

Pregnancy, Newborn Child and Adopted Child

UNIVERSITY
OF
CALIFORNIA

Got questions?

If you still have questions after reviewing the information here, check out UCnet (ucnet.universityofcalifornia.edu). You'll find general information, UC publications and forms, and details on benefit plans. Summary plan descriptions for UC's Basic and Voluntary Disability plans are at ucal.us/disabilitypubs. To review the specific benefits you're enrolled in, log in to your UCPATH online account at ucpath.universityofcalifornia.edu.

Adding a new member to your family? Congratulations! It's a wonderful time, but it can be nerve-racking, too, as you make preparations both at home and at work. This fact sheet can help you get ready for the time you'll be off work for pregnancy, childbirth or adoption. Getting familiar with how to set up your time on leave and how your benefits coverage works can bring peace of mind as you prepare for this life-changing event.

This fact sheet covers the various leave provisions available for taking time off from work, how your disability benefits work to replace wages while you're on leave during a pregnancy and/or following childbirth, which UC-sponsored benefits you may be able to continue while on leave caring for your new child, the Pay for Family Care and Bonding program, and how to enroll the child in benefits.

If you're a new parent who is not giving birth, most of the information in this fact sheet applies to you. The exception is the information about Basic and Voluntary Disability; because you're not giving birth, you're not eligible for pregnancy disability coverage under these plans. You may, though, be eligible for parental bonding leave and the Pay for Family Care and Bonding program. For an example of how various leave options might work for parents who are not giving birth, please see the example on page 7. If you have questions, reach out to the individual or office responsible for coordinating leaves at your location.

If you're a staff employee covered by UC's *Personnel Policies for Staff Members* (PPSM), the information in this fact sheet applies to you.

If you're a faculty member, please see the *Disability Benefits for Faculty Fact Sheet* available online (ucal.us/facultydisability) as well as the family-friendly policies section of the Academic Personnel Manual (ucal.us/acadfamilyfriendly). You can also contact your Academic Personnel Office for more information about the policies that apply to you.

If you're governed by a collective bargaining agreement, some of the information in this fact sheet may not apply to you. Your local Benefits Office can give you the details.

Before Your Child Arrives: What You Need to Know

Federal and state laws, as well as UC policies, determine how much time you may be able to take off for the birth or adoption of a baby and be assured your job is waiting for you when you return. These rules also affect whether you have benefits coverage, and for how long, during your leave.

Whether you receive pay or replacement of your income for any part of your leave depends on a number of factors—including whether you are eligible for Pay for Family Care and Bonding during your parental bonding leave, have accrued sick leave or vacation days and whether you are enrolled in Basic Disability only or both Basic and Voluntary Short-Term Disability.

Because there are so many factors to consider in planning your pregnancy and/or parental bonding leave, it can get complicated. The examples on pages 6 and 7 help explain how leave and pay provisions work together, but it's also important to talk to your supervisor and the individual or office coordinating your leave as soon as you can prior to taking your leave.

LEAVE PROVISIONS

The following provisions describe the types of protected leave available when you are disabled by pregnancy, childbirth and/or a related medical condition (pregnancy disability leave) and when you take leave to bond with your newborn or newly adopted child (parental bonding leave). Parental bonding leave is available to both mothers and fathers. It is also available for foster care placements.

Depending on the purpose of your leave and your eligibility status, your leave may qualify for Family and Medical Leave (FML) under the federal Family and Medical Leave Act (FMLA), California's Family Rights Act (CFRA), and/or California's Pregnancy Disability Leave Law (PDLL). These statutes provide job protection while you are on leave and reinstatement rights. They also require that UC continue to pay the employer portion of your health insurance premiums during your leave.

ELIGIBILITY

To be eligible for leave under the FMLA and/or CFRA, you need to have worked at UC for at least 12 cumulative months and must have worked at least 1,250 hours during the 12 months immediately before the date you wish to begin FML. To be eligible for leave under PDLL, you simply need to be employed and disabled by pregnancy.

LENGTH OF LEAVE

The FMLA and CFRA generally entitle an eligible employee to up to 12 workweeks of leave for qualifying reasons. If your leave qualifies under both statutes, it runs concurrently under both. Pregnancy disability leave qualifies under the FMLA and PDLL, but not under CFRA. Parental bonding leave qualifies under both the FMLA and CFRA, provided that the leave is taken within 12 months of the

birth of your child or, in the case of an adoption or foster care placement, within 12 months of the child's placement with you.

Under PDLL, you may take up to 4 months of medically necessary leave for disability related to pregnancy, childbirth and/or a related medical condition. You may also use this leave for prenatal care. If you are eligible for leave under the FMLA, the first 12 workweeks of your pregnancy disability leave will run concurrently under the FMLA and PDLL; the remainder of the leave up to the 4-month maximum will be only under PDLL. If you are not eligible for leave under the FMLA, your pregnancy disability leave will only be under PDLL for the entire leave.

If you are a birth parent and eligible for leave under the FMLA and CFRA, your leave entitlement under CFRA will not be used during the pregnancy disability portion of your leave. Therefore, you may have up to 12 workweeks of leave available under CFRA to use for parental bonding after the pregnancy disability portion of your leave concludes. Please note that if you return to work after your pregnancy disability leave and decide to take parental bonding leave later, you may need to satisfy the eligibility requirements described earlier.

BENEFITS DURING LEAVE

You may continue certain benefits while you are on leave under the FMLA, CFRA and/or PDLL, and UC will continue to pay its portion of your medical, dental and vision plan premiums (see Table 1).

If you are on pay status during your leave—because you are using Pay for Family Care and Bonding or accrued sick leave, vacation, Paid Time Off (PTO), or Compensatory Time Off (CTO)—your portion of the premiums will continue to be deducted from your paycheck as usual. If you choose to continue benefits during an unpaid leave, you'll receive billing statements from UCPath once you're placed on unpaid leave.

SUPPLEMENTAL FAMILY AND MEDICAL LEAVE FOR STAFF

If you're a staff employee covered by *Personnel Policies for Staff Members* (PPSM) and have already used up your leave entitlement under the FMLA, CFRA and/or PDLL but need more time off for the same reason, you may be able to receive Supplemental Family and Medical Leave for up to 12 additional workweeks or until the end of the calendar year, whichever occurs first. However, your aggregate absence from work for pregnancy disability leave, parental bonding leave, and Supplemental Family and Medical Leave generally may not exceed seven months in a calendar year. UC's health premium contributions don't continue during Supplemental Family and Medical Leave. For more information, please see policy.ucop.edu/doc/4010406/PPSM-2-210.

FAMILY ACCOMMODATIONS FOR ACADEMIC APPOINTEES

If you're an academic appointee, you may be eligible for time off under a policy known as Family Accommodations for Childbearing and Childrearing. You'll find information in the Academic Personnel Manual at www.ucop.edu/academic-personnel-programs/_files/apm/apm-760.pdf. Or check with your local Academic Personnel Office.

LEAVE WITHOUT PAY

If you need additional time off following leave under the FMLA, CFRA and PDLL, you have other options, depending on your appointment and your situation. Check with the person or office coordinating your leave to find out about the options available to you. And see the *Leave Without Pay Fact Sheet* at ucal.us/leavewithoutpay.

WILL I BE PAID WHILE ON LEAVE?

You may be able to receive pay or income replacement for some or all of your leave, depending on a number of factors. Here are the options.

DURING PREGNANCY DISABILITY LEAVE: BASIC AND VOLUNTARY SHORT-TERM AND/OR LONG-TERM DISABILITY

If you're an employee with full, mid-level or core benefits, you're eligible for Basic Disability. For expanded coverage, you must be enrolled in and paying premiums for Voluntary Short-Term and/or Voluntary Long-Term Disability.

Under these plans, pregnancy disability is defined as the period that a person is unable to work due to pregnancy and/or child-birth. (If you're adopting, you're not eligible for pregnancy disability benefits.) Generally, disability benefits begin two weeks before your expected delivery date and continue for six weeks after the birth of your child (eight weeks if you have a caesarian section).

If your delivery is late, the disability plans allow for a longer prepartum period. (Your doctor will need to verify your delivery date.) If it's medically necessary for you to take more time away from work—for instance, if your doctor puts you on bed rest for the last several weeks of your pregnancy—the disability plans may provide a longer period of disability income. Depending on your situation, it may be possible to take pregnancy disability leave on an intermittent basis, or as part of a reduced work schedule.

The portion of your pay that you'd receive during pregnancy disability leave covered by disability plan benefits depends on the type of coverage you select. The options are:

Basic Disability

This plan covers up to 55% of your eligible monthly earnings to a maximum of \$800 per month. You're covered at no cost to you. The six-month benefit period includes a 14 calendar day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available. While you're receiving Basic Disability income, UC continues to pay its portions of your medical, dental, vision and basic/core life premiums. Refer to the chart on page 9 for details on duration and other relevant information.

Voluntary Short-Term and/or Long-Term Disability

Voluntary Short-Term and/or Long-Term Disability plans offer more comprehensive coverage than Basic Disability—60% of your eligible earnings, with a maximum benefit of \$15,000 per month. The start date and duration of your benefits depend on the type of coverage you choose.

As with Basic Disability, the six-month benefit period for **Voluntary Short-Term Disability** includes a 14 calendar day waiting period, and you must use up to 22 days of sick leave, if available. Since benefits last for 6 months, this is a good option to cover a standard pregnancy leave, along with other short-term needs such as illnesses, minor surgeries, etc. Since Voluntary Short-Term Disability coverage is employee-paid and supplements Basic Disability coverage, the income you receive is partially taxable.

Voluntary Long-Term Disability benefits don't start until six months after your date of disability or when Voluntary Short-Term Disability benefits end, whichever is later, and benefits can last until your Social Security normal retirement age. This type of plan doesn't pay for the first six months of disability, so it will not offer benefits during a standard pregnancy leave.

Three key things to know about Voluntary Disability and pregnancy:

- **It's often a really good idea to sign up.** This plan allows you to replace substantially more of your salary during your time off.
- **It's wise to choose Voluntary Short-Term Disability or both Voluntary Short-Term and Long-Term Disability.** Remember that for most pregnancies, the disability period begins two weeks before birth and ends six weeks after birth. If you opt for Voluntary Long-Term Disability only, you're unlikely to receive voluntary disability benefits for your pregnancy.
- **It's to your advantage to enroll when you're first hired.** If you're considering having a baby, it's best to sign up during your period of initial eligibility, or PIE—usually a 31-day period that starts on your hire date. If you try to enroll or add coverage later, you'll have to submit a statement of health, which could disqualify you based on a current or preexisting medical condition (including pregnancy). Unlike other benefits, Voluntary Disability isn't usually open for enrollment during UC's annual Open Enrollment period.

SICK LEAVE AND VACATION

During Pregnancy Disability Leave

You have the option to use any accrued vacation days during a leave for this purpose. If you're a staff employee covered by PPSM or an academic appointee covered by the Academic Personnel Manual (APM), you also have the option to use any accrued sick leave. (Most pregnant employees use accrued sick leave during the disability plan's required waiting period before wage replacement begins.) Otherwise, please refer to the University policy or collective bargaining agreement that applies to you to determine whether using accrued sick leave is optional or required before taking this type of leave as unpaid.

Before Your Child Arrives: What You Need to Know

During Parental Bonding Leave

If you're a staff employee covered by PPSM, you may use any accrued vacation days and up to 30 days of accrued sick leave for this purpose each calendar year. If you're an academic appointee covered by the APM, you may use any accrued vacation days for this purpose. Otherwise, please refer to the University policy or collective bargaining agreement that applies to you regarding options and requirements related to the use of accrued sick leave and vacation.

DURING PARENTAL BONDING LEAVE: PAY FOR FAMILY CARE AND BONDING

Family and Medical Leaves (FML) that qualify for the Pay for Family Care and Bonding (PFCB) option are those leaves taken under the FMLA and/or CFRA for qualifying reasons including parental bonding. (PFCB is not available during a pregnancy disability leave.) The PFCB pay option provides 100% of an employee's eligible earnings for up to eight workweeks per calendar year.

To be eligible to use the PFCB pay option during an FML leave for parental bonding, the leave must be taken in a block of at least one workweek.

If you elect to use PFCB for a qualifying FML block leave rather than using paid leave accruals or taking the leave without pay, you must continue to use PFCB until you either exhaust your full eight workweeks of PFCB for the calendar year or that qualifying FML block leave ends. If your qualifying leave ends before you have used the full eight workweeks of PFCB for the calendar year, the remainder is available to use during a qualifying FML block leave later in the calendar year.

For additional information, refer to:

- Academic appointees—Academic Personnel Manual 715 (Leaves of Absence/Family and Medical Leave)
- Policy-covered staff employees—Personnel Policies for Staff Members 2.210 (Absence from Work)
- Represented employees—contact your local Labor Relations office

These examples show how different types of leave and disability benefits may combine during a variety of pregnancy, childbirth and adoption scenarios to provide time off. They also show how much pay you earn and whether UC's contributions to health benefits continue.

EXAMPLE 1: An uncomplicated pregnancy and delivery

Robin plans to begin pregnancy disability leave two weeks before the baby is due. Robin is enrolled in Voluntary Short-Term Disability and is eligible for leave under the FMLA and CFRA and for income replacement from PFCB. Robin has three days of accumulated sick leave and ten days of vacation and plans to use ten days of accrued paid leave during the disability waiting period. Robin had an uncomplicated delivery on June 5, midway through Week 3 of the disability period. Following is the timeline for Robin's leave.

Baby born

Week	Weeks 1 through 2	Weeks 3 through 9.5	Weeks 9.5 through 12	Weeks 13 through 15
	<ul style="list-style-type: none">• Waiting Period: 3 days of sick leave, 7 vacation days• Pay and benefits continue as usual	<ul style="list-style-type: none">• 60% of eligible earnings through Basic and Voluntary Short-Term Disability (partially subject to income tax)• Robin pays employee portion of premiums to continue benefits• UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits	<ul style="list-style-type: none">• 100% of eligible earnings through PFCB• Robin's portion of premiums to continue benefits are deducted from PFCB income• UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits	<ul style="list-style-type: none">• 100% of eligible earnings through PFCB• Robin's portion of premiums to continue benefits are deducted from PFCB income• UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits
	<ul style="list-style-type: none">• Pregnancy disability leave under FMLA and PDLL		<ul style="list-style-type: none">• Parental bonding leave under FMLA and CFRA	<ul style="list-style-type: none">• Parental bonding leave under CFRA

Date eligibility for disability benefits begins*

* Under UC-sponsored disability plans, the date of disability is the date determined by the insurance carrier that the plan member is unable to continue working.

EXAMPLE 2:**A complicated pregnancy and delivery**

Medical problems related to pregnancy require Fadhili to stop working and go on bed rest at the end of the fifth month of pregnancy. Fadhili is eligible for leave under the FMLA and CFRA and is enrolled in Voluntary Short-Term Disability. During the disability waiting period, Fadhili exhausts all paid leave accruals. Fadhili has a caesarian delivery on March 1 (Week 16 of the leave) and continues to be disabled for eight weeks after delivery. Fadhili is eligible for PFCB and decides to use it during parental bonding leave after disability benefits end. Following is the timeline for Fadhili's leave.

<div>Baby born</div> <div>▼</div>					
Week	Weeks 1 through 2	Weeks 3 through 12	Weeks 13 through 16	Weeks 17 through 24	Weeks 25 through 28
	<ul style="list-style-type: none">Waiting Period: 8 days of sick leave, 2 vacation daysPay and benefits continue as usual	<ul style="list-style-type: none">60% of eligible earnings through Basic and Voluntary Short-Term Disability (partially subject to income tax)Fadhili pays employee portion of premiums to continue benefitsUC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits			<ul style="list-style-type: none">100% of eligible earnings through PFCBFadhili's portion of premiums to continue benefits are deducted from PFCB incomeUC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits
	<ul style="list-style-type: none">Pregnancy disability leave under FMLA and PDLL		<ul style="list-style-type: none">Pregnancy disability leave under PDLL	<ul style="list-style-type: none">Parental bonding leave under CFRA	
Date eligibility for disability benefits begins*					

* Under UC-sponsored disability plans, the date of disability is the date determined by the insurance carrier that the plan member is unable to continue working.

EXAMPLE 3:**Parental bonding leave for parents who have not given birth**

Jaime, a staff employee covered by PPSM, is adopting a newborn on March 31. Jaime is eligible for parental bonding leave under the FMLA/CFRA, and has accrued 10 days of sick leave and 10 vacation days. Jaime decides to take 24 weeks of parental bonding leave, using 12 weeks of statutory FML followed by 12 weeks of Supplemental FML. Jaime uses PFCB during the first 8 weeks, then uses accrued sick leave and vacation, and then takes the remainder of the leave without pay.

Week	Weeks 1 through 8	Weeks 9 through 12	Weeks 13 through 24
	<ul style="list-style-type: none"> 100% of eligible earnings through PFCB Pay and benefits continue as usual 	<ul style="list-style-type: none"> Remains on pay status, using accrued sick leave and vacation Pay and benefits continue as usual 	<ul style="list-style-type: none"> Leave is unpaid To continue benefits, Jaime must pay employer and employee portion of premiums
	<ul style="list-style-type: none"> Parental bonding leave under FMLA and CFRA 	<ul style="list-style-type: none"> Parental bonding leave under FMLA and CFRA 	<ul style="list-style-type: none"> Parental bonding leave as Supplemental FML under the Absence from Work policy

Before Your Child Arrives: What You Need to Do

REVIEW YOUR OPTIONS FOR TIME OFF

At least 30 days before you think you'll need time off for pregnancy disability and/or parental bonding, talk to your manager to give notice. Contact the individual or office responsible for coordinating leaves to discuss your options for time off, arrange to continue your benefits during your leave and apply for disability benefits if you are pregnant.

ADOPTIVE PARENTS: UNDERSTAND YOUR ADOPTION ASSISTANCE PLAN BENEFITS

UC offers an Adoption Assistance Plan to support eligible faculty and staff employees who wish to expand their immediate families through adoption. Employees who are eligible pay for their adoption expenses and then submit claims for reimbursement after the adoption is finalized. The Plan provides reimbursement of up to \$5,000 per adoption for qualified expenses such as agency fees, legal fees and court costs. Learn more at ucal.us/adoptionassistance.

PARENTS WHO ARE GIVING BIRTH: SUBMIT YOUR CLAIM FOR DISABILITY BENEFITS

Here are the steps to take to get your pregnancy disability benefits started, if you're eligible for disability coverage:

STEP 1:

See your doctor. To receive benefits, you need to have your physician certify the date your pregnancy disability began.

STEP 2:

File your claim online and check on its status at mylincolnportal.com [code: UNIVERSITY]. You can also call Lincoln at 800-713-7384 to initiate a claim over the phone. For more details about the claims process, please see *Your Guide to Filing for Disability*, at ucal.us/disabilitypubs.

STEP 3:

Tell the insurance carrier when your baby is born. You can report the baby's birth to Lincoln Financial online at their mobile-friendly site, mylincolnportal.com. Create an account (using the claim number you were given when you first submitted your maternity claim), choose "Report a Birth" and fill in the requested fields.

Continuing Your Benefits: What You Need to Know

WHILE ON PAY STATUS

If you are being paid by UC during an approved Family and Medical Leave (FML)—by using PFCB, accrued sick leave, vacation, Paid Time Off (PTO) and/or Compensatory Time Off (CTO)—you are considered to be on "pay status." Your benefits will continue and your premiums will continue to be deducted by UCPath.

IF YOU ARE NOT ON PAY STATUS

The information on pages 9 and 10 summarizes the benefits you may and may not continue while you are on an approved leave and you are not on pay status with UC, the costs of continuing benefits, and what you'll need to do.

Since you won't be receiving a paycheck from UC, you'll need to make arrangements with UCPath before your leave to pay any premiums while you are on leave.

Remember that when you're making changes to your benefits, it's your responsibility to meet the deadlines set by UC and the insurance carriers. Be sure to leave yourself enough time to do this.

For benefits you choose not to continue (or if you don't pay your premiums on time while you're on leave and not being paid by UC), your coverage will end on the last day of the last month for which premiums or contributions have been paid.

You won't accrue vacation or sick leave while on leave without pay. For additional details, see the personnel policy or collective bargaining agreement that applies to you.

If you have a service credit purchase in progress, your payroll deductions will end when you go off pay status.

TABLE 1—BENEFITS YOU CAN CONTINUE WHILE ON APPROVED LEAVE AND NOT BEING PAID BY UC

Benefit	Length	Cost to you	What you need to know
Medical	While on approved leave: Up to 2 years	<p>You will pay your portion of the medical premium for the duration of any of the following:</p> <ul style="list-style-type: none"> • The six month Basic/Voluntary Short Term Disability period • The four month PDLL period • The 12 week FMLA or CFRA period <p>If you are still on leave after exhausting the above, you will pay the full premium (your portion and UC's).</p>	<p>If you are off pay status while on leave, you will need to pay your portion of premiums through UCPath.</p> <p>If you're enrolled in the UC Health Savings Plan, you can continue to use the funds from your Health Savings Account (HSA) to pay eligible expenses. You may also continue to contribute to your HSA while you are enrolled in the plan.</p>
Dental, Vision	Up to 2 years	<p>While on leave under the FMLA, CFRA and/or PDLL: no cost (coverage paid entirely by UC)</p> <p>After that (while on approved leave): Full premium</p>	If your leave is under the FMLA, CFRA, and/or PDLL, UC's contributions to the cost of premiums continue throughout that period. After that (while on approved leave), you will need to pay the full premiums through UCPath to continue benefits.
Accident, Critical Illness and Hospital Indemnity; Legal	Up to 2 years	Your premium	N/A
Basic, Core Life	Up to 4 months, beginning the month after your leave begins	None	N/A
Supplemental Life	Up to 2 years	Your premium.	If you become totally disabled while enrolled, you may qualify to continue your coverage without paying the premium. Contact the carrier for information.
Basic Dependent Life, Expanded Dependent Life	Up to 4 months (up to 2 years if you continue Supplemental Life)	Your premium	N/A
Accidental Death and Dismemberment (AD&D)	Up to 2 years	Your premium	N/A
Health Flexible Spending Account	If you continue participation, eligible expenses you incur during your leave are reimbursable. If you do not continue participation, only expenses incurred through the end of the last pay period in which you contributed are reimbursable.	<p>If you are on an unpaid approved leave, you may continue coverage but suspend contribution payments during your leave, provided you return to work in the same plan year.</p> <p>If you continue coverage under COBRA, you may make after-tax contributions through the end of the plan year (Dec. 31).</p>	<p>Before your leave begins, complete the appropriate form for your location to continue or cancel your coverage and choose a payment option for when you return to work. You can keep the same monthly contribution, which will reduce the annual amount you put in, or increase your monthly contribution to make up for contributions you missed while on unpaid leave. Contact the individual or office coordinating your leave for details.</p> <p>Be sure to submit your claims to WEX by the filing deadline. If you are enrolled through the end of the plan year (Dec. 31), you may carry over up to \$610 of unused funds to the next plan year.</p>
Pet/Auto/Home/Renters insurance	To end of contract year	Your premium	You'll pay premiums to the insurance company directly. Contact the insurance company for information.
Bright Horizons Caregiving Services	Length of your leave	None	You pay only for the services of any caregiver you hire.

Continuing Your Benefits: What You Need to Know

TABLE 2—BENEFITS YOU CANNOT CONTINUE WHILE ON APPROVED LEAVE AND NOT BEING PAID BY UC

Benefit	When coverage ends	What you need to know
Basic, Voluntary Short-Term and Voluntary Long-Term Disability (for coverage of disabilities other than the current pregnancy)	Coverage ends the last day of “active employment” as defined in the Basic, Voluntary Short-Term and Voluntary Long-Term Disability Plan booklets.	You don’t need to continue paying premiums for Voluntary Disability coverage while you are receiving disability benefits. Your payments will be discontinued when you’re placed onto an unpaid leave or a paid leave that does not allow for continuation of these plans.
Business Travel Accident Insurance, Workers Compensation	Last active day at work before disability or leave begins	N/A
Dependent Care Flexible Spending Account	Contributions and coverage stop during leave without pay.	You can still be reimbursed for eligible expenses you incurred through the end of the pay period for which you made your last contribution. Be sure to submit your claims to WEX by the filing deadline; otherwise you’ll lose any money left in your account.
Tax Savings on Insurance Premiums (TIP)	Pretax contributions stop during leave without pay.	Monthly premiums you may be paying to continue your health coverage will be made on an after-tax basis. Check with your accountant about deducting them from your taxes.
Parking/Commuter	Contributions and coverage stop during leave without pay.	N/A
Unemployment Insurance	Last active day at work	N/A
ScholarShare	Your payroll deductions stop during leave without pay.	N/A

Continuing Your Benefits: What You Need to Do

MOST IMPORTANT:

For any benefits you choose to continue, contact UCPath to arrange to pay your monthly premiums, as needed. You should do this as soon as you know you want to continue your benefits.

If your leave is an approved leave under the FMLA, CFRA and/or PDLL, you have the option to continue being reimbursed for eligible expenses if you're participating in the Health Flexible Spending Account (Health FSA). To set this up, you'll need to fill out the appropriate form for your location.

LET UC KNOW YOUR CURRENT ADDRESS

If your health plan covers only a certain service area, a change in your permanent address could affect your eligibility. So be sure to keep UC posted on your correct address.

If you'll be living elsewhere for more than two months during your leave, and you'd like to transfer to a UC-sponsored medical or dental plan in your new location, contact your local Benefits Office. You'll need to transfer within 31 days of the date you leave the original service area. And check with your medical and dental plan carrier about whether you, and/or eligible family members, need to select a new primary care physician or dentist.

More Options for Continuing Your Benefits

COBRA AND CALCOBRA

If you don't return to work, you (and/or eligible family members) may have the option to continue medical, dental, vision, employee assistance program and health flexible spending account benefits under COBRA or CalCOBRA. The federal COBRA period runs for 18 months; if you have exhausted this coverage period, you and/or eligible family members may be able to extend your UC-sponsored medical coverage under CalCOBRA for up to an additional 18 months, depending on your medical plan. CalCOBRA is not available for UC Care, UC Health Savings Plan and Core.

You may also want to explore your options through the health insurance marketplace established under the Affordable Care Act. In California, you can find information at coveredca.com or call 800-300-1506.

Though it's not required, UC will offer COBRA continuation coverage to eligible enrolled domestic partners, and/or domestic partner's children or grandchildren. See the "Eligible Relatives" chart on pages 13–14 of *A Complete Guide to Your UC Health and Welfare Benefits* (ucal.us/healthguide) for details on family members who may qualify.

Deadlines: You'll need to apply no later than 60 days from the date you lose coverage by reason of a qualifying event, or 60 days from the date you receive notice of your continuation rights—whichever is later. Talk with your local Benefits Office about how to apply, or go to ucal.us/COBRA.

CONVERTING TO AN INDIVIDUAL POLICY

For certain plans—medical, legal, Basic Life, Supplemental Life, Basic Dependent Life, Expanded Dependent Life, Senior Management Life and Accidental Death and Dismemberment (AD&D)—you may be able to convert your UC- or COBRA-sponsored coverage to an individual policy. Note that converting to an individual policy may provide you with fewer benefits than you'd have by continuing coverage through UC. You can't convert dental or vision benefits to an individual policy.

Deadlines: You need to apply for conversion no later than 31 days after your UC-sponsored coverage ends. If you've extended your medical coverage under COBRA and want to apply for conversion after the COBRA period, you need to do so within 31 days after your COBRA coverage ends. (This assumes your coverage has been continuous; if you no longer have coverage, then you're not eligible to convert to an individual policy.)

To learn about applying for conversion coverage, see ucnet.universityofcalifornia.edu. You'll also find information there about applying for Life and AD&D coverage.

More Options for Continuing Your Benefits

MAKING YOUR LIFE, ACCIDENT, CRITICAL ILLNESS AND/OR HOSPITAL INDEMNITY INSURANCE PORTABLE

If you're enrolled in Supplemental Life, Basic Dependent Life, Expanded Dependent Life, Accident, Critical Illness and/or Hospital Indemnity insurance, you may be eligible to continue coverage with the same benefits, provisions and premium rates as the UC-sponsored plans.

Deadline: You'll need to apply for the portability benefit within 31 days after the date your coverage ends. Contact UCPath with questions about how to apply.

Tip

If you want to cover your new child in your UC-sponsored insurance plans, complete the UC enrollment process through UCPath within 31 days. Forms completed through your doctor, hospital or the plan itself are not sufficient. If you have questions, contact your leave coordinator.

Retirement and Savings: How They're Affected by Your Leave

PRIMARY RETIREMENT BENEFITS, CAP AND SERVICE CREDIT

During any portion of your approved leave when you are receiving pay from UC, contributions toward your primary retirement benefits will continue and you will continue to accrue retiree health service credit and University of California Retirement Plan (UCRP) service credit, if applicable. If you receive PFCB, you will receive 100% of the retirement service credit you would have earned in your normal work effort.

During any portion of your leave when you are not receiving pay, contributions toward your primary retirement benefits will stop. You will also stop accruing retiree health service credit and UCRP service credit, if applicable.

During your leave, your UCRP or Savings Choice contributions and any Capital Accumulation Provision (CAP) balance you may have will remain on deposit. You don't have the option to withdraw them. You'll still be eligible for any UCRP benefits that you were eligible for when your leave began.

If you have a UCRP service credit purchase in progress, your payroll deductions will stop if you go off pay status. Once you return to pay status, your retirement plan contributions and retirement savings deductions will start up again automatically, and you will start accruing service credit again. At some locations, deductions for a UCRP service credit purchase in progress resume automatically. At other locations, you may need to reactivate them. Check with your Benefits Office about the requirements at your location.

RETIREMENT SAVINGS PROGRAM

Contributions to the Retirement Savings Program (the DC Plan, 403(b) Plan and the 457(b) Plan) stop with your last paycheck.

When you return to work, your retirement savings deductions begin automatically.

403(B) LOANS

If you have taken a loan through the 403(b) Plan, within 90 days of your last day on pay status, you may:

- Make monthly payments
- Make a full payment covering the period you'll be off pay status
- Repay the total outstanding amount of the loan before you go off pay status
- Suspend 403(b) loan repayments for up to 12 months during your disability leave

During Your Time Off: What You Need to Do

For details on how to arrange these options, contact Fidelity Retirement Services at myUCretirement.com, or 866-682-7787.

When you return to work, you may need to resume payments. Depending on the terms of your loan, your payment amount may change, as you may need to repay the same amount over a shorter period. At some locations, your payments will restart automatically. At others, you'll need to contact your local Payroll Office to get them started again.

If you leave UC employment, you must repay your loan in full or arrange to make payments within 90 days from the date your employment ends.

SOCIAL SECURITY

If you're receiving Basic Disability income, both you and UC contribute to Social Security based on your disability income. If you're receiving Voluntary Disability income, neither you nor UC contribute.

Tip

Adding your child to your benefits in UCPATH is a two-step process. First, go to "Life Events" to add your child as a dependent. Next, go to each plan in which you want to enroll your child and check the box next to your child's name. Make sure to follow all steps to submit your enrollment.

After your elections are complete, you will receive a submission confirmation statement via email. Contact UCPATH if you have questions.

UPDATE YOUR BENEFITS

ENROLL YOUR CHILD

You have 31 days after the birth to add your child to your benefits. For adopted children, the 31-day period starts the date you take physical custody of the child or the date you have the legal right to control the child's health care, whichever is earlier. Coverage for the child will start on the child's date of birth or adoption.

During this 31-day period, you may also enroll yourself and other eligible family members in health plans (if not enrolled), change health plans, or enroll or increase your coverage in Supplemental Life.

If you miss this deadline, you can still enroll your child in your medical plan at any time, but there will be a 90-day waiting period before the child can receive any benefits. For some plans, if you miss the 31-day window you must wait to enroll the child during Open Enrollment, which is usually in November.

If you're already enrolled in Basic or Expanded Dependent Life with child coverage, your child will be covered automatically 24 hours after birth. Adopted children are covered from the date of adoption.

If you're enrolled in an HMO and choose a primary care physician for your child, and the physician is part of a different medical group than the primary care doctor of the parent who gave birth, please contact your medical plan. The plan may require the child to be enrolled in the same medical group as the parent who gave birth until the first of the month after the birth.

In some plans, the child's primary care doctor for the first 31 days must be the doctor of the parent who gave birth. Check with the plan to find out when you may select a new primary care physician for your child.

You may also want to enroll in the Health and/or Dependent Care Flexible Spending Accounts. If you're already enrolled, you can increase your contributions, if you want. For more information, see the *Family Changes Fact Sheet* at ucnet.universityofcalifornia.edu/forms/pdf/family-changes.pdf.

As part of the enrollment process, you'll be asked to provide documentation to verify your new family members' eligibility for coverage. (You'll find more information about this at ucal.us/fmv.)

During Your Time Off: What You Need to Do

Note also that if a family member loses eligibility for benefits during your leave, you're responsible for disenrolling that person on UCPath. If you don't do this, you or your family member may be liable for the full cost of coverage for the period during which the family member was not eligible.

UPDATE YOUR BENEFICIARIES

You may want to include your new child as a beneficiary of your benefits, too. You can update beneficiaries for the UC Retirement Plan (UCRP), life insurance and AD&D by going to UCnet and signing in to your UC Retirement At Your Service (UCRAYS) account. For your 403(b), 457(b) and DC Plan accounts, update beneficiaries by signing in to your account on myUCretirement.com. If you're enrolled in the UC Health Savings Plan, you may update your HSA beneficiaries at healthequity.com/ed/uc.

When You Return to Work

When you come back to work after pregnancy disability leave, you have the right to be reinstated to the same position, in most circumstances. If you're returning from parental bonding leave under FMLA and/or CFRA, you have the right to come back to the same position or, at the department's discretion, an equivalent position. After Supplemental FML, you may return to the same position or, at the department's discretion, to a similar one. Talk with your supervisor about your specific situation.

You begin accruing vacation and sick leave again once you return to pay status if you're eligible.

RESTARTING YOUR BENEFITS—WHAT YOU NEED TO DO

Contact your leave coordinator as soon as you return to work. At a minimum, you'll need to review your benefits within 31 days after you return to work. When you return, you'll need to follow the appropriate process to restart your benefits. If you return to work in a new appointment, that appointment will determine your benefits eligibility.

The chart on pages 16 and 17 shows what happens to benefits once you're back at work and what actions you need to take to restart them or make other changes.

For benefits you opted not to continue, there's a deadline for starting them up again. It's generally within 31 days of your return to work, based on your Period of Initial Eligibility (PIE).

Your PIE is the time during which you (and/or eligible family members) are allowed to enroll in UC-sponsored benefit plans. After a leave, your PIE starts the first day of eligibility (for example, the day you return to work or pay status). It ends 31 days later, or, if the 31st day falls on a weekend, on the next working day. UC defines a working day as a normal business day (Monday through Friday, excluding holidays) for UCPath.

The specifics of re-enrollment vary depending on the length of your leave:

- If your leave of absence is less than 120 days or you return in a new plan year, you'll need to complete a Health Benefits Reinstatement Form and submit it to the UCPath Center.
- For unpaid leaves greater than 120 days, you will be notified via email to enroll via UCPath Online.

Regardless of the length of your leave, it's important to re-enroll in benefits within your PIE. If your leave was 120 days or more, you may need to provide documentation to verify your relationship with your enrolled family members.

If you miss the PIE window for enrollment, some benefit plans allow you to enroll during Open Enrollment, usually in November. For other plans, though, you may be required to submit a statement of health to the insurance company, with no guarantee that you'll be accepted. That's why it's best to sign up during your PIE upon returning from leave.

ARRANGE FOR CHILDCARE

Most UC faculty and staff have free access to Bright Horizons Care Advantage and its Sittercity database of childcare resources. The database includes resources for both fulltime care and emergency backup care. UC gives you free access, then you find the caregiver and arrange for care and payment. To learn more, check out ucal.us/familycare. You may also find onsite childcare or information about local childcare resources at your UC location.

FIND OUT ABOUT RESOURCES FOR NURSING PARENTS

UC's family-friendly environment includes support for parents who are breastfeeding. There is private space available for lactation purposes at all UC locations, and the university will provide lactation break time for nursing parents. For more information, please contact your location's Human Resources office.

SET UP PAYROLL DEDUCTIONS FOR COLLEGE SAVINGS

ScholarShare is California's 529 college savings plan. You can make contributions to ScholarShare through payroll deduction. Visit the ScholarShare website (scholarshare.com) for more information and the payroll deduction form for UC employees.

SERVICE CREDIT PURCHASES

You might want to consider purchasing UCRP service credit for the time you were on leave. Generally, the cost of a service credit purchase depends on when the leave occurred, its length, your age and how long you wait to elect the purchase. The sooner you start this process, the less it will cost you. (For more details about service credit purchases, see the *UCRP Service Credit Purchase Guide*, at ucal.us/purchase.) Savings Choice participants do not have the option to purchase retiree health service credit.

Deductions for a UCRP service credit purchase that was in progress before you began your leave should restart automatically when you return to work. If not, though, you'll need to contact your local Payroll Office to get them started again.

Depending on the length of your leave, you may owe additional interest on a purchase in progress for the period of your leave. If so, you will be offered a separate payment plan election for the additional amount due (to be repaid after the original purchase is completed).

Tip: Check your enrollments

Once you have returned from leave, be sure to review your first pay stub or your Benefits Summary page via UCPath online to ensure you are enrolled in the benefits you have chosen. If questions or problems crop up, contact UCPath right away.

Returning to Work

TABLE 3 — YOUR BENEFITS WHEN YOU RETURN TO WORK

Benefit	What happens when you return	What you need to do	Deadline
Medical, Dental, Vision	<p>If you retained coverage while on leave, it should continue when you return to work.</p> <p>If you didn't continue coverage, you may re-enroll in the same plans with the same coverage as before if your leave was less than 120 days and it ends in the same plan year in which it began.</p> <p>If your leave was 120 days or more, you may enroll in any UC-sponsored plans for which you're eligible. You may be asked to document family members' eligibility.</p> <p>If you're enrolled in the UC Health Savings Plan, contributions to the Health Savings Account resume automatically.</p>	<p>The UCPath Center will assess the length of the leave and determine if any election changes occurred, then email you to inform you of your reinstatement options.</p> <p>If you've been out of your medical or dental plan's service area, you may transfer back to your previous plan. You may also need to choose a new physician and/or dentist.</p> <p>You can confirm, change or stop your Health Savings Account contributions on UCPath.</p>	Within 31 days after your return to work
Accident, Critical Illness and Hospital Indemnity	If you continued coverage during your leave, it should continue. If you didn't, and your leave was less than 120 days, you may re-enroll in the same plans with the same coverage as before. If your leave was 120 days or more, you may enroll in any UC-sponsored plan(s) for which you're eligible.	Contact UCPath to find out if you need to re-enroll.	Within 31 days after your return to work
Legal	If you continued coverage while on leave, it should continue. If you didn't continue coverage, you may re-enroll when you return.	Contact UCPath to find out if you need to re-enroll.	Within 31 days after your return to work
Basic Life, Core Life	Coverage resumes automatically	No action needed	None
Supplemental Life, Basic Dependent Life, Expanded Dependent Life	<p>If you continued coverage during your leave, it should continue.</p> <p>If you didn't and your leave was less than 120 days, you may re-enroll in the same plans with the same coverage as before. If your leave was 120 days or more, you may enroll in any UC-sponsored plans for which you're eligible. You may be asked to document family members' eligibility.</p>	Contact UCPath to find out if you need to re-enroll.	Within 31 days after your return to work
Accidental Death and Dismemberment	If you continued coverage, it should continue. If you didn't, you may re-enroll at any time.	Contact UCPath to find out if you need to re-enroll.	None
Health Flexible Spending Account	If you continued participation, your contributions for the rest of the plan year will be automatically adjusted according to the contribution option you chose before your leave. If you didn't, and your leave was less than 120 days, you may re-enroll for the rest of the plan year and your annual contribution must be the same as before your leave. If your leave was 120 days or more, you may enroll for the rest of the year and choose a new annual contribution.	To re-enroll, contact UCPath.	Within 31 days after your return to work

TABLE 3 — YOUR BENEFITS WHEN YOU RETURN TO WORK

Benefit	What happens when you return	What you need to do	Deadline
Auto/Home/Renters insurance	If you continued coverage, you may resume payroll deductions. If not, you may re-enroll at any time.	To resume payroll deductions, contact UCPath. To re-enroll, contact the insurance company.	None
Bright Horizons Caregiving Services	You may use this benefit again when you return to an eligible position.	No action needed	None
Basic Disability	Coverage resumes automatically on your first full day actively at work.	No action needed	None
Voluntary Short-Term and/or Long-Term Disability	If your leave is less than 120 days, you will be automatically re-enrolled into your previous Basic and Voluntary Disability plans. If your leave is 120 days or longer, you will have a PIE to enroll via UCPath online in Voluntary Short-Term Disability, Long-Term Disability or both.	If you need to re-enroll, you can do so via UCPath online.	Within 31 days after your return to work
Business Travel Accident Insurance, Workers Compensation	Coverage resumes automatically on your first full day actively at work.	Nothing	None
Dependent Care Flexible Spending Account	If your leave was less than 120 days, you may re-enroll for the rest of the year and your annual contribution must be the same as before. If your leave was 120 days or more, you may enroll for the rest of the year with a new annual contribution.	To re-enroll, contact UCPath.	Within 31 days after your return to work
Tax Savings on Insurance Premiums (TIP)	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact UCPath.	Within 31 days of your return to work, or during the next Open Enrollment.
Parking/Commuter Benefits	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Payroll Office.	None
Unemployment Insurance	Coverage resumes automatically your first day actively back at work.	Nothing	None
ScholarShare	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Payroll Office.	None
UCRP service credit purchases	At some locations, deductions for a service credit purchase that was in progress when your leave began will restart automatically when you return. At others, you'll need to restart them. If you owe additional interest for your leave period on a service credit purchase that was in progress before your leave began, UC will add it to your balance. Your payroll deductions won't go up; instead, the payment period will be extended. You may purchase service credit for the time you were on leave.	Contact your leave coordinator to find out if you need to restart your service credit purchase payments. Contact your leave coordinator or check the <i>UCRP Service Credit Purchase Guide</i> if you want to purchase service credit for the time you were on leave. The cost depends on when the leave occurred, its length, your age, and when you start the service credit purchase.	Restart service credit purchase payments as soon as you return to work. No fixed deadline for purchasing service credit, but the sooner you start, the less it will cost you.

If You Don't Return to UC Employment

If you end employment while on pregnancy disability leave or after a leave for bonding with your child, most of what you need to know, and do, is covered in the *Termination of Employment Fact Sheet* at ucnet.universityofcalifornia.edu/forms/pdf/termination-of-employment.pdf. You can ask your local Benefits or Human Resources Office for more information about continuing group coverage.

If you have a service credit purchase in progress and have completed 12 or more monthly payments, you may make a lump sum payment within 60 days after your separation from UC employment to complete the purchase.

For California Unemployment Insurance, your coverage stops the last day you are actively at work. Depending on your circumstances, you may or may not be eligible for unemployment insurance benefits. Contact your local office of the California State Employment Development Department. If you work outside California, contact the state agency for your location.

Please note: If you're on an approved leave under the FMLA, CFRA and/or PDLL and you don't return to work after your leave, you could be liable for the health plan premiums that UC paid during any unpaid portion of your leave. UC has the option to recover its share of these premiums from you. You won't, though, be liable for these premiums if you haven't returned to work because of a serious health condition or other reasons beyond your control. If you have any questions about this, please contact UCPATH.

By authority of the Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, 5th Floor, Oakland, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.

