are enrolled in medical, wellness, dental or vision, you have the option to continue your UC-sponsored coverage, as well as eligibility for your location's Employee Assistance Program, for 18 months under COBRA during your leave. After that, you and/or your eligible family members may be able to extend your UC-sponsored medical coverage for an additional 18 months under CalCOBRA.

Most people choose not to go this route because it tends to be more expensive. (Note also that your COBRA continuation period runs at the same time as any continuation provisions under UC's Group Insurance Regulations, except for Family and Medical Leave Act provisions. In other words, it does not extend the length of time you may continue benefits while on leave.)

**Deadlines:** If you want to continue benefits via COBRA, you need to apply no later than 60 days from the date you lose coverage by reason of a qualifying event, or 60 days from the date you receive notice of your continuation rights—whichever is later. Talk with your local Benefits Office about how to apply, or go to [ucal.us/COBRA](http://ucal.us/COBRA).

### TO CONTINUE OTHER BENEFITS

Benefit	What you need to do
Basic Life, Core Life	Nothing. These benefits continue automatically up to the time limit of the plan.
Basic Dependent Life	Nothing. If you're enrolled in Basic Life, this benefit continues automatically up to the time limit of the plan.
Auto/Home/Renter's Insurance	Contact the insurance company for information.
Voluntary Disability	Ask your local Human Resources Office if your leave qualifies as a professional development leave. If so, before your leave, arrange with your local Benefits Office to pay your premiums as a lump sum. You must make that payment before going on leave.
Bright Horizons Care Advantage	Nothing. This benefit continues automatically.

## Retirement and Savings Options: What You Need to Know and Do

### CONVERTING TO AN INDIVIDUAL POLICY

For certain plans—Medical, Legal, Basic Life, Supplemental Life, Basic Dependent Life, Expanded Dependent Life, and Accidental Death and Dismemberment (AD&D)—you may be able to convert your UC- or COBRA-sponsored coverage to an individual policy. Note that converting to an individual policy may provide you with fewer benefits than you'd have by continuing coverage through UC.

**Deadlines:** For medical coverage, you need to apply for conversion no later than 31 days after your UC-sponsored or COBRA continuation coverage ends.

For the other benefits, you must apply within 31 days after your UC-sponsored coverage ends. (This assumes your coverage has been continuous; if you no longer have coverage, then you're not eligible to convert to an individual policy.)

To learn about applying for conversion coverage, see [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu). You'll also find information there about applying for Life and AD&D coverage.

### MAKING YOUR LIFE INSURANCE PORTABLE

If you're enrolled in Supplemental Life, Basic Dependent Life or Expanded Dependent Life insurance, you may be eligible for the Prudential Portability benefit. This allows you to buy a Prudential term-life policy for amounts similar to what you carry in Supplemental Life, Basic Dependent Life, or Expanded Dependent Life.

**Deadline:** You'll need to apply for the portability benefit within 31 days after your Supplemental Life, Basic Dependent Life or Expanded Dependent Life insurance ends. For details about how to apply, see the Life Insurance plan material on [ucal.us/lifeinsurance](http://ucal.us/lifeinsurance).

#### What is a PIE?

Your Period of Initial Eligibility (PIE) is the time during which you (and/or eligible family members) are allowed to enroll in UC-sponsored benefit plans. After a leave without pay, your PIE starts the first day of eligibility (for example, the day you return to work or pay status). It ends 31 days later, or, if the 31st day falls on a weekend, on the next working day. UC defines a working day as a normal business day (Monday through Friday, excluding holidays) for your local Benefits or Payroll Office.

### UCRP, CAP AND SERVICE CREDIT

During your leave, your University of California Retirement Plan (UCRP) contributions and any Capital Accumulation Payment (CAP) balance you have will remain on deposit. You don't have the option to withdraw them, and you don't earn UCRP service credit. (You may be able to establish service credit for this period when you return; see "Service Credit Purchases" on page 8.) And you'll still be eligible for any UCRP benefits that you were eligible for when your leave began.

If you had a service credit purchase in progress, payments will be suspended during your leave. When you return to pay status, deductions should restart automatically. If deductions do not restart, you'll need to contact your local Payroll Office to get them started again.

### RETIREMENT SAVINGS PROGRAM

Contributions to the Retirement Savings Program (the Defined Contribution Plan, Tax-Deferred 403(b) Plan and the 457(b) Deferred Compensation Plan) stop with your last paycheck.

Once you return to pay status, your retirement plan contributions and retirement savings deductions will start up again automatically (although you may always change any voluntary salary contributions).

### 403(B) LOANS

If you have taken a loan through the Tax Deferred 403(b) Plan, you may set up one of the following payment options within 90 days of your last day on pay status:

- Make monthly payments
- Make a full payment covering the period you'll be off pay status
- Repay the total outstanding amount of the loan before you go off pay status

**Important:** You may suspend 403(b) loan payments for up to 12 months during your leave without pay (24 months if you're on military leave). When you return to work, you'll need to resume payments. Depending on the terms of your loan, your payment amount may change, as you may need to repay the same amount over a shorter timeframe.

For details on how to arrange repayment or suspend payment, contact Fidelity Retirement Services at [myucretirement.com](http://myucretirement.com) or 866-682-7787 as soon as possible.

## Retirement and Savings Options: What You Need to Know and Do

### SOCIAL SECURITY

Neither you nor UC contributes to Social Security while you're on leave without pay. If you're a member of any other retirement plan, such as CalPERS, contact that plan directly for information.

### SERVICE CREDIT PURCHASES

Deductions for a 403(b) Plan loan or a UCRP service credit purchase in progress should restart automatically. If deductions do not restart automatically, you'll need to contact your local Payroll Office to get them started again.

If you owe additional interest on a purchase in progress for the period of your leave, UC will add it to your outstanding balance. Your monthly payroll deductions won't go up; instead, the payment period will be extended.

You might want to consider purchasing retirement service credit for the time you were on leave. Generally, the cost of a leave purchase depends on when the leave occurred, its length, your age and how long you wait to elect the purchase. **The sooner you start this process, the less it will cost you.** (For more details about service credit purchases, check with your Benefits Office or see the *UCRP Service Credit Purchase Guide*, which is available on UCnet at [ucal.us/purchase](http://ucal.us/purchase).)

### SCHOLARSHARE

Deductions stop with your last paycheck. Go to [Scholarshare.com](http://Scholarshare.com) or call 800-544-5248 to learn more about your options.

## Your Benefits after Your Leave Ends: What You Need to Know

If you return to work in a new appointment, that appointment will determine the benefits for which you are eligible. Contact your local Benefits Office for details.

**For benefits you decided to continue** during your leave—including medical, dental, legal, vision, basic dependent life, supplemental life, expanded dependent life and accidental death and dismemberment—your coverage continues once you return to work.

At some UC locations, you'll need to re-enroll for coverage when you return to work—**even if it's coverage that you continued during your leave.** (See "Restarting Your Benefits: What You Need to Do," on page 9, for details about how to re-enroll if you need to.)

**For benefits that continued automatically, or that you didn't have the option to continue during your leave,** your coverage resumes the first day you're actively at work.

**For benefits you chose not to continue during your leave,** there's a deadline for starting them up again: generally, within 31 days of your return to work, based on your Period of Initial Eligibility (PIE). The specifics of re-enrollment vary depending on the length of your leave:

- If your leave was less than 120 days, you (and eligible family members) may re-enroll in the same plans, with the same level of coverage as before you left. You may add family members who became eligible during your leave. But even though you're just starting the same coverage as you had before, you still must enroll within your PIE. **Exception:** If you return in a new plan year, you'll be treated as a newly eligible employee, as described below.
- If your leave was 120 days or more, you'll be treated as a newly eligible employee. You (and eligible family members) may enroll in any UC-sponsored plans for which you're eligible, but you'll need to do so within your PIE. If you miss the PIE window for enrollment, some benefit plans allow you to enroll during Open Enrollment, usually in November. For other plans, though, you may be required to submit a statement of health to the insurance company, with no guarantee that you'll be accepted. That's why it's best to sign up during your PIE.

### **Tip:**

If you don't return to UC employment because you decide to retire, you must retire within 120 days of your separation from UC if you are eligible and want to continue your medical, dental, vision or legal coverage as a retiree.

If you have been making monthly payments for a service credit purchase in progress, contact the UC Retirement Administration Service Center at 800-888-8267 to discuss your options for completing your payment before you retire.



# Restarting Your Benefits: What You Need to Do

## ALL BENEFITS

It's best to contact your local Benefits Office as soon as you return to work. At a minimum, you'll need to review your benefits within 31 days after you return to work. When you return, you'll need to fill out a form called UPAY 850 (available at [ucal.us/UPAY850](http://ucal.us/UPAY850)) in order to restart your benefits.

Even if your location and your situation don't require you to re-enroll in your benefits, you might want to fill out the form to do so anyway. It can be time-consuming, but it helps to ensure that nothing falls through the cracks. Talk with your local Benefits Office about this option.

## VOLUNTARY DISABILITY

You'll need to re-enroll during your Period of Initial Enrollment (PIE). If your leave is less than 120 days, you may re-enroll in the Voluntary Disability Plan(s) you had before your leave. If your leave is 120 days or longer, you may select Voluntary Short-Term Disability, Long-Term Disability or both.

## ACCIDENTAL DEATH AND DISMEMBERMENT

You may enroll at any time. Your coverage will begin the day that your local Benefits Office or Payroll Office receives your UPAY 850 form.

## IF YOU'VE MOVED DURING YOUR LEAVE

If you have been out of your medical or dental plan's service area during your leave, you may transfer back to your previous plan within 31 days of your return to the area. You (and/or your eligible family members) might also need to select a primary care physician or dentist. To transfer plans, get in touch with your local Benefits Office. To change providers, contact your medical carrier or dental carrier.

## DEPCARE, HEALTH FSA AND TIP

During your new PIE, you may re-enroll in DepCare and the Health FSA. If your leave was less than 120 days and you return in the same plan year, you may enroll for the rest of the plan year. For the Health FSA, your annual contribution must be the same as before you went on leave. For DepCare, your monthly contribution must be the same. If your leave was 120 days or longer or you return in a new plan year, you may choose a new annual contribution.

For TIP, unless you choose not to participate during your PIE, your participation will restart automatically when you return to pay status.

## AUTOMOBILE AND HOMEOWNER/RENTER'S INSURANCE

If you continued coverage, you can restart payroll deductions when you go back on pay status. If you didn't, you can re-enroll any time by calling the insurance company directly.

## VACATION AND SICK LEAVE

Once you start receiving paychecks again, you'll begin accruing vacation and sick leave. For additional details, see the personnel policy or collective bargaining agreement that applies to you.

## UNEMPLOYMENT INSURANCE

Your coverage resumes automatically when you return to pay status.

### Check your pay stub

Once you get your first pay stub after returning to work, check it over to make sure that you're enrolled in the benefits you chose. You should also confirm that deductions for any 403(b) Plan loans or UCRP service credit purchases in progress have been restarted. If questions or problems crop up, contact your local Benefits or Payroll Office right away.

## If You Don't Return to UC Employment

If you end employment, most of what you need to know, and do, is covered in the *Termination of Employment Fact Sheet* at [ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf](http://ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf). You can ask your local Benefits or Human Resources Office for more information about continuing group coverage.

If you have a service credit purchase in progress and have completed 12 or more monthly payments, you may make a lump sum payment within 60 days after your separation from UC employment to complete the service credit purchase.

For California Unemployment Insurance, your coverage stops the last day you are actively at work. Depending on your circumstances, you may or may not be eligible for unemployment insurance benefits. Contact your local office of the California State Employment Development Department. If you work outside California, contact the state agency for your location.

If you decide to retire while on leave, be sure to talk to a retirement counselor before you elect to retire. If you're eligible for, and want to continue your medical, dental, vision and/or legal coverage as a retiree, you must retire within 120 days of your separation from UC. For additional information, please review the *Retirement Handbook*, which is available on [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu). Or contact the UC Retirement Administration Service Center at 800-888-8267.

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 for Faculty and Staff, 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 Retirement Administration Service Center (800-888-8267).

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

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to 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.

