

APPENDIX B
Enumeration of Benefits

A. HEALTH BENEFITS

1. **Medical Program** – A variety of Health Maintenance Organizations (HMOs) are fee for service plans available to cover eligible NSF and their eligible family members. Choice of plans may vary from location to location. Employee contribution toward the premiums will be paid on a pre-tax basis and vary according to the plan selected by the employee. Eligible part-time NSF appointed and paid by the University to work a specified minimum appointment and average regular paid time may be covered by the Core major medical plan. NSF employees may also cover their eligible family members.
2. **Dental Program** – Dental plans are available to eligible NSF employees. NSF employees may also cover their eligible family members. Employee contribution, if required, will be paid on a pre-tax salary reduction basis.
3. **Vision Program** – A vision plan is available to eligible NSF employees. NSF employees may also cover their eligible family members. Employee contribution, if required, will be paid on a pre-tax salary reduction basis.

B. UNIVERSITY OF CALIFORNIA RETIREMENT SYSTEM

1. **University of California Retirement Plan** - NSF employees who meet eligibility requirements shall be covered by the University of California Retirement Plan (UCRP). UCRP includes provisions for:
 - a. Basic retirement income with four payment options;
 - b. Disability benefits;
 - c. Death benefits;
 - d. Pre-retirement survivor benefits; and
 - e. Annual automatic adjustments for increases in the cost of living for retirees and inactive members.
2. **Tax-Deferred 403(b) Plan** – Participation in the UCRS Tax-Deferred 403(b) Plan is available to all University NSF **except students** who normally work less than twenty (20) hours per week. The Plan provides the following investment options:
 - a. UC Managed Funds - Participants may choose from six (6) investment funds, Savings, Money Market, Insurance Company Contract, Equity, Bond and Multi-Asset Funds.
 - b. Calvert Socially Responsible Mutual Funds; and
 - c. Fidelity Investments Mutual Funds.
3. **Defined Contribution Plan (DC Plan)**
 - a. Pre-Tax Account - All current member contributions to the University of California Retirement Plan (UCRP) are redirected to the Pretax Account. Although payroll reductions default to the Savings Fund, participants may invest in any of the other UC-Managed Funds: Money Market, Insurance Company Contract, Equity, Bond and Multi-Asset Funds or in Fidelity Investments mutual funds. Redirection is subject to annual Regental review.
 - b. Pre-Tax/Safe Harbor Account - Employees who are not in a UC-sponsored defined benefit retirement plan make mandatory contributions of 7.5% of earnings up to the Social Security wage base to the Pretax Account in lieu of paying the Old Age, Survivors and Disability Insurance portion of Social Security taxes (Safe Harbor contributions). Although payroll reductions

default to the Savings Fund, participants may invest in any of the other five UC-Managed Funds or in Fidelity Investments Mutual Funds.

- c. After Tax Account – Voluntary participation in the After-Tax Account is available to all University employees except students who normally work less than twenty (20) hours per week. Payroll deductions may be invested in any of the UC-Managed Funds (Savings, Money Market, Insurance Company Contract, Equity, Bond and Multi-Asset Funds) or in Fidelity Investments mutual funds.

4. **Enhanced University of California Retirement Plan**

- a. The University of California shall (as soon as reasonably practicable but no later than six months after reaching a comprehensive Agreement with the AFT) provide lecturers (who are hired quarter by quarter or semester by semester and whose appointment structures do not meet the current UCRP membership rules) with:
 - 1) a prospectively expanded UCRP membership to include certain lecturers using a 50 percent time worked eligibility standard tied to the academic year (9 months). The expanded UCRP eligibility criteria would result in treating lecturers who work 750 hours (750 hours is equivalent to 50 percent of 9 months) during a 12-month period in an equivalent manner as employees who work 1,000 hours (1,000 hours is equivalent to 50 percent of 12 months).
 - 2) a One-Time UCRP Service Credit Allocation Program for lecturers who become eligible for UCRP under the proposal in section 1). above, similar to the previous One-Time UCRP Service Credit Allocations Programs for staff and academic employees. Such program shall include provision for an automatic allocation, and a process to allow lecturers to request an allocation and/or appeal for additional service credit. Such One-Time UCRP Service Credit Allocation Program also shall include provision of credit for time served in the title of Visiting Lecturer upon appeal with supporting documentation.

C. **LIFE INSURANCE**

1. **University-Paid** – Two University-Paid life insurance plans—Basic Life and Core Life—provide basic life insurance coverage. The amount varies, depending on your appointment rate and average regular paid time. Eligible NSF are automatically covered by the plan for which they qualify.
2. **Supplemental** - Optional personal life insurance and dependent life insurance is available and may be purchased by eligible NSF.

D. **OTHER INSURANCE**

1. **Accidental Death & Dismemberment Insurance** – Optional AD&D insurance may be purchased by eligible NSF. A variety of coverages and amounts are available to cover NSF and their eligible family members.
2. **Disability Insurance**
 - a. Short-Term Disability Insurance – Short-Term disability insurance is available to eligible NSF.
 - b. Supplemental Disability Insurance - Optional supplemental disability insurance may be purchased by eligible NSF.
3. **Legal Expense Insurance Plan** – A legal expense insurance plan may be purchased by eligible NSF. The legal plan provides NSF and their eligible family members with coverage for basic legal services associated with preventive, domestic, consumer and defensive legal matters. The plan is NSF-paid through payroll deductions.

4. **Auto/Homeowner Insurance** – Individual auto and home insurance policies are available which may be purchased by eligible employees through payroll deduction.

E. OTHER BENEFITS

1. **Tax Effective Salary Reduction Programs**
 - a. Retirement Tax Savings Plan – Required monthly participant contributions to the DC Plan Pretax Account are automatically deducted from gross pay before federal and state taxes are calculated.
 - b. Tax Savings on Insurance Premiums (TIP) – Eligible NSF enrolled in certain benefit plans are automatically enrolled in TIP, unless the eligible NSF makes an election to withdraw. After the University contribution, if any, is applied the net insurance premiums are deducted from gross pay before federal and state taxes.
2. **Dependent Care Assistance Program (DepCare)** – DepCare is available to eligible NSF and allows eligible NSF to pay for eligible dependent care expenses on a pre-tax, salary reduction basis.
3. **U.S. Savings Bonds and American Century California Tax Free and Municipal Funds.** – Through payroll deductions, eligible NSF can make investments in United States Series EE Savings Bonds and the American Century California Tax-Free and Municipal Funds.
4. **Death Payments** – Death payments are provided upon the death of an employee who has been on pay status at least fifty percent (50%) time at least six (6) continuous months prior to death. Payment is a sum equal to the deceased's regular salary for one (1) month, and shall be paid to the deceased's spouse, or if there is no spouse, to the employee's eligible dependent(s), or if there is neither a surviving spouse nor eligible dependent(s), to the beneficiary designated in the deceased's University-paid life insurance policy. All monies due and payable to the employee at the time of death shall be paid to the employee's surviving spouse and/or eligible dependent(s).
5. **Alternate Retirement Plans** – NSF covered by alternate retirement plans are not subject to the provisions of this Article pertaining to the University of California retirement system or program.
6. **Health Care Reimbursement Account** – The Health Care Reimbursement Account is available to eligible NSF and allows eligible NSF to pay for eligible dependent care expenses on a pre-tax salary reduction basis.
7. **Business Travel Accident Insurance** – Employees who are traveling on official University business are covered by \$100,000 of accidental death and a scheduled dismemberment insurance.
8. **Fee Waiver** – NSFs in the unit appointed at fifty percent (50%) or more of full time, who are residents of the State of California for twelve (12) months or more, are eligible for a two-thirds (2/3) reduction of both the University registration fee and the University educational fee, for up to nine (9) units or three (3) regular session University courses per quarter, or up to six (6) units or two (2) regular session University courses per semester, whichever is greater. University extension courses are not included.
9. **Work-Incurred Injury Or Illness** – NSFs in the unit who are unable to work due to a work-incurred injury or illness may be covered by the California Workers' Compensation.