



Health and Welfare Benefits

- Medical
- Dental
- Legal
- Vision
- Accidental Death & Dismemberment

To be eligible:

- 10 or more years of UCRP service credit
- Enrolled or eligible to be enrolled in UC employee health coverage
- Elect monthly retirement income
- Retirement date within 120 days of the date you leave UC employment
- Continue coverage until the date your retirement income begins

Medical and Dental - What you and UC pay

What you pay depends on years of service and UC hire date

If hired into a UCRP eligible position before Jan. 1, 1990 with no break in service of more than 120 days, you will receive 100% of UC's contribution toward medical and dental if:

- You retire before age 55 and have at least 10 years of UCRP service credit (five years for Safety members)
- You retire at age 55 or later and have at least five years of UCRP service credit

If hired between Jan. 1, 1990 and June 30, 2013

GRADUATED ELIGIBILITY

Years of Member's UC Service Credit*	Percentage of UC Contribution
5–9	If age plus years of service credit equal at least 75, then 50%; otherwise not eligible.
10	50%
11–20	Increases from 50% in 5% increments to 100% at 20 years

* Only whole years of service credit are considered.

Changes for employees hired/rehired on or after July 1, 2013 (including eligible employees hired on or after July 1, 2016)

- New graduated eligibility formula
- UC's contribution is determined by both age and years of service credit
- Minimum 10 years of service credit
- UC's contribution to medical and dental premiums begin at age 56

* Subject to collective bargaining for employees represented by a union.

Changes for employees hired/rehired on or after July 1, 2013 (including eligible employees hired on or after July 1, 2016)

Service Credit	55*	56	57	58	59	60	61	62	63	64	65
10	0%	5.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	45.0%	50.0%
11	0%	5.5%	11.0%	16.5%	22.0%	27.5%	33.0%	38.5%	44.0%	49.5%	55.0%
12	0%	6.0%	12.0%	18.0%	24.0%	30.0%	36.0%	42.0%	48.0%	54.0%	60.0%
13	0%	6.5%	13.0%	19.5%	26.0%	32.5%	39.0%	45.5%	52.0%	58.5%	65.0%
14	0%	7.0%	14.0%	21.0%	28.0%	35.0%	42.0%	49.0%	56.0%	63.0%	70.0%
15	0%	7.5%	15.0%	22.5%	30.0%	37.5%	45.0%	52.5%	60.0%	67.5%	75.0%
16	0%	8.0%	16.0%	24.0%	32.0%	40.0%	48.0%	56.0%	64.0%	72.0%	80.0%
17	0%	8.5%	17.0%	25.5%	34.0%	42.7%	51.0%	59.5%	68.0%	76.5%	85.0%
18	0%	9.0%	18.0%	27.0%	36.0%	45.0%	54.0%	63.0%	72.0%	81.0%	90.0%
19	0%	9.5%	19.0%	28.5%	38.0%	47.5%	57.0%	66.5%	76.0%	85.5%	95.0%
20 or more	0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

How UC's contribution to medical and dental premiums works

NON-MEDICARE PLAN

	Eligible for 100% of UC Contribution	Subject to graduated eligibility; receiving 50% of UC Contribution	Subject to graduated eligibility; receiving 75% of UC Contribution
Total monthly premium	\$575.00	\$575.00	\$575.00
UC Contribution	\$450.00	\$225.00	\$337.50
Your monthly premium	\$125.00	\$350.00	\$237.50

Numbers are for illustrative purposes only and are not actual premiums or contribution amounts.

Medicare

- If eligible for premium-free Medicare Part A, you must enroll in Part B or you lose UC coverage
- Medicare Part B has a premium, which you must pay or risk losing UC insurance
- Medicare becomes your primary insurance
- See UC's Medicare Fact Sheet for details

How UC's contribution to medical and dental premiums works (continued)

MEDICARE PLAN			
	Eligible for 100% of UC Contribution	Subject to graduated eligibility; receiving 50% of UC contribution	Subject to graduated eligibility; receiving 75% of UC contribution
Total monthly premium	\$250.00	\$250.00	\$250.00
UC Contribution	\$350.00	\$175.00	\$262.50
Your monthly premium	\$0.00	\$75.00	\$0.00
Medicare Part B reimbursement*	\$100.00	\$0.00	\$12.50

* If UC's contribution to your medical plan is greater than the premium, UC reimburses you for a portion of the standard Medicare Part B premium you pay for Medicare coverage, usually as a deduction from your Social Security benefit.

Numbers are for illustrative purposes only and are not actual premiums or contribution amounts.

Other things to know about retiree health coverage

- You may continue to cover eligible dependents
- Your eligible survivors may continue health benefits, depending on your tier and election
- Health benefits not guaranteed; UC's contribution may change or stop
- If you take a lump sum cashout, you cannot continue UC-sponsored benefits

Other insurance plans

Vision Service Plan – may continue but pay entire premium directly to carrier

Legal –may continue, full premium deducted from retirement benefit

Life, AD&D, Homeowners/renters/auto insurance – may continue, pay full premium directly to carrier

Health FSA – ends on last day of last month you contributed

Disability – ends on last day of work

Questions?

Retirement Administration Service Center

800-888-8267

ucal.us/askrasc