

UNIVERSITY OF CALIFORNIA

POSTDOCTORAL SCHOLAR

BENEFITS PROGRAM



Presented by

Gallagher Benefit Services, Inc.

Agenda



What is Open Enrollment?

Plan Eligibility

Overview of the Benefits

Overview of the Open Enrollment Process

Q&A

What is Open Enrollment?

Open Enrollment is the period of time the University sets up each year to allow eligible postdocs to choose from the plans available to them.

What changes can be made during Open Enrollment?

- Change from the medical HMO to the PPO plan or vice versa.
- Change from the dental HMO to the POS plan or vice versa.
- Add eligible family members.
- Enroll in or terminate coverage for the medical, dental and/or vision plans.

Open Enrollment begins on Thursday, October 26 and ends Friday, November 17 at 5pm

Changes made during Open Enrollment will be effective January 1, 2024

Plan Year 2024 Overview

Premium Rates & Contributions

The 2024 medical rates will increase by 4.6% for the HMO plan and 7.89% for the PPO plan. The monthly contribution levels changes are listed below:

- HMO: \$13.30 for postdoc only; \$23.27 for postdoc plus child(ren); \$31.92 for postdoc plus spouse/partner; \$40.56 for family coverage.
- PPO: \$28.38 for postdoc only; \$49.66 postdoc plus child(ren); \$68.11 for postdoc plus partner/spouse; and \$86.55 for family coverage.

Due to favorable experience in the non-medical health and welfare plans, the combined premiums will remain relatively flat.

What's New for 2024 – Benefit Changes

UC is adding new benefits to the portfolio this year, including enhanced infertility coverage, acupuncture, and a higher allowance for vision materials.

The Contraceptive Equity Act of 2022 (SB 523) requires all FDA-approved over-the-counter (OTC) contraception and male sterilization to be covered at \$0 copay in both medical plans.

Behavioral Health services through MHN will transition to Health Net Behavioral Health. There will be no change to the current providers, the provider network, or the coverage and services available. The system migration will continue into Q2 2024 and will provide enhancements to the member experience.

LeapFrog, Cal Hospital Compare, and Sapphire will replace the WebMD Hospital Advisor Tool.

What's New for 2024 – Benefit Changes cont'd

Medical HMO

Infertility Coverage

- IVF/GIFT/ZIFT covered at a 50% coinsurance (2 cycles per lifetime)
- Infertility drugs are covered at a 50% coinsurance with no dollar maximum
- All infertility benefits are excluded from the out-of-pocket maximum

Acupuncture Coverage

- Up to 20 medically necessary visits per year at \$5 copay for office visits and exams per calendar year

Emergency Room

- ER visit copay increased to \$75

Male Condoms and Sterilization

- Prescription no longer required to obtain OTC male condoms at \$0 copay
- Male sterilization in a provider's office or outpatient hospital setting covered at \$0 copay

Vision

- \$160 contact lens allowance
- \$160 frames allowance

Medical PPO

Behavioral Health

- Out-of-network mental health benefits in the PPO plan will reflect 2022 plan levels

Infertility Coverage

- Covers services that diagnose, evaluate, or treat infertility. Services include orally administered infertility drugs, artificial insemination, IUI, and GIFT covered at a 50% coinsurance.
- IVF/GIFT/ZIFT covered at a 50% coinsurance (2 cycles per lifetime).
- Infertility drugs are covered at a 50% coinsurance with no dollar maximum.
- All infertility benefits are excluded from the out-of-pocket maximum.

Acupuncture Coverage

- Up to 15 medically necessary visits per year at 20% coinsurance in-network, 40% coinsurance out-of-network (\$200 combined chiro/acupuncture deductible)

Male Condoms and Sterilization

- Prescription no longer required to obtain OTC male condoms at \$0 copay
- Male sterilization in a provider's office or outpatient hospital setting covered at \$0 copay



PLAN ELIGIBILITY

Postdoc Title Codes

Title Code 3252 (Postdoctoral Scholar-Employee) – Paid through the UC payroll system

Title Code 3253 (Postdoctoral Scholar-Fellow) – Paid a stipend

Title Code 3254 (Postdoctoral Scholar-Paid Direct) – Paid directly from an extramural agency

Title Code 3255 (Postdoctoral Scholar-Employee NEX) – Part-time, non-exempt Postdocs

Title Code 3256 (Interim Postdoctoral Scholar-Employee) – UC graduate students who recently obtained their PhD degree, or equivalent, and need a short-term appointment to complete an existing project.


NOTE: The title of a Postdoctoral Scholar appointment is determined by the requirements of the funding agencies.

Family Member Eligibility

Family member eligibility requirements are the same as the family member eligibility requirements for the UC Faculty and Staff plans. The major family member categories are the following:

- Spouse
- Domestic partner, as long as the domestic partnership is registered with a governmental agency-OR- if the domestic partnership is unregistered, it meets the University of California's definition of a domestic partnership. Visit <https://c2mb.ajg.com/uc/home/> for more information on these services.
- Biological, adopted, or foster child(ren), stepchild(ren), grandchild(ren), step-grandchild(ren) to age 26 for medical plans (unless eligible to continue coverage because of disability), or legal ward up to age 18.

Note: When two family members are employed through the UC, duplicate coverage is not allowed.



BENEFITS OVERVIEW

Benefits Offered Through the PSBP

Medical Insurance – Health Net HMO and PPO / Health Net Behavioral Health

Dental Insurance – Health Net HMO and Principal POS

Vision Insurance – Health Net EyeMed PPO

Life and AD&D Insurance – The Standard Insurance

Short-Term Disability Insurance – The Standard Insurance

Voluntary Long-Term Disability Insurance – The Standard Insurance

Bright Horizons Enhanced Family Support – Discounts and resource for caregiver/tutoring services

Health and Dependent Care FSA - WEX



MEDICAL INSURANCE

Health Net Behavioral Health

- Behavioral health benefits are part of medical benefits
 - For outpatient visits (i.e. therapy or medication management) **no referral nor authorization needed**
 - For certain other services, prior authorization (PA) is required and differs by plan type (HMO vs. PPO)
- Call Behavioral Health Benefits phone number on back of ID card
 - **Ask for help** finding a provider with availability (*vs. being sent a list of providers to call*)
 - **A coordinator will make calls to providers on member's behalf and contact them once an available provider is found**
- Regulatory requirements dictate access to routine care as follows:
 - MD (i.e. psychiatry/medication management) = 15 days
 - Non-MD (e.g. therapist – LCSW, LMFT, PhD, LPCC, etc.) = 10 days

What is an HMO Plan?

- Primary Care Physician (PCP) acts as a gatekeeper for all of your care
- Select a PCP upon enrollment through the UCPATH website by using a link to the Health Net provider directory. Otherwise, Health Net will assign you one.
- You can choose a PCP for each family member, or change the PCP assigned to you by calling Health Net
- Treatment from a Specialist for inpatient or outpatient procedures require referral from your PCP (except in emergencies). Services without a referral will not be covered.
- No Out-of-Network benefit (except in the case of an emergency)

PSBP HMO Medical Plan

HEALTH NET OF CALIFORNIA

MEDICAL BENEFIT	HEALTH NET PPO (IN-NETWORK) POSTDOCTORAL SCHOLAR PAYS
PHYSICIAN OFFICE VISIT:	\$10 Copay
HOSPITALIZATION	
Inpatient	No Charge
Outpatient	No Charge
Pregnancy	No Charge
RETAIL PRESCRIPTION DRUGS	
Generic	\$10 Copay
Brand Name	\$20 Copay
Non-Formulary	\$35 Copay
EMERGENCY ROOM VISIT	\$75 Copay - waived if admitted
URGENT CARE VISIT	\$35 Copay
ROUTINE PHYSICAL EXAM	No Charge
ANNUAL MAXIMUM OUT OF POCKET (Does not include deductible)	\$1,500 Individual / \$4,500 Family
ANNUAL DEDUCTIBLE	
Individual	None
Family	None
LIFETIME MAXIMUM	Unlimited

Note: Out-of-network coverage is limited to emergencies (imminent danger to life/limb) only.

HMO Behavioral Health

Service	Referral/Authorization Needed?	Copay
Outpatient Therapy (in-person or via telehealth) - individual therapy, medication management	No	\$10
Higher Levels of Care - inpatient psychiatric, residential treatment, inpatient detox	Yes	\$0
Other Services - intensive outpatient, partial hospitalization, psychological and neuropsychological testing, biofeedback, Applied Behavior Analysis, Electroconvulsive Therapy, Transcranial Magnetic Stimulation	Yes	\$0

See Evidence of Coverage for full benefit information

PDS Monthly Contributions

HMO MEDICAL PLAN

Effective January 1, 2024 all Postdoctoral Scholar (PDS) will make the following monthly contribution if enrolled in the Medical HMO Plan:

COVERAGE TYPE	MONTHLY CONTRIBUTION
Postdoc Only	\$13.30
Postdoc + Spouse or Domestic Partner	\$31.92
Postdoc + Child(ren)	\$23.27
Postdoc + Spouse + Child(ren)	\$40.56

What is a PPO Plan?

- No Primary Care Physician (PCP) needed
- Includes an In-Network and Out-of-Network component
- Flexibility to see a doctor without a referral either In-Network or Out-of-Network
- Offers more flexibility to access physicians than in the HMO plan, but out-of-pocket costs tend to be higher
- In-Network benefit coverage (deductible, coinsurance, etc.) will be greater than the Out-of-Network benefit coverage
- For postdocs residing out-of-state via the OOS PPO plan, you can locate a provider through the Cigna Network as of November 1, 2023. Click the **Find a Provider** link within the medical, dental or vision sections of the website for instructions on how to navigate the directory.

PSBP PPO Medical Plan

HEALTH NET OF CALIFORNIA

MEDICAL BENEFIT	HEALTH NET PPO (IN-NETWORK) POSTDOCTORAL SCHOLAR PAYS	HEALTH NET PPO (OUT-OF-NETWORK*) POSTDOCTORAL SCHOLAR PAYS
PHYSICIAN OFFICE VISIT:	\$20 Copay	40%
HOSPITALIZATION		
Inpatient	\$250 Copay then 20%	\$250 Copay then 40%
Outpatient	\$0 Copay	40%
Pregnancy	\$250 Copay then 20%	\$250 Copay then 40%
RETAIL PRESCRIPTION DRUGS		
Generic	\$10 Copay	50% + \$10 Copay
Brand Name	\$25 Copay	50% + \$25 Copay
Non-Formulary	\$35 Copay	50% + \$35 Copay
EMERGENCY ROOM VISIT	20% (waived if admitted)	20% (waived if admitted)
URGENT CARE VISIT	20%	20%
ROUTINE PHYSICAL EXAM	No Charge	40%
ANNUAL MAXIMUM OUT OF POCKET (Does not include deductible)	\$1,500 Individual / \$4,500 Family	\$1,500 Individual / \$4,500 Family
ANNUAL DEDUCTIBLE		
Individual	None	\$200
Family	None	\$600
LIFETIME MAXIMUM	Unlimited	Unlimited

*Out-of-Network reimbursement based on limited fee schedule.

PPO Behavioral Health Benefits

Service	Referral/Authorization Needed?	In-Network	Out-of-Network
Outpatient Therapy (in-person or via telehealth**) - individual therapy, psychiatric care / medication management	No	\$0	<u>In-person</u> = \$0 - deductible waived - Member pays any charges which exceed Maximum Allowable Amount* ** <u>Telehealth</u> = Not covered

See Certificate of Insurance for full benefit information

PPO Behavioral Health Benefits (cont'd)

Service	Referral/Authorization Needed?	In-Network	Out-of-Network
Inpatient services at a Hospital, behavioral health facility or Residential Treatment Center	No	20%	20% - deductible waived - Member pays any charges which exceed Maximum Allowable Amount*
Outpatient Other Psychological and neuropsychological testing, intensive outpatient care program, day treatment, partial hospitalization, and therapeutic sessions in a home setting for pervasive developmental disorder or autism	No	\$0	<u>In-person</u> = \$0 – deductible waived - Member pays any charges which exceed Maximum Allowable Amount* ** <u>Telehealth</u> – Not covered

***Maximum Allowable Amount** – Amount Health Net bases reimbursement for Covered Services and Supplies provided by an Out-of-Network provider, which may be less than the amount billed for those services or supplies.

PDS Monthly Contributions

PPO MEDICAL PLAN

Effective January 1, 2024 all Postdoctoral Scholar (PDS) will make the following monthly contribution if enrolled in the Medical PPO Plan:

COVERAGE TYPE	MONTHLY CONTRIBUTION
Postdoc Only	\$28.38
Postdoc + Spouse or Domestic Partner	\$68.11
Postdoc + Child(ren)	\$49.66
Postdoc + Spouse + Child(ren)	\$86.55

Wellness Programs

myStrength® is an interactive wellness platform (web and app-based) which provides self-management and self-care tools to improve health needs from a mind/body/spirit perspective. Modules span stress, depression, anxiety, insomnia, substance use disorder, chronic pain, balancing intense emotions (DBT), mindfulness and meditation, and more.

- Click “Sign Up” at <https://mystrength.com/>
- Access code: HNwell

Start Smart for Your Baby® is a program for pregnant members, including follow-up after the baby is born. The program offers information, resources, and a partnership to help support members on their pregnancy journey.

Wellness Programs

SHARECARE® is a digital health platform which helps members manage their health in one place, using innovative, award-winning technology for a comprehensive, personal health profile where members can easily connect to information, programs and health professionals to support health and well-being.

Examples of programs: Health Coaching, Eat Right Now, Craving to Quit, and Unwinding.

Go to <https://healthnet.sharecare.com> to register and login

Wellness Programs

Decision Power® programs through Health Net help reduce health risks while improving overall health and well-being.

- **Decision Power® for Smoking and Tobacco Cessation**
 - Reduce heart disease and stroke risk
 - Structured Core Behavior Modification Program – in-app coaching, timed reminders, cigarette tracking/reporting
- **Decision Power® for Weight Loss and Nutrition**
 - Goal-setting
 - Trackers/Action plans
 - Healthy recipes/cooking demos

To access detailed information about these valuable programs, go to:
<https://c2mb.ajg.com/uc/home/wellness-benefits/>



DENTAL INSURANCE

PSBP Dental DHMO Plan

HEALTH NET OF CALIFORNIA

DENTAL BENEFIT	HEALTH NET DHMO POSTDOCTORAL SCHOLAR PAYS
CALENDAR YEAR DEDUCTIBLE:	None
DIAGNOSTIC & PREVENTIVE CARE:	
Routine Exams	No Charge
Teeth Cleanings	No Charge
Routine X-Rays	No Charge
BASIC PROCEDURES:	
Fillings	Varies up to \$80 copay
Endodontics	Varies up to \$175 copay
Non-Surgical Periodontics	Varies up to \$200 copay
Simple Oral Surgery	Varies up to \$300 copay
MAJOR PROCEDURES:	
Crowns	Varies up to \$200 copay
ORTHODONTIA:	
Comprehensive Treatment - Child	\$1,950 copay plus start-up fees and retention
Comprehensive Treatment - Adult	\$2,250 copay plus start-up fees and retention
ANNUAL MAXIMUM	Unlimited

What is a Dental POS Plan?

- Primary Care Dentist will not be assigned at the time of enrollment
- Offers more flexibility than the DHMO plan, resulting in higher out-of-pocket costs
- In-Network options – members will pay less when using In-Network providers. Either EPO or PPO providers.
 - Exclusive Provider Organization (EPO) – discounts up to 50% for procedures performed by participating providers
 - Preferred Provider Organization (PPO) – discounts up to 30% for procedures performed by participating providers
- Out-of-Network option, at higher out-of-pocket costs
- Maximums for preventive, basic, and major procedures are combined for EPO, PPO and Non-Network:
 - Calendar year EPO maximum: \$1,700 per person
 - Calendar year PPO maximum: \$1,700 per person
 - Calendar year Non-Network maximum: \$1,500 per person

PSBP Dental POS Plan

PRINCIPAL FINANCIAL GROUP

DENTAL BENEFIT	PRINCIPAL EPO/PPO (IN-NETWORK) POSTDOCTORAL SCHOLAR PAYS	PRINCIPAL PPO (OUT-OF-NETWORK) POSTDOCTORAL SCHOLAR PAYS
CALENDAR YEAR DEDUCTIBLE:	None	\$50 per person, waived for diagnostic and preventive care
DIAGNOSTIC & PREVENTIVE CARE:		
Routine Exams	No Charge	No charge, except for the amount of the dentist's fee that exceeds Principal's scheduled allowance.
Teeth Cleanings	No Charge	
Routine X-Rays	No Charge	
BASIC PROCEDURES:		
Fillings	10%	20% of the scheduled allowance, after the deductible is met, plus the amount of the dentist's fee that exceeds Principal's scheduled allowance.
Endodontics	10%	
Non-Surgical Periodontics	10%	
Simple Oral Surgery	10%	
MAJOR PROCEDURES:		
Crowns	EPO = 40% / PPO = 50%	50% of the scheduled allowance, after the deductible is met, plus the amount of the dentist's fee that exceeds Principal's scheduled allowance.
Bridgework	EPO = 40% / PPO = 50%	
Dentures	EPO = 40% / PPO = 50%	
Complex Oral Surgery	EPO = 40% / PPO = 50%	
ORTHODONTIA (ADULT & CHILD) \$1,000 Lifetime Maximum (plus the scheduled allowance)	50%	50% of the scheduled allowance, after the deductible is met, plus the amount of the dentist's fee that exceeds Principal's scheduled allowance.
ANNUAL MAXIMUM	\$1,700 per person / per calendar year	\$1,500 per person / per calendar year



VISION INSURANCE

PSBP Vision PPO Plan

EYEMED THROUGH HEALTH NET OF CALIFORNIA GROUP

VISION BENEFIT	HEALTH NET PPO (IN-NETWORK) POSTDOCTORAL SCHOLAR PAYS	HEALTH NET PPO (OUT-OF-NETWORK) POSTDOCTORAL SCHOLAR ALLOWANCE
EXAM WITH DILATON AS NECESSARY:	\$0	Up to \$40
STANDARD PLASTIC LENSES:		
Single	\$10 Copay	Up to \$40
Bifocal	\$10 Copay	Up to \$60
Trifocal	\$10 Copay	Up to \$80
Lenticular	\$10 Copay	Up to \$80
FRAMES:	\$0 Copay, \$160 retail allowance for any frame, plus 20% off balance over allowance	Up to \$45
LENS OPTIONS:		
UV Coating	\$15	N/A
Tint (solid & gradient)	\$15	N/A
Standard Scratch Resistance	\$15	N/A
Standard Progressive	\$45	N/A
CONVENTIONAL CONTACT LENSES:	\$160 allowance toward contacts, plus 15% discount off balance over allowance	Up to \$105
FREQUENCY:		
Exam	Once Every 12 Months	Once Every 12 Months
Lenses or Contact Lenses	Once Every 12 Months	Once Every 12 Months
Frames	Once Every 24 Months	Once Every 24 Months



HEALTH & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts

WEX HEALTH - 3252, 3255, 3256 Postdoctoral Scholars

****Re-election of the FSA is required during Open Enrollment for 2024 participation****

A Flexible Spending Account (FSA) is an employee benefit that allows you to have pre-tax dollars withheld from your paycheck to pay for eligible health care or dependent care expenses. It covers not just your medical expenses, but also the expenses of your spouse and tax dependents. These plans are regulated by the IRS and funds typically must be used within the plan year. You may be eligible to carryover funds or incur claims through a grace period.

	Health FSA	Dep Care FSA
Purpose	Covers eligible medical, dental, and vision care expenses that are not covered by your health plan for you and your tax dependents	Covers eligible child and adult/elder care expenses
Annual IRS Election Limit (2024)	Min: \$180 Max: \$3,050	Max: \$5,000 per household (\$3,000 max if earned > \$135k in 2024)
Examples of Qualified Expenses	<ul style="list-style-type: none">• Deductibles• Coinsurance• Copays• OTC medications (contact lens solution, pain relievers, etc.)	<ul style="list-style-type: none">• Preschool• Summer day camp• Before or after school programs• Childcare• Adult/elder care

Flexible Spending Accounts

WEX HEALTH - 3252, 3255, 3256 Postdoctoral Scholars

Claims Deadlines and Grace Period

	Health FSA	Dep Care FSA
Plan Year	Jan 1, 2024 – Dec 31, 2024	
Deadline to Incur Claims	Dec 31, 2024	Mar 15, 2025 if account status is active on Dec 31, 2024 <i>Claims incurred during grace period can be reimbursed with 2024 unused balance.</i>
Deadline to Submit Claims	Apr 15, 2025	

***Remember to keep your receipts, even if using the WEX FSA debit card**

Flexible Spending Accounts

WEX HEALTH - 3252, 3255, 3256 Postdoctoral Scholars

Health Care FSA Carryover – Only available for Health Care FSA funds

- The carryover allows you to roll over up the certain amount into the next plan year
- The **2024 carryover amount is \$610** which applies the carryover balance from 2024 to 2025
- Funds are available **January 2025**
- Any balance in excess of the **\$610** carryover maximum are forfeited
- You need to be **enrolled in the plan on December 31**, in order to be eligible for carryover

Benefits Debit Card – Free for all enrollments

- Minimize the amount of out-of-pocket spending
- Valid for four years
- Instant access to FSA funds

Flexible Spending Accounts - Eligibility

WEX HEALTH - 3252, 3255, 3256 Postdoctoral Scholars

Eligible Postdoctoral Scholar Title Codes for FSAs

- Postdoctoral Scholar Employee (Title Code 3252)
- Postdoctoral Scholar Employee NEX (Title Code 3255) and
- Interim Postdoctoral Scholar Employee (Title Code 3256)

Check out the FAQs on the PSBP site for more information or visit WEX at uc-fsa.com

Postdocs must receive compensation from UCPATH Payroll to be eligible for the FSA plans. Earnings from grants, scholarships or “Direct Pay” status are not eligible for FSA deductions.

Postdoctoral Scholar Fellows (Title Code 3253) and Postdoctoral Scholar Paid Directs (Title Code 3254) are ineligible for the postdoc FSA plans.

Postdocs can enroll when newly eligible, during OE, or a qualifying life event (QLE). Election amounts can also be modified during certain life events. Changes must be made within 31 days of a QLE.

Important: Changing from a title code that is eligible for FSA to a title code that is ineligible will trigger a cancellation of your FSA payroll contribution. If you become eligible within the same plan year, your prior FSA election amount will either be reinstated by your re-enrollment during the PIE, or by UCPATH.



LIFE and AD&D INSURANCE

PSBP Life Insurance and Accidental Death & Dismemberment Plan

THE STANDARD INSURANCE COMPANY

- Pays \$50,000 in the event of a death
- Pays an additional \$50,000 in the event of an Accidental Death
- AD&D Seat Belt Benefit – Up to \$10,000 is payable for death as a result of a car accident while wearing a seat belt
- Accelerated Benefit Provision – Allows eligible members under age 60 who are terminally ill to receive an early allocation of up to 75% of their group life insurance benefit
- All Eligible Postdoctoral Scholars (Title Code 3252, 3253, 3254, 3255 and 3256) are automatically enrolled in the Life and AD&D insurance



SHORT-TERM DISABILITY INSURANCE

PSBP Short-Term Disability Plan

THE STANDARD INSURANCE COMPANY

- Plan will pay 70% of the first \$1,429 weekly pre-disability earnings
 - Maximum weekly benefit is \$1,000 per week
 - Minimum benefit is \$25.00
- No benefit waiting period for disability caused by an accidental injury and 7 days for disability caused by sickness, mental or pregnancy
- Maximum benefit period is 180 days
- Plan covers non-occupational disability only
- All eligible Postdoctoral Scholars (Title Code 3252, 3253, 3254, 3255 and 3256) are automatically enrolled in the STD plan

Repatriation & Medical Evacuation

THE STANDARD INSURANCE COMPANY

- All eligible Postdoctoral Scholars in title codes 3252, 3253, 3254, 3255, 3256 and their dependents are automatically covered for medical evacuation and repatriation benefits necessary to satisfy the J Visa Program
- International Postdocs and their dependents are not required to purchase supplemental coverage for their J1 and J2 Visa requirements
- PSBP Short-Term Disability plan satisfies these requirements even if the Postdoc waives the medical, dental, and/or vision coverage



**VOLUNTARY
LONG-TERM
DISABILITY
INSURANCE**

PSBP Voluntary Long-Term Disability Plan

THE STANDARD INSURANCE PLAN

- Benefit is voluntary and is paid 100% by the Postdoctoral Scholar
 - Monthly premium is \$10.93
- Benefit Waiting Period is 180 days of disability
 - Long-Term Disability starts when Short-Term Disability ends
- Plan pays 60% of the first \$7,500 of your monthly pre-disability earnings
 - Maximum monthly benefit is \$4,500 / Minimum is \$100
 - Benefit is reduced by deductible income such as workers' compensation and salary continuation other than Vacation pay
- Once approved, benefits are payable each month while you are disabled, up to age 65

NOTE: If you wish to enroll outside of your period of initial eligibility, a Medical History Statement form will be required. Form is available in the 'Documents Library' under 'Long-Term Disability' on the GBS Benefit Plan Portal.



**BRIGHT HORIZONS
ENHANCED FAMILY
SUPPORT**

Bright Horizons Enhanced Family Support

Primary Child Care Solutions

- Jump ahead on Bright Horizons center waitlists
- Access discounts on summer day camp at Steve & Kate's Camp
- Receive waived membership fees (\$150 value) for Sittercity's database of sitters
- Get a discount on College Nannies, a high-touch nanny placement service
- Access before- and after-school programs from Right at School

Academic Support and Tutoring

- Get exclusive discounts on tutoring from high-quality education partners, including Sylvan Learning, Varsity Tutors, and Revolution Prep

Enrichment Programs

- Access fun, creative, and educational options for your child, including Brooklyn Robot Foundry, Code Ninjas, and MarcoPolo – all with cost-saving discounts

Additional benefits include resources to help find elder care, pet care, housekeeping and more.

Find support now by visiting <https://clients.brighthorizons.com/universityofcalifornia>



RETIREMENT PLANS

ADMINISTERED

BY

FIDELITY

Retirement Plans

3252, 3255, 3256 Postdoctoral Scholars

- If you are paid through the UC payroll system you are automatically enrolled in the Safe Harbor DCP (Defined Contribution Plan).
- You also have the options to save pre-tax dollars by enrolling in the 403(b) and/or 457(b) plans, and to make after-tax Roth contributions.

Exceptions:

Members with J1 or F1 Visa who are classified as Nonresident Resident Aliens for tax purposes are exempt from FICA taxes (OASDI and Medicare taxes only) will not participate in the DCP Safe Harbor, until they become Resident Aliens and participation the DCP plan will begin.

Defined Contribution (DC Plan)

3252, 3255, 3256 Postdoctoral Scholars

UC employees who are not otherwise covered by a retirement system contribute to the **DC Plan** in lieu of paying Social Security taxes

- If you paid through UC payroll, you are automatically enrolled in the Safe Harbor DCP (Defined Contribution Plan)
 - **Automatic contributions of 7.5% of pre-tax wages** beginning the 1st day of an eligible appointment, for duration of UC employment
 - DC Plan contributions are automatically invested in the UC Pathway Fund
 - May direct contributions to any of funds offered in the Fund Menu or other investment options
- When you separate from UC you can leave your DCP funds in your Fidelity account, roll it over to another retirement fund, or pull the money out and pay the taxes on those funds

Exceptions:

Members with J1 or F1 Visa who are classified as Nonresident Resident Aliens for tax purposes are exempt from FICA taxes (OASDI and Medicare taxes only) will not participate in the DCP Safe Harbor, until they become Resident Aliens and participation in the DCP plan will begin.

Voluntary Retirement Savings Plan

3252, 3255, 3256 Postdoctoral Scholars

You now have three tax-advantaged ways to save more for retirement.

CURRENT

Pretax contributions

- Available in the UC 403(b) and 457(b) Plans
- Make pretax contributions now
- Pay taxes when you withdraw your money (contributions and earnings) in retirement

CURRENT

After-tax contributions

- Available in the UC Defined Contribution Plan
- Make after-tax contributions now
- Take tax-free withdrawals of contributions at any time, only pay taxes on earnings

NEW!

Roth contributions

- Available in the UC 403(b) and 457(b) Plans
- Make after-tax contributions now
- Take tax-free withdrawals (including earnings) in retirement.

- **2023 IRS Annual Limits**
 - \$22,500 if less than age 50
 - \$30,000 if age 50 or older
 - Contribute up to maximum to one or both plans

Defined Contribution Plan (DC Plan)

3252, 3255, 3256 Postdoctoral Scholars

Key Things to Remember

1. Enroll in the 403(b) and 457(b) at any time
 - Initial enrollment and changes are subject to payroll deadlines
2. Establish Your Beneficiaries:
 - Fidelity: Retirement Option and 403(b) and 457(b) and DCP
3. Fidelity is the Plan Administrator – [Netbenefits.com](https://www.netbenefits.com)
 - Customer Service: Questions on process/transactions: 1-866-682-7787
 - Financial planning and consulting services: 1-800-558-9182
 - Free Retirement Education: [Fidelity Workshops](#)



MAKING OPEN ENROLLMENT CHANGES

Open Enrollment Changes Through the UCPATH Website

WHAT CHANGES CAN BE MADE AT OPEN ENROLLMENT?

- Change from a medical or dental HMO to the PPO plan (or vice versa) or add eligible family members
- Enroll in or opt out of medical, dental, and vision plans, or cancel coverage for family members

If you are not making any changes to your enrollment, you do not need to take any action. Your current enrollment will remain the same. However, FSA elections will not roll over to the next calendar year, and a new election will be necessary to continue the plan(s) beyond 12/31.

How to Make Your Open Enrollment Changes on UCPATH

To make your plan changes during the Open Enrollment (OE) period, visit the UCPATH web site at: ucal.us/oe. Read The UCPATH Dashboard as it displays a real time countdown for OE. Click the **Enroll Now** button



For assistance on how to enroll, please contact UCPATH at 855 982 7284.

Contact Us*

For general inquiries and customer service regarding enrollment, general benefit questions and confirmation, you should contact:



Gallagher

Insurance | Risk Management | Consulting



Gallagher Benefit Services' PSBP website: <https://c2mb.ajg.com/uc/home/>

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