A photograph of the University of California, Santa Barbara (UCSB) campus at dusk. The iconic Sycamore Tower stands prominently on the left, illuminated against the twilight sky. In the center and right, modern university buildings with large windows are lit up, their lights reflecting on a body of water in the foreground. The background shows rolling hills and mountains under a deep blue sky. The overall scene is serene and well-lit, capturing the beauty of the campus at night.

**Outstanding benefits are
among the many rewards
of working for UCSB.**

Getting Started with Benefits

1. UC Health Benefits
2. Retirement Benefits
3. Resources
4. When, Where, and How to enroll



Presenters:

- Rebecca Preza- Medical, Dental & Vision
- Ana Martínez- Disability, Life Insurance, Flexible Spending Accounts, Bright Horizons, Pet Insurance
- Cesar Cap- Retirements Benefits – Fidelity

UCSB Human Resources Office

- Hours: 8:00 – 12:00 (*closed 12:00- 1:00*) 1:00 – 4:00
- HR ServiceNow: <https://ucsb.service-now.com/global>

UCPath Center

- Phone: 855-982-7284

[UCSB Human Resources](https://www.hr.ucsb.edu/) <https://www.hr.ucsb.edu/>

- HR ServiceNow- HR questions, assistance, requests
- New Employee Orientation Benefits Slides (NEBO)

On HR UCSB website → *New Employees* → under *Useful links*

The screenshot shows the UCSB Human Resources website. At the top, there is a navigation bar with links for Memos, Forms, FAQs, Policies, and Contacts, along with a search box. The main header features the UCSB logo and the text "Human Resources". Below this is a horizontal menu with categories: PROSPECTIVE EMPLOYEES, NEW EMPLOYEES (circled in red with a red arrow pointing down), CURRENT EMPLOYEES, MANAGERS+SUPERVISORS, and RETIREES. Under "NEW EMPLOYEES", there are sub-links for ASAP, Benefits, Compensation, and Leave of Absence. The main content area includes a welcome message and a photograph of a campus scene with people on bicycles. At the bottom, there are three sections: "QUICK LINKS" with "SERVICENOW" (circled in red with a red arrow pointing down), "EVENTS" with "New Employee Orientation", and "NEWS & ANNOUNCEMENTS" with a notice about holiday closures.

UCPath Benefits Webinar

- Employees who are eligible for **Full** and **Mid-Level** benefits:
Every Friday from 10:30AM to 12:00PM
- Employees who are eligible for **Core** benefits:
2nd Thursday of the Month from 10:30AM to 12:00PM

How to Attend:

- Join a meeting:
<https://UCOP.zoom.us/j/9517875041> (www.zoom.us) Meeting ID
code: 951 787-5041

Questions:

- Contact UCPath Center at 855-982-7284

Monday-Friday 8:00AM – 5:00PM

New Employee Benefits Roadmap

Health Benefits (*front*)

- Benefit Package
- How to Enroll
- Learn about Health Benefits

Retirement Benefits (*back*)

- Retirement Choices
- How to Enroll
- Learn about Retirement Benefits

The graphic features three overlapping colored bars (yellow, green, blue) on the left side. On the right, a document titled 'UCSB HUMAN RESOURCES—BENEFITS' and 'New Employee Benefits Roadmap' is displayed. The document is divided into two main columns. The left column, titled 'FULL Health Benefits', lists 'Your benefit choices' with checkboxes for Medical, Dental, Vision, Supplemental Disability, Supplemental Life, Dependent Life, Accidental Death & Dismemberment, Health Flexible Spending Account, Dependent Care Flexible Spending Account, and Legal. Below this is a section 'Automatically enrolled in:' listing Short-term Disability, Workers' Compensation, Basic Life, Family Care Resources, and Tax Savings on Insurance Premiums. The right column, titled 'Enroll in Health Benefits', includes a video thumbnail, a 'WATCH' section with links to benefit guides, a 'READ' section with links to a complete guide and insurance webinars, an 'ASK' section with contact information for the Benefits Office and Health Care Facilitator, and a 'TOOLS' section with links to various calculators and comparison tools.

UCSB HUMAN RESOURCES—BENEFITS

New Employee Benefits Roadmap

FULL Health Benefits

Your benefit choices:

- Medical
- Dental
- Vision
- Supplemental Disability
- Supplemental Life
- Dependent Life
- Accidental Death & Dismemberment
- Health Flexible Spending Account
- Dependent Care Flexible Spending Account
- Legal

Automatically enrolled in:

- Short-term Disability
- Workers' Compensation
- Basic Life
- Family Care Resources
- Tax Savings on Insurance Premiums

Enroll in Health Benefits

Your **Benefits at a Glance** booklet will guide you through the steps to enroll in your health benefits.

You have **30 days from your date of hire** to enroll in health benefits. Go to [benefits.ucsb.edu](#) and choose the "AYS Online" option.

The Benefits Office is here to answer your questions, they also have computers you can use to complete your online enrollment.

893-2-489 Human Resources/Benefits in SAM 893-101

Learn about Health Benefits

WATCH Videos on UCeet

- ◊ Benefits of Being hired
- ◊ The best plan for you and your family
- ◊ Making the most of your medical benefits
- ◊ Medical terms and concepts
- ◊ Disability benefits

READ

- ◊ **A Complete Guide to your UC Health Benefits** to select UCeet has descriptions of all health plans
- ◊ Insurance webinars have plan booklets, drug lists and provider directories. See the [Blue Contact Sheet](#).

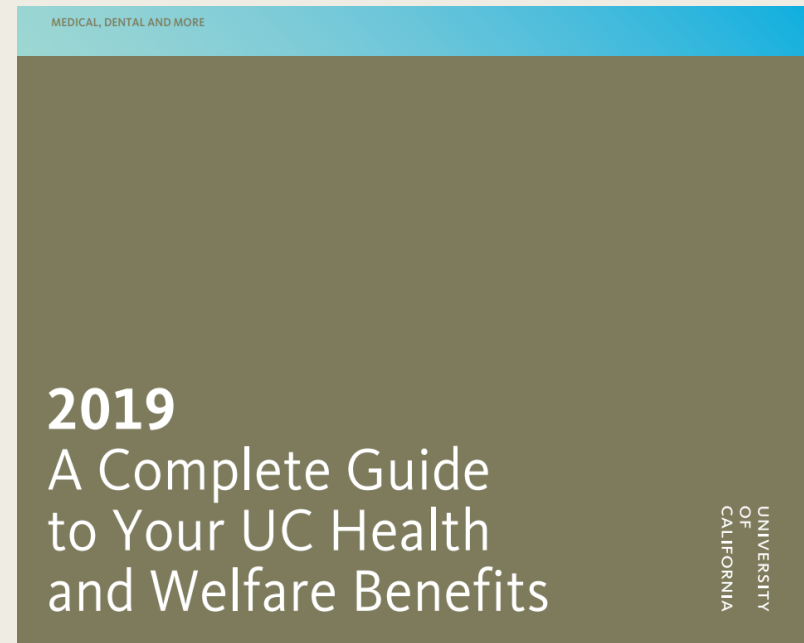
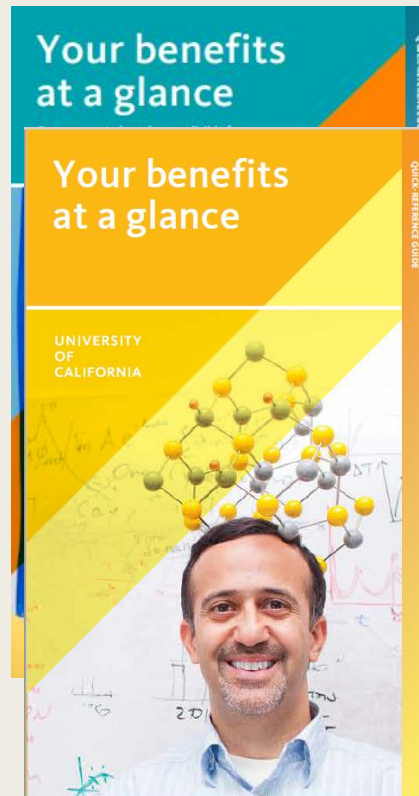
ASK

- ⇒ **Call the Insurance Center** for questions about the plans and participating providers. See the [Blue Contact Sheet](#).
- ⇒ Call the UCSB Benefits Office if you have general questions or need help enrolling. 893-2-489
- ⇒ Call the UCSB Health Care Facilitator if you need help with a complex health situation. 893-4201

TOOLS

- Medical Plan Comparison Tool (UCeet)
- Dental Plan Comparison Tool (UCeet)
- Life and Disability Insurance Cost Estimator (UCeet)
- Health Savings Account (HSA) Contribution Calculator (Health Equity)
- Flexible Spending Account (FSA) Contribution Calculators (UCeet)

Welcome Folder – Health Benefits



See **Blue Insert** for plan contact information

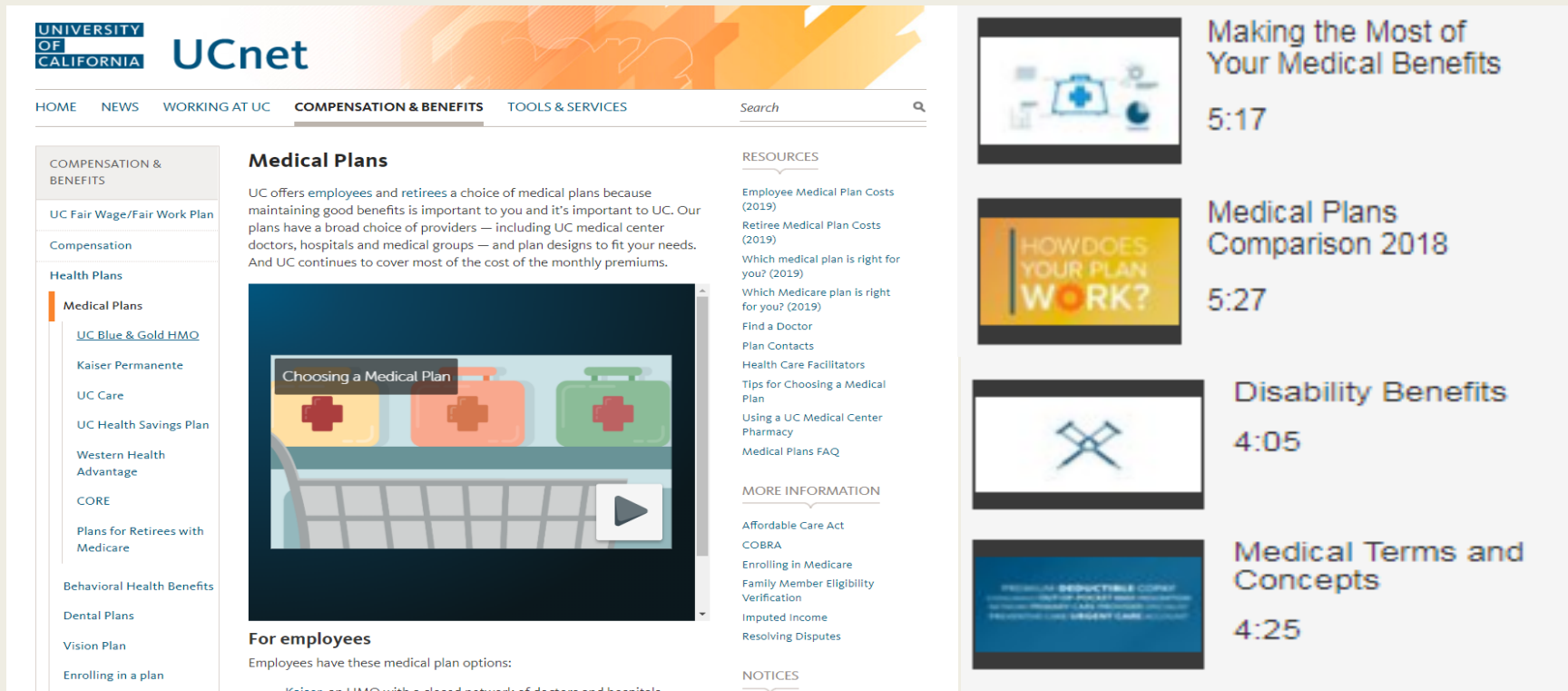
UCnet

- New Employee Section
- Plan descriptions
- How to “Roadmaps”
- Links to insurance contacts
- Videos to compare plans
- UCnet.universityofcalifornia.edu

The screenshot shows the UCnet website homepage. At the top left is the University of California logo and the UCnet text. To the right is a 150th anniversary logo. The navigation menu includes HOME, NEWS, WORKING AT UC, COMPENSATION & BENEFITS (circled in red), and TOOLS & SERVICES. A search bar is on the right. Below the navigation, there are sections for TOP NEWS, LIFE AT UC, and SIGN IN TO YOUR ACCOUNTS (circled in red). The SIGN IN section includes links for UC Santa Barbara, UCPATH, AYS ONLINE, and FIDELITY. The main content area features a news article about Title IX, holiday gift recommendations, and various benefit-related links.

UCnet Videos

- Benefits of Belonging
- The Best Plan for You and Your Family
- Making the Most of Your Medical Benefits
- Medical Terms and Concepts
- Disability benefits



The screenshot displays the UCnet website interface. At the top, the University of California logo and 'UCnet' branding are visible. The navigation menu includes 'HOME', 'NEWS', 'WORKING AT UC', 'COMPENSATION & BENEFITS', and 'TOOLS & SERVICES'. A search bar is located on the right side of the navigation menu.

The main content area is titled 'Medical Plans' and includes the following text: 'UC offers employees and retirees a choice of medical plans because maintaining good benefits is important to you and it's important to UC. Our plans have a broad choice of providers — including UC medical center doctors, hospitals and medical groups — and plan designs to fit your needs. And UC continues to cover most of the cost of the monthly premiums.'

Below the text is a video player with the title 'Choosing a Medical Plan' and a play button icon. The video player shows three medical kits (yellow, orange, and green) on a shelf.

To the right of the video player, there is a list of 'RESOURCES' and 'MORE INFORMATION' links:

- RESOURCES**
 - Employee Medical Plan Costs (2019)
 - Retiree Medical Plan Costs (2019)
 - Which medical plan is right for you? (2019)
 - Which Medicare plan is right for you? (2019)
 - Find a Doctor
 - Plan Contacts
 - Health Care Facilitators
 - Tips for Choosing a Medical Plan
 - Using a UC Medical Center Pharmacy
 - Medical Plans FAQ
- MORE INFORMATION**
 - Affordable Care Act
 - COBRA
 - Enrolling in Medicare
 - Family Member Eligibility Verification
 - Imputed Income
 - Resolving Disputes

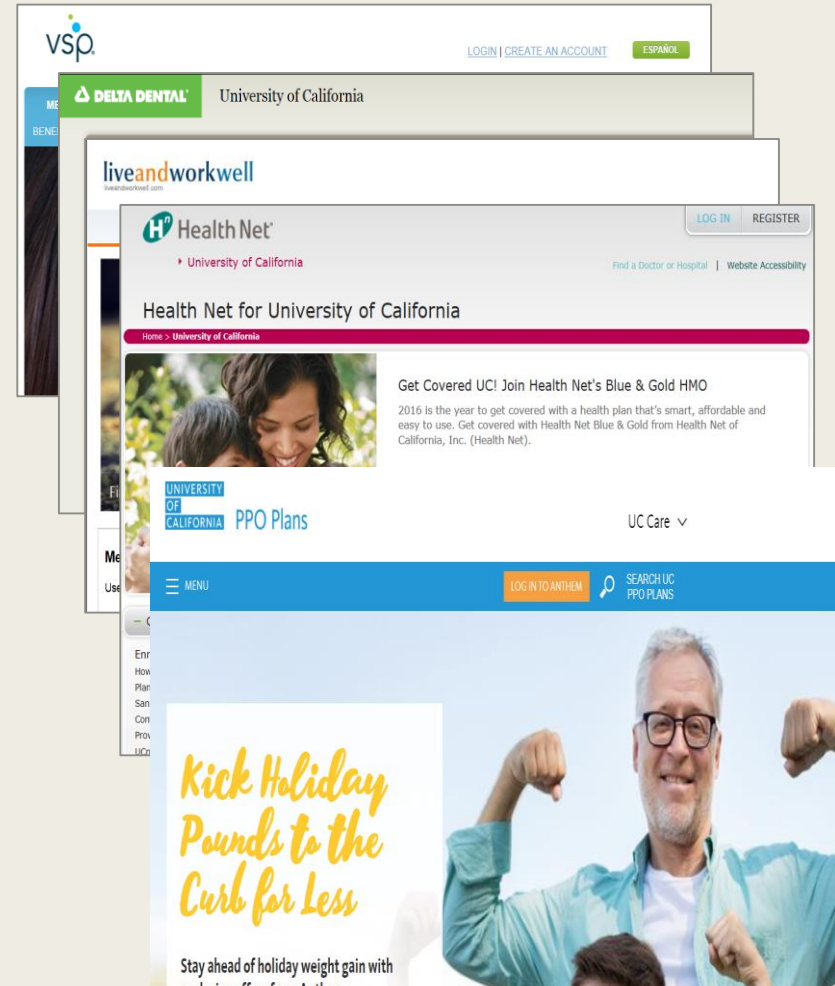
At the bottom of the page, there is a 'NOTICES' section.

On the right side of the screenshot, there is a vertical list of video thumbnails with their titles and durations:

- Making the Most of Your Medical Benefits** (5:17)
- Medical Plans Comparison 2018** (5:27)
- Disability Benefits** (4:05)
- Medical Terms and Concepts** (4:25)

Health Insurance Websites

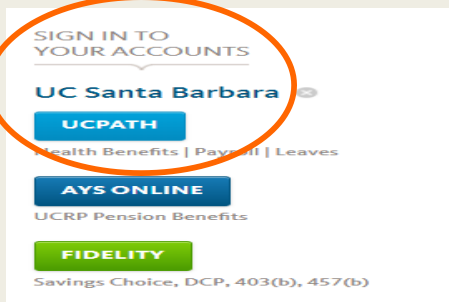
- ❑ Provider directories
- ❑ Prescription drug lists
- ❑ Wellness programs
- ❑ Member website
- ❑ Wellness Programs



FAQs - Health Benefits

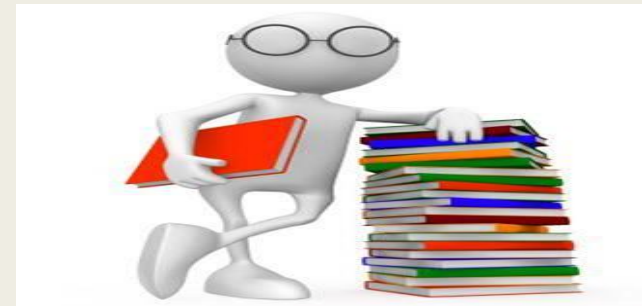


- When do health benefits start?
 - For most plans you are covered on your **first day of work** (date of hire)
- What is the deadline for enrolling in health benefits?
 - You have **31 days from your date of hire** to enroll in health benefits. This is your Period of Initial Eligibility (PIE).
- How do I enroll in health benefits?
 - Go to UCnet.universityofcalifornia.edu
 - Select Your Location





A little about you..



- Have you enrolled in your own insurance before?
- Have you had an HMO plan?
- Have you had a PPO plan?
- Do you know the difference between an HMO and PPO plan design?

What are your priorities?



- Cost to enroll – monthly premium
- Cost of care
 - *Predictable, low cost copays*
 - *Pay a % of each service*
 - *Worst case scenario – Out of pocket maximum*
- Choice of providers
 - *HMO medical group physicians*
 - *PPO preferred network or any provider*
- Effort to manage – coordinating care & bills

Which medical plan is right for you?

- Medical Plans
- Summary of services
- Cost of care
- Monthly premiums



Union Members

Some rates may
be different



Preventive Care

- ALL medical plans cover preventive care at **100%** with in-network providers
- **Preventive care includes:**
 - *Annual well visit and labs*
 - *Well woman visits and labs*
 - *Preventive screening tests*
 - *Immunizations*
- *See list of preventive services on the plan websites*



UC HMO Medical Plans

- UC Blue & Gold HMO

(formerly Health Net Blue & Gold HMO)



- Kaiser



~~■ Western Health Advantage~~ *(Available in Davis area only)*

Health Plans

- Medical
- Dental
- Vision



Health Maintenance Organizations (HMO)

■ UC Blue & Gold HMO



- **Sansum Clinic** - *Santa Barbara, Lompoc, Santa Ynez*
- **SB Select IPA** - *Santa Barbara*
- **Regal** - *Ventura*
- **Physician's Choice** - *Santa Maria*

■ Kaiser Permanente HMO



- *closest facilities Ventura & Los Angeles County*

Using the UC Blue & Gold or Kaiser HMO Plan

You select
Primary Care Physician
(PCP)



When you need care
go to your PCP



PCP **refers** you to
specialist, x-ray, lab,
hospital

- Find a Doctor on UCnet
- Live or work within 30-miles of medical group
- Care is coordinated by PCP and medical group
- If away from medical group, plan will only cover urgent or emergency care

Cost of Care- UC Blue & Gold & Kaiser HMO

Predictable, low cost copays for services and drugs

Service	Copay
Office Visit	\$20
Labs, radiology	\$0
Urgent Care Visit	\$20
Outpatient Surgery	\$100
Inpatient Hospital	\$250
Emergency Room	\$75

No Deductible

HMO- Best Fit if..



- Like lower monthly premiums
- Like low cost, predictable copays for care
- Like having a Primary Care Physician who helps manage your care
- Are satisfied with the specialists in the HMO medical group
- Don't have family members living outside the California HMO service area



UC PPO Medical Plans

- UC Care
- Health Savings Plan
- Core



Preferred Provider Organization- PPO

- You direct your own care, you decide where to receive services
- You pay annual deductibles before plan pays
- After deductible, you share the cost of each service with the plan - coinsurance
- Your costs are lower if you select preferred providers
- “Out-of-pocket Maximum” limits your financial liability

UC Care PPO

- PPO plan designed for UC
- International plan
 - *Employee & family members may live anywhere*
 - *Comprehensive coverage worldwide*



UC Care Costs

UC Select (Tier 1)	Anthem Preferred (Tier 2)	Non-Preferred Out-of-Network (Tier 3)
You pay copays	Deductible You pay 20% Coinsurance	Deductible Plan pays 50% of allowed rate

- Costs are based on the **network/tier** the provider is in and the **service**
- Not all services are covered at the UC Select tier
- Some services are covered only at the Anthem Preferred and Non-Preferred tiers

UC Care Providers

UC Select (Tier 1)

UC Medical
Centers

Other local
providers

Anthem Preferred (Tier 2)

In CA:
Anthem PPO

In US:
Blue Cross/Blue Shield

Outside US:
BlueCross BlueShield
Global Core
or any provider

Non-Preferred Out-of-Network (Tier 3)

Not contracted with
Anthem in US

You have access to providers in all three tiers

UC Care – Network providers near UCSB

UC Select (Tier 1)

Santa Barbara limited to

Sansum Clinic

Quest Lab

Unilab

Pacific Diagnostic Lab

Pueblo Radiology

Cottage Hospitals

Additional providers in

Ventura, Santa Maria &

Lompoc

Anthem Preferred (Tier 2)

Anthem PPO
physicians & facilities

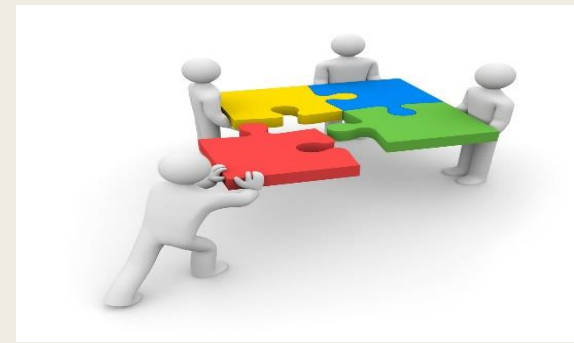
Provider Directory:
ucppoplans.com

Deductible, Coinsurance, Out of Pocket Max

UC Care Example:
Individual Coverage
Anthem Preferred (Tier 2)

You pay	You share cost with plan	Plan pays 100% after you pay
\$250 Annual Individual Deductible	20% Coinsurance	OOPM \$6,600

UC Care- Best Fit if..



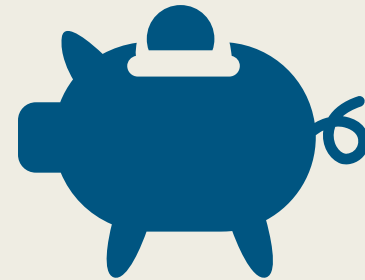
- You like to manage your own care; no PCP or referrals needed
- Ability to select any physician
- You understand that costs for services will vary depending on the physician you select
- You don't mind paying more than an HMO for a larger choice of physicians
- You're living outside of California OR out of the HMO service areas



Health Savings Plan (HSP)

Combines high deductible PPO with

Savings account to pay out-of-pocket expenses



Medical Coverage

Health Savings Account



Who is eligible for Health Savings Plan?

Health Savings Account members:

- Must live in US
- Can't be claimed as a dependent on someone else's tax return

Can't be enrolled in:

- Health Flexible Spending Account (FSA)
- Other traditional health plan
- Medicare Part A or B

Anthem HSP - Medical Plan



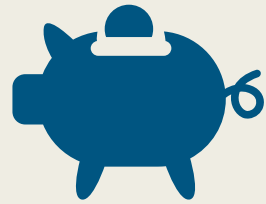
- High deductible that must be paid before the plan starts sharing in the cost of care
- Deductible and OOPM shared by all family members
- Medical, drug and behavioral health expenses apply to deductible and OOPM
- Anthem PPO are in-network providers
- When traveling out of US, coverage for emergency and urgent care only

Anthem HSP – Medical Plan Design

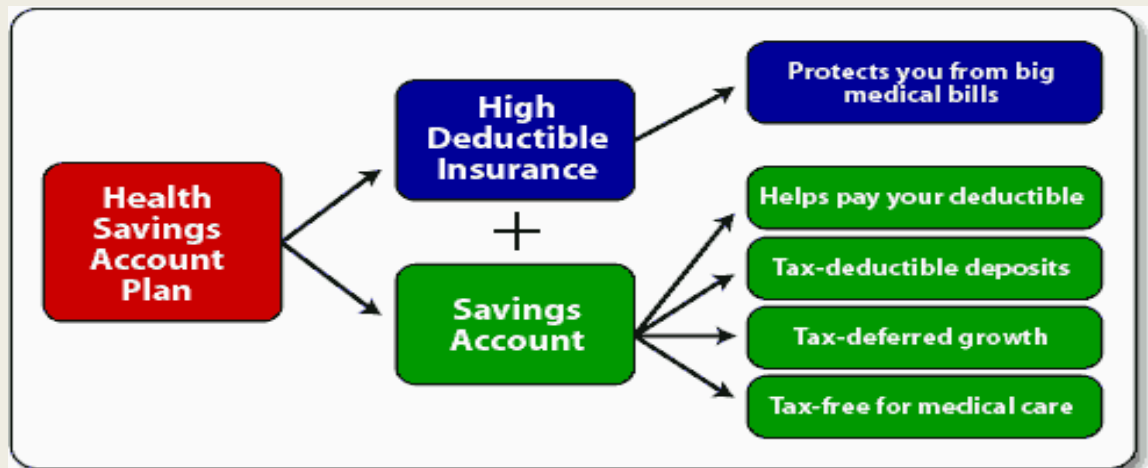


	In Network	Out of Network
Deductible Single Family (2 or more)	\$1,350 \$2,700	\$2,550 \$5,100
Member Cost Sharing (Coinsurance for medical services & drugs)	20%	<ul style="list-style-type: none">• Plan pays 60% of allowed rate• You pay balance
Out-of-Pocket Max (includes deductible) Single Family (2 or more)	\$4,000 \$6,400	\$8,000 \$16,000

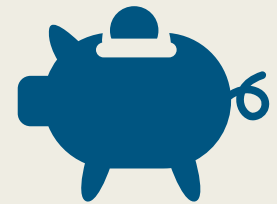
Health Savings Account (HSA)



- UC makes one annual contribution to HSA
- You may contribute pre-tax funds to HSA (optional)
- Funds rollover from year to year
- Funds belong to you, even if you leave UC employment
- Use the HSA funds to pay the deductible and other health expenses including dental and vision



Annual Contributions to HSA



- ▶ **UC Contributions are prorated** based on the month the plan starts (see chart on UCnet)
- ▶ **Call HealthEquity** if you have questions about contribution limits.
- ▶ Table is based on coverage that starts on 1/1/19.

Coverage	IRS Annual Limit	UC Contribution	Your Contribution Limit
Single	\$3,500	\$500	\$3,000
Family	\$7,000	\$1,000	\$6,000

Annual catch-up contribution for age 55+: \$1000

Health Savings Plan- Best Fit if..



- You like lower monthly premiums
- You like the tax advantages of the HSA
- You want to build-up a saving account for future expenses
- You have **few** medical or drug expenses and expect to rollover HSA dollars
- You have **many** medical or drug expenses and will contribute to HSA so you can save taxes on health expenses
- You like managing your own care
- You don't mind managing medical accounts



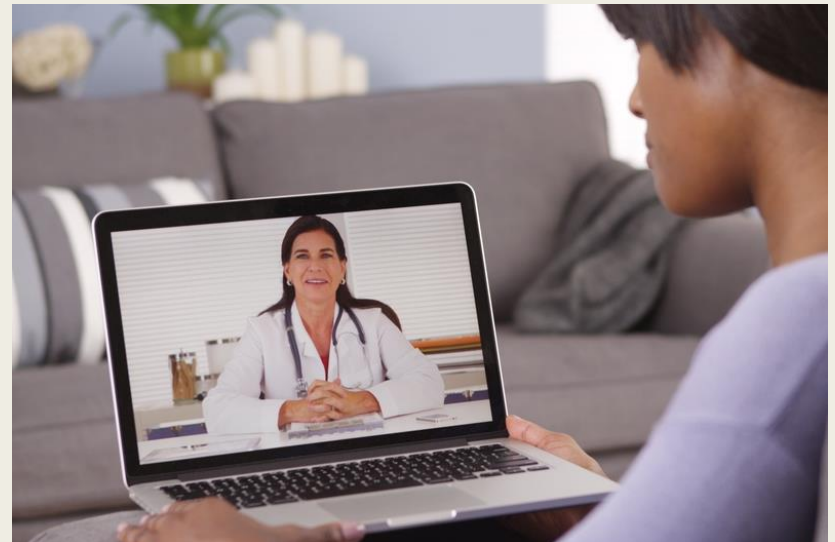
Core

- High deductible PPO medical plan
- **Medical, drug and behavioral health expenses** apply to the deductible and OOPM
 - *Annual deductible is \$3,000 **per individual***
 - *After deductible, you pay 20% co-insurance*
 - **OOPM:**
 - *Individual \$6,350;*
 - *Family \$12,700 (**shared by all**)*
- You select network or non-network providers



Tele-Health

- Medical & Behavioral Health
- Urgent care or routine care for the diagnosis/treatment of common illnesses, skin conditions, etc.
- Pre-registration recommended



Prescription Drugs

Preferred Drug List (Formulary) is different for each carrier

Cost	<ul style="list-style-type: none"> • UC B&G HMO • UC Care 	<ul style="list-style-type: none"> • Health Savings Plan • CORE
<p>Retail (30 day)</p> <ul style="list-style-type: none"> • Generic • Brand • Non-formulary 	<p>\$5</p> <p>\$25</p> <p>\$40</p>	<p>You pay full cost of medication until you satisfy the deductible</p>
<p>Mail Order (90 day)</p> <p>Retail (Maintenance)</p> <ul style="list-style-type: none"> • Generic • Brand • Non-formulary 	<p>\$10</p> <p>\$50</p> <p>\$80</p>	<p>After deductible, you pay 20% at preferred pharmacies</p>

Behavioral Health Insurance


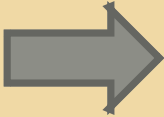


- Counseling and substance abuse treatment
- Care by therapists, psychologist, psychiatrist
- Plans have different provider options and benefits

Behavioral Health - Provider Networks

Plan	In-Network Providers	Out-of-Network Providers
UC Blue & Gold HMO (Health Net)	Managed Health Network (MHN)	No coverage
Kaiser HMO <i>*See plan docs for Kaiser clinicians</i>	Optum BH or Kaiser BH	No coverage
UC Care Health Saving Plan Core	Anthem BH	Non-Anthem

Behavioral Health – Costs for Office Visits

Plan	In-Network	Out-of-Network
<p>UC Blue & Gold  MHN</p> <p>Kaiser*  OptumBH</p> <p><i>*See plan docs for Kaiser costs</i></p>	<p>1-3 visits no charge</p> <p>4 or more \$20 per visit</p>	<p>No coverage</p>
<p>UC Care</p>		<p>After deductible, plan pays 50% of allowed rate</p>

Behavioral Health – Costs for Office Visits

Plan	In-Network	Out-of-Network
Health Savings Plan	After deductible, you pay 20%	After deductible, plan pays 60% of allowed rate
Core	After deductible, you pay 20%	After deductible, plan pays 80% of allowed rate



Dental Insurance Plans



- Choice of two plans:
 - Delta Dental PPO
 - DeltaCare USA (HMO)
- Premium paid in full by UC



A Complete Guide to Your UC Health Benefits, Pages 24 - 27

Dental Plan Comparison



Delta Dental PPO	Delta Care USA (HMO)
Worldwide Coverage	California Service Area
Choose Delta PPO or non-Delta <ul style="list-style-type: none">• Large network in Santa Barbara	Assigned to dental group <ul style="list-style-type: none">• Small network in Santa Barbara
Coinsurance 20% - 50% Annual \$50.00 Deductible per person	Copays - upgrades cost more
Maximum benefit up to \$1700	No maximum benefit

Preventive care covered 100%

Delta Dental PPO



Best Fit if..

- You like being able to select any dentist
- You don't mind paying more for services to get a larger choice of dentists
- You don't expect to exceed the annual maximum benefit of \$1,700
- You're living outside of California



DeltaCare USA (HMO)



Best Fit if..

- You don't mind having a **limited** choice of dentists
- You are able to ask questions about the additional costs for “upgrades”
- You like lower out of pocket costs for services
- You expect to have major dental work that will exceed the Delta PPO maximum benefit
- You or a family member needs orthodontic services





Vision



- Premium paid in full by UC
- Select VSP doctor for lower costs
- Limited reimbursements for non-VSP doctor
- Find VSP Choice providers: www.vsp.com

Routine Exam

Exam: \$10 co-pay (1 per calendar year)

Lenses: One set every year

Frames: \$160 allowance (every other year)

or

Contact lenses: \$110 allowance (per calendar year)

Wellness Programs

- Variety of resources and tools including discount programs, articles, videos, classes, well-being assessment, tracking tools and more! Access online resources through your health plan administrator.





A blackboard with a wooden frame is centered on a rustic wooden table. The words "Thank You" are written on the blackboard in a white, typewriter-style font. In the bottom-left corner, a portion of a bright orange rotary telephone is visible. In the top-right corner, a green leafy plant is partially seen. The background is a dark, weathered wooden surface.

Thank
You

A woman with dark hair in a ponytail, wearing a green long-sleeved shirt, is seen from behind, sitting in a white office chair and stretching her arms upwards with her hands clasped. The background is a blurred office environment with large windows and modern furniture. The text "Take 10!" is overlaid in the top right corner.

Take 10!

Other Insurance & Tax-Savings Accounts

- Disability Insurance
- Life Insurance
- Flexible Spending Accounts
- Bright Horizons
- Pet Insurance



See booklet for these plans

- Accidental Death and Dismemberment – page 39
- Legal – page 43

A Complete Guide to Your UC Health Benefits

Disability Insurance

Lincoln Financial Group

What is Disability Insurance?

Disability Insurance **provides partial wage replacement** when you are unable to work because of an illness, injury or childbirth.

- No State Disability Insurance (SDI) coverage
- Workers' Compensation (work related only)

Enroll during PIE
without a
Statement of Health!

Disability Insurance – Overview of Plans

Basic Disability

- *Paid by UC- Enrollment is automatic*
- *Limited monthly benefits, up to 6 months of coverage*

Voluntary Short-Term Disability

- *Paid by you*
- *Up to 6 months of coverage*

Voluntary Long-Term Disability

- *Paid by you*
- *Long term benefits*



Disability Insurance Options

Plan	Basic Disability	Voluntary Short-Term	Voluntary Long-Term
Eligibility	Full, mid-level and core	Full, mid-level and core	Full, mid-level and core
Enrollment	Automatic	Optional	Optional
Waiting Period	14 days*	14 days*	6 months**
Benefit Percentage	55% to a maximum of \$800/month	60% to a maximum of \$15,000/month	60% to a maximum of \$15,000/month
Duration	24 weeks	24 weeks	Social Security Normal Retirement Age
Definition of Disability	Own Job	Own Job	24 month own occupation; then any occupation

Choices of Disability Insurance Coverage



Basic Disability (Automatic)

Basic Disability

- Voluntary Short-Term

Basic Disability

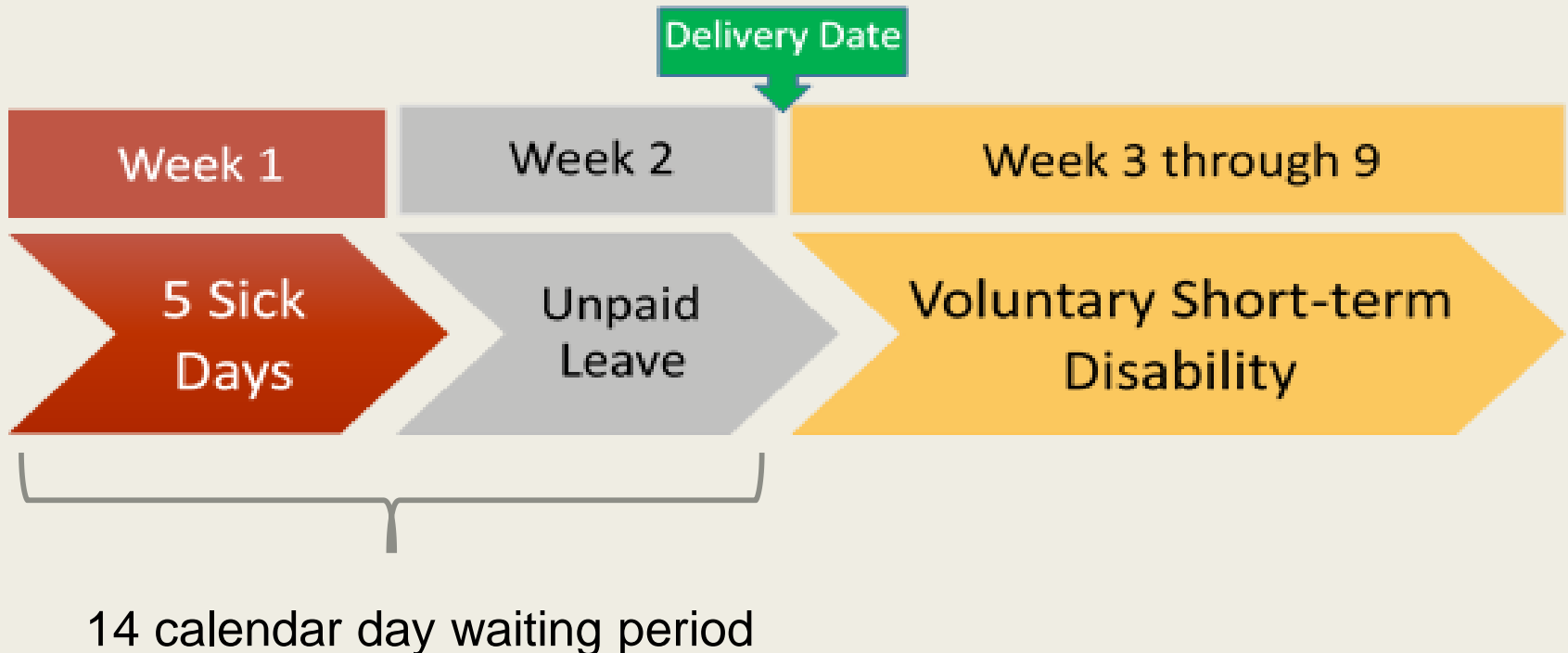
- Voluntary Long-Term

Basic Disability

- Voluntary Short-Term
- Voluntary Long-Term

Example – Uncomplicated Pregnancy

An employee who accrues sick leave is having an uncomplicated Pregnancy and Delivery (she is off work 2 weeks prior to her due date and 6 weeks post pregnancy). She is enrolled in Voluntary Short-Term Disability and has 5 sick days accrued.



Disability Video and Premium Estimator

UNIVERSITY OF CALIFORNIA UCnet

HOME NEWS WORKING AT UC **COMPENSATION & BENEFITS** TOOLS & SERVICES Search

COMPENSATION & BENEFITS

- UC Fair Wage/Fair Work Plan
- Health Plans
- Retirement Benefits
- Disability, Life & Accident Insurance**
- Disability
- Life Insurance
- Accidental Death and Dismemberment Plan

Other Benefits

- Using Your Benefits
- Eligibility

Basic and Voluntary Disability

Disability Benefits

Having trouble seeing the video? [Click here »](#)

Who's eligible: Employees with full, mid-level or core benefits

Who pays: UC (Basic) and you (Voluntary)

Our premium estimator can help you understand your costs for Voluntary Disability Insurance.

MORE INFORMATION

- Premium Estimator for Disability Insurance**
- Your Guide To UC Disability Benefits [\[PDF\]](#)
- Disability Benefits for Faculty Fact Sheet [\[PDF\]](#)
- Basic Disability Benefits Summary [\[PDF\]](#)
- Short-Term Disability Benefits Summary [\[PDF\]](#)
- Long-Term Disability Benefits Summary [\[PDF\]](#)
- Liberty Mutual
- Instructions for Online Submission of Evidence of Insurability [\[PDF\]](#)
- Instructions for Online Submission of Evidence of Insurability en espanol [\[PDF\]](#)
- Applying for disability

Estimate Your Disability Premiums

COMPENSATION & BENEFITS

UC Fair Wage/Fair Work Plan

Health Plans

Retirement Benefits

Disability, Life & Accident Insurance

Disability

Life Insurance

Accidental Death and Dismemberment Plan

Other Benefits

Using Your Benefits

Eligibility

Premium Estimator for Disability Insurance

Date of Birth (mm/dd/yyyy)

Were you hired on or after July 1, 2013 OR are you in a position that is not eligible for the UC Retirement Plan?

Yes No

Full-Time Annual Eligible Earnings

ESTIMATE

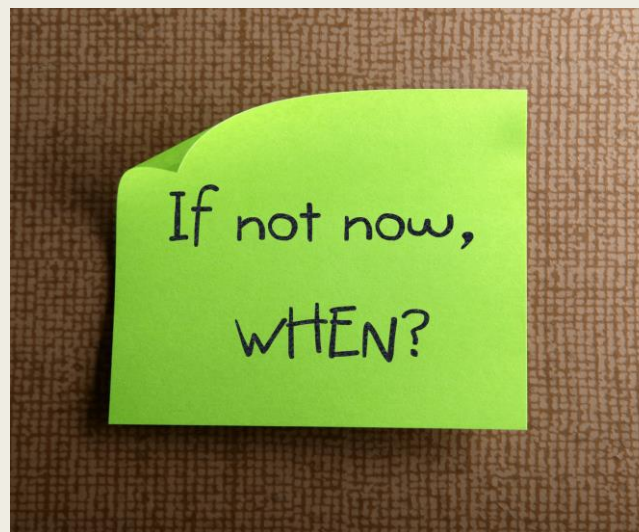
Enter your annual eligible earnings, based on your percentage appointment. (For example, if you have a 50 percent FTE appointment with an annual salary of \$80,000, your annual eligible earnings would be \$40,000.)

Eligible earnings do not include pay such as stipends, shift differentials, overtime, agreement payments, compensation for extension teaching, summer salary (academics only), etc.

Full-time annual salary is hourly rate x 2088 hours

Benefits of enrolling in Voluntary Disability now?

- After **PIE** – statement of health is required and you can be denied coverage
- Cannot enroll during annual Open Enrollment
- If you can't work, can you afford to live on \$800/month Basic Disability benefit?
- You are planning a pregnancy?





Life Insurance



What is Life Insurance?

Life Insurance **provides financial protection** for your family members in the event of your death.

- You may also buy life insurance for your eligible family members.
- Benefits are paid to designated beneficiaries chosen by you.



Enroll during PIE
without a
Statement of Health!

Life Insurance – Overview of Plans



Automatic enrollment, paid by UC:

- **Basic Life**
or
- **Core Life**



Additional Life Insurance, paid by YOU:

- **Supplemental Life**
- **Dependent Life - Basic or Expanded**

A Complete Guide to Your UC Health Benefits - page 34

Life Insurance – Automatically Enrolled

Covers the life of the employee – Paid by UC

Basic Life

- Benefit equal to employee's annual salary up to a maximum of \$50,000

OR

Core Life

- \$5,000 benefit



Supplemental Life Insurance



You Select Coverage:

- 1x's annual salary
- 2x's annual salary
- 3x's annual salary
- 4x's annual salary
- Or \$20,000 (flat)

Premiums are based on:

- Coverage level you select
- Age
- Annual Salary

*For benefit limitations see *A Complete Guide to Your UC Health Benefits* - page 35

Dependent Life Insurance



Covers life of your eligible family members – Paid by YOU

Basic

- \$5,000 benefit per family member



Expanded

- Employee must enroll in Supplemental Life
- **Spouse/Domestic Partner** = 50% of employee coverage
- **Children** - \$10,000 benefit

Example – Supplemental and Expanded Life

If you enroll in Supplemental Life

- You may enroll your family members in Expanded Dependent Life

Employee Coverage

2 x annual salary

Spouse

Domestic Partner

50% of employee

Children

Flat \$10,000

Estimate your Life Insurance Premiums



COMPENSATION & BENEFITS

[UC Fair Wage/Fair Work Plan](#)

[Health Plans](#)

[Retirement Benefits](#)

[Disability, Life & Accident Insurance](#)

[Disability](#)

[Life Insurance](#)

Life Insurance

Who's Eligible: Employees eligible for full, mid-level or core benefits

Who's covered: You

Who pays the premium: UC

Employees eligible for full benefits are automatically enrolled in Basic Life at no cost. Employees eligible for mid-level or core benefits are automatically enrolled in Core Life at no cost.

Supplemental Life, Dependent Life and Expanded Dependent Life insurance are available for a monthly premium to employees eligible for full or mid-level benefits. Senior Management Life is also offered at no cost to members of the Senior Management Group.

MORE INFORMATION

[Premium Estimator for Life Insurance](#)

[Prudential website](#)

[Life Insurance Plan Booklet](#) [\[PDF\]](#)

[Previous Years' Booklets](#)

[At Your Service Online](#)

[Designation of Beneficiary - Employees \(UBEN 116\)](#) [\[PDF\]](#)

[Six reasons to consider life insurance](#) [\[PDF\]](#)



Flexible Spending Accounts (FSA)

■ What is a Health FSA?

Health FSA allows you to set aside pretax money each year for eligible medical, dental and vision expenses for you and your dependents.

■ What is a Dependent FSA?

DepCare FSA allows you to pay for eligible expenses for care of your child (up to age 13) or eligible adult dependent.



Health FSA



Save taxes on **eligible medical, dental, vision, prescription drugs** etc. for you and your eligible dependents

Health FSA- 2019 Limit: **\$2,650**

If you do **not** use all your funds by 12/31/19 you will **forfeit unclaimed funds** in **excess** of \$500

You can **carry over up to \$500** of unused funds into 2020. Even if you do not enroll in the 2020 plan

*Expenses incurred in 2019 will be reimbursed from your 2019 contributions

Estimate your expenses carefully

Dependent FSA



Pay for eligible **child care** and **adult day care** expenses for care of your child (up to age 13) or eligible adult dependent.

Dependent FSA-2019 Limit: **\$5,000**

You **forfeit any unclaimed funds** after grace period.

*Expenses incurred in 2019 will be reimbursed from your 2019 contributions

Estimate your expenses carefully

How FSA Works



- You make monthly **payroll contribution** with pre-tax earnings
- Use **health FSA Spending Card** for eligible medical, dental, vision expenses or **submit claim forms** to WageWorks for Health FSA and/or Dependent FSA reimbursements
- **Effective date of plan is the 1st of the month following enrollment; subject to payroll deadlines**
- You must **reenroll EVERY year** during Open Enrollment



Family Care Resources

Bright Horizons Care Advantage

- Two programs
 - *Sittercity*
 - *Years Ahead*
- Database of providers
- UC pays for membership (subject to collective bargaining)
- YOU select care giver, YOU pay for services
- Register online at the UC-specific Bright Horizons Care Advantage website



Bright Horizons - Sittercity



In-home caregivers including:

- *babysitters*
- *full and part time nannies*
- *pet sitters*
- *tutors*
- *housekeepers*
- *individual senior caregivers*



Search for caregivers online or post a job

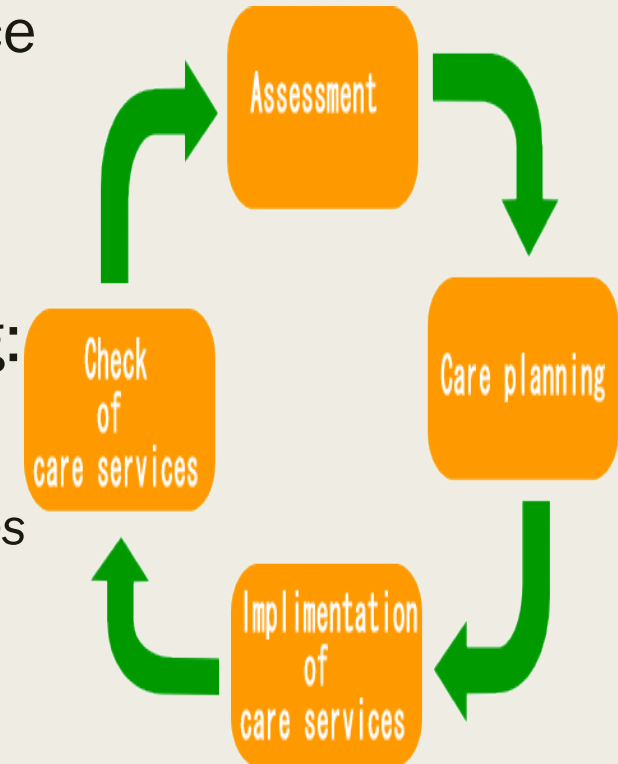
- *Check references*
- *View background checks*

Bright Horizons - Years Ahead



Eldercare planning and referrals

- Certified senior care advisors for guidance
- Needs Assessment
- Online profiles of care providers
- Network of specialized facilities including:
 - *memory care and hospice care*
 - *independent and assisted living communities*
 - *in-home healthcare*
 - *senior care companions*



Bright Horizons 2019 Webinar Schedule

Join **Bright Horizons**® for another year of live family webinars, where parents and caregivers can connect and learn about managing work, parenting, caregiving, and family life.



RAISING CHILDREN IN A DIGITAL WORLD

Week of January 21st: Are you wondering when to introduce technology to your child, and how to make it an enriching experience? Join our webinar to learn about the role digital media plays in childhood, and how you can model appropriate technology use and digital citizenship.



LIFE AS A WORKING MOM

Week of March 25th: Whether you're a new mom getting ready to return to work, or you've been a working mom for a while, you might be curious about the expectations — or lack thereof — you'll face in the office. Join us as we reveal results from the Bright Horizons Modern Family Index survey and learn what research says about working motherhood.



EXPLORING THE "E" IN STEM

Week of May 27th: You've heard of STEM — science, technology, engineering, and math — but you might be intimidated by the idea of introducing these concepts to your child, especially engineering. In this webinar, you'll learn how to make engineering kid-friendly and get tips on exploring this future-forward topic with infants through school-agers.



THE FIRST YEAR OF PARENTING

Week of July 29th: Life with a new baby can be exciting and overwhelming at the same time. How can you make the most of it? Join us for an overview of the first year of parenting — from taking full advantage of your leave, to understanding infant development, to returning to work and managing your many responsibilities.



GET READY FOR SCHOOL

Week of September 23rd: Whether it's your child's first step into kindergarten or you're getting ready for your elementary schooler's transition from summer to fall, being prepared ensures a smooth, successful school year. Join our webinar to learn how to approach this exciting time. Find out what "ready for school" means for different ages groups, how to teach important skills, and how to make adjustments at home.



CREATING A FAMILY CARE PLAN

Week of November 19th: As your parents and loved ones get older, planning ahead is especially important. You need to think about things like housing, medical documents, financial responsibilities, and more. So, how can you involve family members with the care plan? Join us to learn how to figure out roles, responsibilities, and coordination.

Visit: <https://www.hr.ucsb.edu/employee-services/family>

Pet Insurance



- Covers dogs, cats, birds, small mammals, and exotic pets
- Premiums are paid directly to Nationwide
- Rates based on species and plan type
- Premiums will not increase based on pet's age. (No age exclusions)
- Coverage is generally 90% of veterinary costs, after \$250 deductible, up to \$7,500 per year.
- **Benefits Include:**
 - Vet Care for injury and illness
 - Preventive care
 - Euthanasia, cremation and burial
 - Pre- existing conditions are not covered





How to Enroll

UCPath Employer Self Service Portal (ESS):

- To enroll in benefits
- Enroll in direct deposit
- Elect electronic W-2s
- View earnings statements
- Update personal information

Use AYSO:

- Beneficiaries & Retirement

The screenshot shows the UCnet website interface. At the top, there is a navigation bar with links for HOME, NEWS, WORKING AT UC, COMPENSATION & BENEFITS, and TOOLS & SERVICES. A search bar is located on the right. The main content area features a video player titled "The Benefits of Belonging" on the left. To the right of the video, there is a "COMPENSATION" section with text describing the benefits package and a "Total Compensation Estimator" link. Below this, there are links for "Fair Wage/Fair Work Plan", "Academic Salaries", "Compensation policies for staff [PDF]", "Contract details for represented employees", and "Systemwide Series Concepts / Job Specifications". On the far right, there is a "SIGN IN TO YOUR ACCOUNTS" section. Under this section, the user "UC Santa Barbara" is listed, and the "UCPATH" link is highlighted with a red circle and an orange arrow. Other links in this section include "AYS ONLINE" and "FIDELITY".

How to enroll – UCPATH locations

(ucpath.universityofcalifornia.edu)

The image shows a screenshot of the UCOP Applications Login page. On the left, there is a navigation menu with the University of California logo and a 'UCPath' link. The main content area features the University of California logo and the slogan 'It Starts Here'. Below this is the 'UCOP Applications Login' section, which includes input fields for 'UCOP User name' and 'Password', and a 'Login' button. A yellow callout box with a pointer to the 'UCOP Applications Login' text contains the text: 'User name and Password are the same as your network sign-on'. Below the login fields, there is a note: 'This login page is for current UCOP employees only.' and a list of instructions: 'Use your Windows /AD user name and password.', 'If you are associated with another institution, please use your institution's single sign-on function.', and 'For problems logging in, contact TechDesk or (510) 987-0457.'

UNIVERSITY OF CALIFORNIA

UCPath

Welcome to UCPATH, where information. If you have que: contact the UCPATH Center s

Auth:

University of
Unive
Univer
Univers

University of California
It Starts Here

UCOP Applications Login

UCOP User name:

Password: Login

User name and Password are the same as your network sign-on

This login page is for current UCOP employees only.

- Use your Windows /AD user name and password.
- If you are associated with another institution, please use your institution's single sign-on function.
- For problems logging in, contact [TechDesk](#) or (510) 987-0457.

Ask UCPATH Center

Next Paycheck
December 13

View Paycheck



View Benefits



View Retirement Info



View Leave Balances

Personal Information

Health and Welfare

Income and Taxes

- Benefits Summary
- Dependent Coverage
- Life Events / Benefit Changes
- Enroll in Benefits
- Using Your Benefits
- Review/Update Your Beneficiary

AYSO

atyourserviceonline.ucop.edu/ayso

Usage Tips:

- Best viewed with Microsoft Internet Explorer 8.0, Mozilla Firefox, and Safari for the Mac.
- Do not use your browser's Back button
- For confidentiality, always Log Off and close your browser when you have finished your online session.

Click on
New to UC

Sign In

Username:

Password:

Sign In

→ New to UC and have a temporary password?

→ New User and don't have a password?

→ Forgot your Username or Password?

atyourserviceonline.ucop.edu/ayso

Sign In - Identify Yourself

For a limited time, you will be able to sign in with your Social Security number. Please enter your Social Security number and password below.

Social Security number:

Password:

MMDDYYYY

Enter your
Date of Birth
as password

Sign In

Cancel

[Forgot your Password?](#)

Insurance ID Cards

Mailed to your home address in UCPath

- Medical Cards
- Health FSA Spending Card
- Health Equity Card
- Legal

Print from insurance website (*see Blue Contact Insert*)

- Dental Plans
- Vision Services Plan (VSP)

Eligible Family Members

- Legal spouse, same sex/opposite sex domestic partner
- Child(ren) under 26
- Legal Ward(s) under 18
- Overage disabled child

A Complete Guide to Your UC Health Benefits – pages 13 - 14

Your Responsibility

- *Check eligibility requirements before enrolling a family member*

- **Family Member Eligibility Verification**



- **UnifyHR** will request documents to verify eligibility within 30-60 days
- Your family member(s) will be **de-enrolled** **if you fail to respond** to UnifyHR's request for documentation.

Tax Implications of Enrolling a Domestic Partner

- UC's contributions toward their health plans will be considered **taxable income** or **“imputed income”**
- Your taxable income may increase if you enroll a domestic partner or his/her children not declared as a dependent on your federal taxes.
- *A Complete Guide to Your UC Health Benefits – page 6*

Making Health Benefit changes after PIE

■ Life Events

- Add a family member – 31 days from event to enroll
- Family member loses eligibility – notify Benefits Office

■ Open Enrollment Period

- Opportunity to select different plans in October/November
- New plans start January 1 of next year

■ *Family Changes Checklist on UCnet*

■ *A Complete Guide to Your UC Health Benefits – pages 7-8*

Next Steps..

Explore benefit options

- *UCnet* – videos, plan descriptions, plan summaries, plan booklets
- *Health Plans* – providers lists, coverage details, preferred drug lists (formulary)

Enroll before end of “PIE”

After You Enroll

Check UCPath :

- Review earnings statement
- Are enrollments and deductions correct?
- Update your address if you move
- Direct deposit

Check AYSO:

- Are Beneficiaries for insurance and retirement correct?
- Update your address if you move
- Retirement calculator



Take a break...then on to Retirement!

**Pick-up the
retirement booklet
for your program**

**Presentation starts
at 3:30**

