New Faculty Benefits Overview
Sept. 18, 2009

Mary Johnson, HCF
Enrollment Process

- Period of Initial Eligibility (PIE)
  - Online Enrollment – First 31 days from date of hire
  - Paper Enrollment – First day of classes (Sept. 24)
  - Paper Enrollment – First day of Arrival at the Campus
  - Open Enrollment
When Coverage Begins

- UC-sponsored plans—first day you become eligible (July 1) or first day of classes or first day you arrive on campus, whichever occurs first
- Health Flexible Spending and Dependent Care Flexible Spending Accounts—first day of the month you enroll subject to payroll deadlines
Health Care Plans

- Anthem Blue Cross Plus* (POS)
- Anthem Blue Cross PPO (PPO)
- CIGNA Choice Fund (HRA/PPO)
- CORE (Fee for Service)
- Health Net HMO* (HMO)
- Kaiser CA South (HMO)

*Requires Primary Care Physician selection
Dental and Vision Plans

- Delta Dental PPO (PPO/Premier)
- DeltaCare USA (HMO)

- Vision Service Plan (VSP) (PPO/out of Network)
Disability Insurance

- **Short-term Disability (automatically enrolled)**
  - Pays 55% of salary up to maximum $800/month for up to six months

- **Supplemental Disability (enroll during PIE)**
  - Pays higher level of benefits for a longer period
  - 70% of salary up to maximum of $10,000/month for up to 12 months (elect a waiting period)

*Long-term disability
  - 50% of salary to age 65
Life and Accident Insurance

- Basic Life– one times salary, up to $50K
- Supplemental Life Insurance–
  - $20,000
  - One, two, three, or four times your annual salary
- Dependent Life Insurance
  - Basic Dependent Life– $5000 per dependent
  - Expanded Dependent Life– Spouse– 50% Children– $10K
- Accidental Death and Dismemberment– $10K– $500K
Legal Plan Insurance

- ARAG Legal Plan–
  - Preventive legal services
  - Domestic legal services
  - Consumer services
  - Online law guide and document library
  - Identify theft services
  - Reduced fees for non-covered matters
Flexible Spending Accounts

- Health Flexible Spending Account
  - Annual amount deducted monthly: $180 – $5000
  - Expenses incurred between January 1 – March 15
  - Health FSA Benefit Card

- Dependent Care Flexible Spending Account
  - Annual amount: $180 – $5000
  - Expenses incurred between January 1 – March 15
Additional Benefits

- Business Travel Accident Insurance
- Automobile and Homeowner/Renter Insurance
- Workers’ Compensation
- Credit Union participation
- Scholarshare College Savings Program
- Bank Discount Programs
Retirement

- University of California Retirement Plan
  - Automatic membership, no contributions required
  - Defined Contribution Plan—mandatory contributions (2% less $19/month/4% after $94,200)
    - Automatically invested in UC Managed Savings Fund available on the Fidelity website
    - 403(b)/457(b)—voluntary pre-tax contributions
    - Rollovers—previous employer-sponsored plans eligible
Contacts

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