# New Faculty Benefits Orientation

September 19, 2012





## **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. 24, 2012) or when you arrive on campus
- > Open Enrollment
  - Oct. 29 Nov. 21, 2012 (effective Jan. 1, 2013)



## 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
- Xaiser 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 \$10000 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: \$5000 Minimum: \$180
  - Forfeit any unused amount (carryover 4/15/xx)



#### Retirement

- UCRP
  - Career: 5% less \$19 per month
  - Casual: 7.5% to Fidelity Investment Services
  - 403(b) and 457(b) tax-deferred to Fidelity Investment Services
  - Maximum \$17K (under age 50) to \$22.5K (50+)



#### Resources/Contacts

- > UCOP At Your Service website: http://atyourservice.ucop.edu
- > Benefits Office
  - Theron Lyon, Benefits Manager, 2-1434
  - Tina Rodriguez, Sr. Benefits Analyst, 2-1440
  - Mary Johnson, Health Care Facilitator, 2-1425