New Faculty Benefits Information

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





Enrollment Period

- > Period of Initial Eligibility
 - > 31 days from the date of hire or date of appointment letter
 - Second PIE for faculty 31 days from arrival on campus or the start of classes, whichever comes first
- > Open Enrollment
 - Oct. 30 Nov. 25, 2014 (effective Jan. 1, 2015)



Level of Coverage

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



Health Plans

> PPO

- CORE (Blue Shield)
- Blue Shield Health Savings Plan
- > UC Care (Blue Shield)
- > HMO
 - Kaiser
 - > Health Net Blue & Gold
- > Premiums are based on full-time salary
- > Eligible Family Members



Dental and Vision Plans

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



Disability

> UC-Paid Short-Term Disability

- Plan pays 55% of salary up to a maximum of \$800 per month for up to six months
- Supplemental Disability
 - Plan pays 70% of salary up to a maximum of \$15,000 for up to 52 weeks
 - Long Term Disability plan pays up to 50% (70% if combined with other benefits) to age 65



Life Insurance

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



AD&D and Legal Plan

- Accidental Death & Dismemberment
 - Enrollment Options: self, family, or modified family.
 - Coverage Options: \$10K \$500K
- > ARAG Legal Plan
 - Open to new employees during PIE
 - > Free documents available on their website:
 - https://www.araglegalcenter.com/home/index.htm
 - > Cost:
 - > Self: \$10.02
 - Self + Adult: \$13.78
 - Self + Child(ren): \$13.78
 - > Family: \$15.03



Flexible Spending Accounts

DepCare FSA

- Maximum amount \$5000 (\$2,500 is married and filing separate income tax return)
- Minimum amount \$180
- > Health Care FSA
 - > Debit Card availability
 - > Maximum: \$2,500
 - Minimum: \$180
- > Annual election (must re-enroll every year)
- Forfeit any unused amount

Retirement

> UCRP

- Membership is automatic and mandatory for eligible employees
- > 7% contributions (subject to collective bargaining)
- Eligible to retire at age 55 with at least 5 years of service credit and 10 years of service to be eligible for retiree health benefits
- UC Retirement Savings Program (Fidelity Investments)
 - > 403(b), 457(b) and Defined Contribution Plan
 - Contribute up to \$17,500 annually (\$23,000 age 50 or older)



Resources/Contacts

- > Benefits Office
 - > Veronica Luna, Health Care Facilitator, 2-2636
 - > Alisha French, Sr. HR Program Analyst, 2-1434
- > UCnet website:

http://dev.ucnet.universityofcalifornia.edu/

> Benefits Office website:

http://hr.ucr.edu/benefits.html

> Fidelity Investments website: <u>https://nb.fidelity.com/public/nb/default/home</u>