

**APPENDIX B
ENUMERATION OF UNIVERSITY BENEFITS**

A. HEALTH BENEFITS

1. Medical Program

A variety of prepaid Health Maintenance Organizations (HMOs) and fee-for-service plans are available to cover eligible employees and their eligible family members. Choice of plans may vary from location to location. Eligible part-time employees 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. The plan is available to the employee and eligible family members.

2. Dental Program

Dental plans are available to eligible employees. Employees may cover themselves and their eligible family members.

3. Vision Program

A vision plan is available to eligible employees. Employee may cover themselves and their eligible family members.

B. UNIVERSITY OF CALIFORNIA RETIREMENT SYSTEM

1. University of California Retirement Plan

Eligible employees covered by this Agreement shall be covered by the University of California Retirement Plan (UCRP).

a. Employees who participate in the UCRP will be eligible for the 2001-2002 Capital Accumulation Provision (CAP) accrual credit of 3% effective April 1, 2002, in accordance with the terms and conditions of the UCRP as approved by the Regents of the University of California.

b. UCRP Tier Two Benefits – The Tier Two membership classification of UCRP was closed on July 1, 1990 and is only available on a continuing basis to active UCRP members who previously elected Tier Two.

2. Tax-Deferred 403(b) Plan

Participation in the UCRS Tax-Deferred 403(b) Plan is available to all University employees 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, Money Market, Insurance Company Contract, Equity, Bond and Multi-Asset Funds.

b) Calvert's Socially Responsible Mutual Funds; and

c) Fidelity Investments Mutual Funds

3. Defined Contribution Plan (DCP)

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). Payroll reductions default to the Savings Fund. The employee may elect to have future reductions may be invested 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.

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 employees are automatically covered by the plan for which they qualify.
2. Employee-Paid - Optional personal life insurance and dependent life insurance is available and may be purchased by eligible employees.

D. OTHER INSURANCE

1. Accidental Death & Dismemberment Insurance - Eligible employees may purchase Optional AD&D insurance. A variety of coverages and amounts are available to cover employees and their eligible family members.
2. 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.
3. Disability Insurance
 - a. Short-Term Disability Insurance - Short-Term disability insurance is available to eligible employees.
 - b. Supplemental Disability Insurance

Optional supplemental disability insurance may be purchased by eligible employees.
4. Legal Expense Insurance Plan - A legal expense insurance plan may be purchased by eligible employees. The legal plan provides employees and their eligible family members with coverage for basic legal services associated with preventive, domestic, consumer and defensive legal matters. The plan is employee-paid through payroll deductions.
5. 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) - Employees enrolled in certain benefit plans are automatically enrolled in TIP, unless the employee 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 employees and allows employees 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, investments can be made 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 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 - Employees covered by alternate retirement plans are subject to that plans rules and regulations, and not subject to UCRP coverage.