UNIVERSITY OF CALIFORNIA

Retirement Handbook for UCRP Members

You've had a long, successful career at UC and now you're thinking of the next phase: retirement. The process is not difficult, but it's important to plan ahead.

You can retire and receive UC Retirement Plan (UCRP) benefits anytime after you become eligible—that is, when you have at least five years of UCRP service credit and reach age 50 or 55, depending on your membership classification and member tier.

Retirement decisions are among the most important you'll ever make. We urge you to consult your financial advisor before making any final decisions. UC has resources to help you as well. Then, about 90 days before the date you want to retire, you'll begin the application process and the election of your benefits.

This booklet will help answer some common questions:

What benefits am I eligible for as a member of UCRP?

What do I need to do and when can I begin collecting these benefits?

How can I stay connected to UC after I retire?

The information in this booklet reflects the terms of the benefit plans as in effect Jan. 1, 2022. Please note that this is a summary of your benefits only; additional requirements, limitations and exclusions may apply. Refer to applicable plan documents and regulations for details which take precedence if there is a difference between the provisions therein and those of this document.

The summaries in this booklet explain the plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

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If you're thinking about retiring but aren't certain you're ready, make sure you know the basics of UC's retirement benefits.

Your benefits are determined by your membership classification and member tier. Most current UC Retirement Plan (UCRP) members are in the 1976 Tier and are eligible to receive a pension at age 50 with five years of UCRP service credit. Members of UCRP's 2013 or 2016 Tiers are eligible to retire at 55 with five years of UCRP service credit.

UCRP benefits are subject to collective bargaining, so if you're in a union, your UCRP benefits may be different. Consult your collective bargaining agreement for details.

Your maximum benefit cannot exceed 100 percent of your highest average plan compensation (HAPC), which most often occurs when you reach the age with the highest retirement age factor (see page 8) and have 40 years of UCRP service credit.

Please note: Pension Choice participants are members of UCRP's 2016 Tier, and are therefore eligible for applicable UCRP benefits. **Savings Choice participants are not members of UCRP; therefore some of the information in this handbook will not apply.** For information about retirement benefits for Savings Choice members, see the Defined Contribution Plan summary, available at ucal.us/contributionplan.

WHEN'S THE BEST TIME TO RETIRE?

Only you can determine the best time for you to retire, but there are some benchmark years of service credit or age when many people look closely at retirement. Here are a few to consider:

10 years of service credit—Regardless of when you became a member of UCRP or began participating in Savings Choice, 10 years of service credit is generally required for eligibility for retiree health benefits (provided you meet all other requirements). UC's contribution to your premiums will depend on when you became a member of UCRP or first enrolled in primary retirement benefits. See page 15 for details.

20 years of service credit—At age 60 or 65, depending on your UCRP member tier, you'll be eligible to receive up to 50 percent of your highest average plan compensation, depending on the retirement benefit you select. If you became a member of UCRP before July 1, 2013, you'll be eligible for 100 percent of the UC contribution to retiree health regardless of your age. If you became a member (or enrolled in primary retirement benefits) after that date, UC's contribution will depend on your age at retirement.

30 years of service credit—At age 60 or 65, depending on your UCRP member tier, you'll be eligible to receive up to 75 percent of your highest average plan compensation, depending on the retirement benefit you select.

40 years of UCRP service credit—At the highest age factor, you'll be eligible to receive up to 100 percent of your highest average plan compensation, depending on the retirement benefit you select.

If you have CalPERS or CalSTRS benefits, coordinating your retirement dates for UCRP and your other benefits can be to your advantage.

Age 65—If you're eligible for Medicare, you need to coordinate your enrollment into Medicare with your retirement. You can often reduce the cost of your UC retiree health insurance by enrolling in Medicare. If you enrolled in UC primary retirement benefits on or after July 1, 2013, you need to retire at age 65 (or older) with 20 or more years of service to receive the maximum UC contribution to your retiree health benefits (see page 16).

RESOURCES TO HELP YOU DETERMINE YOUR RETIREMENT READINESS

UCRP Benefit Estimator uses your personal information such as service credit and most recent payroll information to estimate your pension benefit at various ages. Visit UCnet (ucnet.universityofcalifornia.edu) and sign in to your UC Retirement At Your Service (UCRAYS) account.

Retirement Review is a modeling tool that shows you how much monthly retirement income you are on track to receive from your UCRP benefits and your Retirement Savings Program accounts. You can also enter information about other retirement savings and Social Security benefits you may have to get a more complete picture of your possible retirement income. You'll find this tool at myUCretirement.com.

Compare your retirement estimates to your current pay. If you subtract your UCRP contributions, retirement savings contributions and costs for benefits that won't continue in retirement, you may find your retirement income could be higher than your current take home pay. Most investment advisors recommend that you have about 80 percent of your current income available during retirement.

Take advantage of workshops and other resources to learn more about retirement and retirement benefits:

- The UC Retirement System offers live and recorded webinars to help you prepare for retirement.
  See ucal.us/retirepresentation for a schedule.
- Fidelity offers workshops, webinars and appointments with Retirement Planners to help you prepare for retirement. Visit myUCretirement.com for a list of workshops at your location, online classes and contact information for Retirement Planners.

Thinking about Retirement

- UC's Retirement Administration Service Center, local benefits offices and some Retirement Centers and retiree and emeriti associations offer pre-retirement planning workshops and other activities. Topics generally include financial planning, social and emotional preparation for retirement, leisure activities, working after retirement and health. Watch for news about these events on your campus, or contact the organization to learn more (contact information is on page 27).
- UCnet has information about UCRP and the Retirement Savings Program, summary plan descriptions, and a step-by-step guide to the retirement process. Visit ucnet.universityofcalifornia.edu.

One other note: If you're disabled and applying for retirement income while your disability income application is pending, be sure to apply for UCRP disability benefits prior to the date your retirement election becomes irrevocable, unless the delay is due to administrative error or your medical condition. For more information, see *Your Guide to UC Disability Benefits*, available on UCnet, or talk to your Benefits Office or the UC Retirement Administration Service Center.

Your UC Retirement Benefits

While you've been working, UC and you have been providing for your retirement. In this section, we'll explain the retirement benefits you may have earned through your UC employment.

Your exact benefits depend on how long you have worked for UC and how much money you've saved. Here's what may be available to you:

- UC Retirement Plan, a traditional pension plan, and the Capital Accumulation Payment—or CAP, which you may have if you worked at UC between 1992 and 2003
- Retirement savings from 403(b), 457(b) and DC plans, including Savings Choice accounts and Pension Choice supplement accounts
- Medical, dental, vision, legal, pet and Accidental Death & Dismemberment insurance coverage, if you are eligible

Following is information about these benefits.

UNIVERSITY OF CALIFORNIA RETIREMENT PLAN

The University of California Retirement Plan (UCRP), a traditional pension plan, is designed to provide lifetime monthly income and other retirement and survivor benefits. Some members may elect a lump sum cashout instead of monthly income. (See "Lump Sum Cashout" on page 11.)

ELIGIBILITY

To be eligible for monthly retirement income, generally you must have at least five years of UCRP service credit as of your separation date and be at least age 50 or 55, depending on your membership classification and member tier, on your retirement date.

If you are considering retirement because you recently became disabled, please note that UCRP members with at least five years of service credit may apply for disability income at any age. You must apply for disability income prior to your retirement date. Contact the UC Retirement Administration Service Center or see your benefits representative for information.

MONTHLY RETIREMENT INCOME

If you meet the eligibility requirements, you can receive UCRP monthly income when you retire. In addition to this lifetime income for yourself, UCRP offers several payment options that can provide a lifetime monthly income after your death, which can be paid to your spouse, domestic partner or another person you name. Benefits for 2013 Tier, 2016 Tier, Tier Two, Safety and some union members may differ from those described here. For information, see the appropriate summary plan description, available on the UCnet website (ucnet.universityofcalifornia.edu) or from your Benefits Office.

YOUR RETIREMENT DATE

Your retirement date cannot be earlier than the first day of the month you start the retirement process. Also, your retirement date cannot be earlier than the day after your last day of UC employment (called your separation date). For example, if your separation date is a Friday, you may retire on Saturday. Faculty members and lecturers will also have to consider their teaching schedules when electing their separation and retirement dates. Please contact your academic personnel office for more information.

Another tip: If you are electing to retire prior to reaching the max age factor for your retirement tier (see chart on page 8), you can maximize your age factor (and retirement benefits) by selecting a retirement date that aligns with the day of your birth. For example, if you were born on the 14th of the month, your age factor will increase on the 14th of every month.

INACTIVE COLA FOR MEMBERS OF THE UCRP 1976 TIER

Members of the UCRP 1976 Tier, including Safety Members, often choose to retire on July 1 to maximize their benefits through an adjustment to their Highest Average Plan Compensation (HAPC) called an inactive cost-of-living adjustment (COLA).

To qualify for the inactive COLA as a current employee, you'll need to select a July 1 retirement date and separate from UC with at least one-business day between your last day of employment and July 1. For example, if you plan to retire July 1, 2025, you would select a separation date of June 27, 2025. If you plan to retire July 1, 2026, you would select a separation date of June 29, 2026.

If you separated from UC and did not immediately draw pension benefits, you could qualify for more than one inactive COLA, as your HAPC earns an inactive COLA each July 1st from separation to your retirement date.

Please note that, unlike your COLA as a retiree (see page 11), the maximum increase to your HAPC is 2 percent per inactive COLA for which you qualify.

BASIC RETIREMENT INCOME

Basic retirement income is the principal benefit of UCRP membership. Generally, it provides the largest monthly benefit you can receive from UCRP. This benefit is based on a formula that includes:

- A factor based on your age at retirement (see chart on page 8)
- Your UCRP service credit and
- Your highest average plan compensation (HAPC). Essentially, this is your highest average monthly salary over any consecutive 36-month period, with some limitations. (See "What is Your HAPC?" on page 9.) For part-time employees, the HAPC is the full-time equivalent of the highest average salary.

Basic retirement income is calculated according to the following general formula:

- Age factor x service credit = benefit %
- Benefit % x HAPC = monthly benefit

Service Credit
You earn UCRP service credit whenever you receive covered compensation for a UCRP-eligible appointment. The maximum service credit you can earn for a year of full-time work is one year. If you work part-time or variable time, you earn a proportionate amount to service credit. For example, if you work 50 percent time for one year, you receive one-half year of service credit. Your UCRP service credit and your employment years of service may differ.

You should review your service credit and resolve any discrepancies before applying for retirement benefits.

Your UC Retirement Benefits

BASIC RETIREMENT INCOME OFFSETS

Depending on your membership classification and tier, certain offsets may be built into the benefit formula. For instance, benefits are reduced for members affected by the noncontributory (Plan 02) period (when many UCRP members were not required to contribute to the Plan), from July 1, 1966, through June 30, 1971. Please see the Service Credit Purchase Guide (available at ucal.us/purchase) for details.

If you are in the 1976 Tier and your UC employment is covered by Social Security, your basic retirement income is reduced slightly to account for the Social Security taxes that UC has paid on your behalf. If you retire before age 65, UCRP provides a monthly temporary supplement that restores the full benefit amount. This supplement stops when you reach age 65. Even if you begin receiving Social Security before age 65, you continue to receive the supplement until age 65.

Note: UC's contributions to Social Security for 2013 Tier and 2016 Tier members have been accounted for in the retirement benefit formula; therefore, there is no supplement or offset for these members.

EXAMPLE 1: BASIC RETIREMENT INCOME CALCULATION WITHOUT SOCIAL SECURITY OFFSET

Professor Jones retires at age 65 with 35 years of service credit. Her HAPC is $9,000.

Age factor for 60 or older is .025 x 35 years of service credit = 87.5% benefit percentage

.875 x $9,000 = $7,875 monthly retirement benefit

EXAMPLE 2: BASIC RETIREMENT INCOME WITH SOCIAL SECURITY OFFSET

Mr. Padilla retires at age 59 and 8 months with 30 years of service credit. His HAPC is $5,000.

Age factor for 59 and 8 months is .0245 x 30 years of service credit = 73.5% benefit percentage

.735 x ($5,000 – $133 offset) = $3,577.25 monthly benefit + $98 Social Security supplement until age 65.

RETIREMENT AGE FACTORS

Age		Complete Months From Last Birthday to Retirement Date											
1976 Tier	2013/2016 Tier	0	1	2	3	4	5	6	7	8	9	10	11
50	55	.0110	.0111	.0112	.0114	.0115	.0116	.0117	.0118	.0119	.0121	.0122	.0123
51	56	.0124	.0125	.0126	.0128	.0129	.0130	.0131	.0132	.0133	.0135	.0136	.0137
52	57	.0138	.0139	.0140	.0142	.0143	.0144	.0145	.0146	.0147	.0149	.0150	.0151
53	58	.0152	.0153	.0154	.0156	.0157	.0158	.0159	.0160	.0161	.0163	.0164	.0165
54	59	.0166	.0167	.0168	.0170	.0171	.0172	.0173	.0174	.0175	.0177	.0178	.0179
55	60	.0180	.0181	.0182	.0184	.0185	.0186	.0187	.0188	.0189	.0191	.0192	.0193
56	61	.0194	.0195	.0196	.0198	.0199	.0200	.0201	.0202	.0203	.0205	.0206	.0207
57	62	.0208	.0209	.0210	.0212	.0213	.0214	.0215	.0216	.0217	.0219	.0220	.0221
58	63	.0222	.0223	.0224	.0226	.0227	.0228	.0229	.0230	.0231	.0233	.0234	.0235
59	64	.0236	.0237	.0238	.0240	.0241	.0242	.0243	.0244	.0245	.0247	.0248	.0249
60+	65+	.0250											

What Is Your HAPC?
Technically, HAPC is your full-time equivalent covered compensation averaged over the consecutive 36 months during which your compensation is highest. This is usually—but not always—the three years just before you retire.

Covered compensation is the gross monthly pay you actually receive from UC for a regular and normal appointment, including stipends and shift differentials. Only employment wages paid via UC payroll and reportable on your W-2 form are considered covered compensation for UCRP service credit and calculation purposes. Covered compensation does not include:

- Pay for overtime, unless in the form of compensatory time off
- Pay for correspondence, summer session or equivalent term, intersession, or UC Extension courses, or for interquarter or vacation periods unless such employment constitutes a part of an annual or indefinite appointment
- Pay that exceeds the full-time rate for the regular and normal position to which you have been appointed
- Pay you receive in excess of the appropriate fiscal year base salary scale through negotiated arrangements
- Pay you receive in excess of the appropriate fiscal year base salary scale for patient care or other professional services
- Pay that exceeds established base pay rates, including nonelective deferred compensation, honoraria and consulting fees
- Pay that exceeds the dollar limit defined in §401(a)(17) of the Internal Revenue Code, or if it applies to you, the PEPRA maximum (see page 12)

POSTRETIREMENT SURVIVOR CONTINUANCE

If you are a member of the 1976 UCRP Tier, a monthly benefit—called the postretirement survivor continuance—will be paid to your eligible survivor when you die. This automatic benefit is built into UCRP's monthly retirement income benefit formula for some membership classifications; your benefit is not reduced to pay for this benefit.

If you are a 1976 Tier member with Social Security, the postretirement survivor continuance = 25 percent of basic retirement income. (See "Minimum Benefit Guarantee" at right.) You forfeit postretirement survivor continuance if you elect a lump sum cashout.

If you are a 1976 Tier member without Social Security, the postretirement survivor continuance = 50 percent of basic retirement income. You forfeit postretirement survivor continuance if you elect a lump sum cashout.

The postretirement survivor continuance is paid to the first of the following eligible survivors:

- Your spouse (if you have been married at least one full year before retirement and remain continuously married until your death), or
- Your domestic partner (if your partnership began at least one full year before retirement and continues uninterrupted until your death; see page 23 for requirements for establishing a domestic partnership)
- Your eligible children (generally, your natural or adopted children or stepchildren or children of your domestic partner who are under age 18—under age 22 if full-time students—and who receive significant support—50 percent or more—from you in the year before your retirement date. There are exceptions for disabled children. See the summary plan description for details)
- Your eligible dependent parents (generally, parents receiving significant support from you—50 percent or more in the year before your retirement date)

For all of the 1976 Tier situations above, if the person receiving the continuance dies—or if a child receiving it becomes ineligible—the benefit continues to the next eligible survivor for as long as someone is eligible. The postretirement survivor continuance is not optional, and you may not choose the recipient.

If you are a 2013 Tier member or a Retirement Choice participant (Pension Choice or Savings Choice), there is no postretirement survivor retirement continuance.

Minimum Benefit Guarantee
If you were an active UCRP member on April 1, 1976, and elected Social Security coverage, UCRP guarantees that combined survivor benefits from Social Security and UCRP's postretirement survivor continuance will be no less than the UCRP postretirement survivor continuance alone if you had not elected Social Security. For the guarantee to apply, a survivor must have been your spouse, child or parent on April 1, 1976, and must meet all other eligibility requirements. See the appropriate summary plan description for more information.

Your UC Retirement Benefits

During your retirement election process, you will be asked for information about your family members in order to determine eligibility for the postretirement survivor continuance. To avoid delay and/or adjustment to any future survivor benefits, please be sure to identify all potentially eligible survivors during the election process.

Note: Eligibility rules are different for health and welfare benefits and for UCRP benefits. See page 23 for details, to make sure you've established your partner's eligibility for UCRP survivor benefits.

ALTERNATE MONTHLY PAYMENT OPTIONS

If you want to provide someone with a lifetime monthly income after your death—separate from the postretirement survivor continuance for 1976 Tier members just described—you can elect one of UCRP's alternate payment options by naming a contingent annuitant. The contingent annuitant can be anyone[1], including the person eligible for the postretirement survivor continuance, but there are some legal and financial considerations you should discuss with the UC Retirement Administration Service Center or your Benefits Office. You may not change your designation of contingent annuitant after your retirement date under any circumstances.

Electing an alternate payment option means your UCRP benefit could be paid out over multiple lifetimes rather than just one. Your basic retirement income is reduced to provide for these potential payments to a second person. The amount of the reduction depends on your age, the age of your contingent annuitant and the option you choose.

Please note that an Internal Revenue Code regulation may place a limitation on the extent your monthly benefits can be reduced to provide for a non-spouse contingent annuitant who is more than 10 years younger than you. As a result, some or all of the alternate payment options may not be available for you to elect if the contingent annuitant is more than ten years younger than you.

When you create your Personal Retirement Profile, you'll be asked for contingent annuitant information so you can see estimates of the benefits you and your contingent annuitant—after your death—could receive under each payment option.

Remember, the request is not binding. The purpose of the retirement profile is to give you information on which to base your retirement decisions. Should you choose to name a contingent annuitant, you will do so as part of the retirement election process.

For more information on the payment options, see the appropriate UCRP summary plan description on UCnet.

OTHER PROVISIONS THAT MAY AFFECT YOUR BENEFIT

ACCUMULATED SICK LEAVE

If you retire within 120 days of separating from UC employment, any accumulated sick leave is generally converted to UCRP service credit at the rate of roughly eight hours of sick leave for one day of service credit. Because service credit is used in your benefit calculation, your accumulated sick leave can increase your monthly benefit.

Sick leave is not converted to service credit if you elect the lump sum cashout.

Note: Vacation leave, unlike sick leave, is not converted to service credit. If you earn vacation leave, you may use it (with departmental consent) up to the effective date of your separation. Your location will pay you for any unused vacation leave when your UC employment ends.

SERVICE CREDIT PURCHASE

As a UCRP member, you may purchase service credit for an approved leave without pay, sabbatical leave, extended sick leave, furlough or temporary layoff or for earlier periods of employment for which UCRP contributions have been refunded. Generally, you must elect to purchase service credit, and complete payment, before you leave UC employment.

If you are an active UCRP member with less than five years of service credit and you are laid off or your appointment is eliminated for budgetary reasons, you may be able to establish service credit for vesting purposes through a trustee-to-trustee transfer, a rollover or a lump sum, after-tax service credit purchase. You must complete your purchase before you leave UC employment.

Please note that Savings Choice participants do not have the option to purchase retiree health service credit for any type of leave, or for earlier periods of employment for which UCRP contributions have been refunded.

See the *UCRP Service Credit Purchase Guide* (ucal.us/purchase) for more information.

[1] Because your spouse or state-registered domestic partner could have a legal right to this benefit, your partner must sign your retirement election form acknowledging your decision to name someone else as contingent annuitant.

SERVICE CREDIT PURCHASE IN PROGRESS

If you're currently making service credit purchase payments and are retiring, you should check with UC Retirement Administration Service Center to find out what options you have.

COST-OF-LIVING ADJUSTMENTS

As a retiree, you will receive your first cost-of-living adjustment (COLA) one full year from the July 1 that coincides with or follows your retirement date. In other words, if you retire on July 1, you will receive your first COLA on the following July 1, but if you retire on July 2, you will have to wait two years for your first COLA. Generally, the COLA is effective July 1 and is reflected in your August 1 benefit payment.

The COLA is based on changes in the Consumer Price Index (CPI). The COLA matches a rise in the CPI up to 2 percent and increases by 75 percent of the rise in CPI in excess of 4 percent. Generally, the annual COLA may not exceed 6 percent. For example, if the CPI increase were 5 percent, the COLA would be 2.75 percent, calculated as follows:

CPI increase = 5%

COLA matches first 2% of CPI increase = 2%

75% of CPI amount above 4%: .75 x (5–4) = .75%

COLA = 2.75%

In recent years, the annual COLA has generally been about 2 percent of the benefit amount.

LUMP SUM CASHOUT

As an alternative to monthly retirement income, 1976 Tier members may be eligible to choose a lump sum cashout of their retirement benefits. The lump sum cashout is the "actuarial equivalent" of the present value of a UCRP member's lifetime retirement income. In other words, it is a single payment that is expected to be sufficient to pay monthly retirement income with 2 percent cost-of-living adjustments over an average life expectancy, provided the single payment were invested and earned the Plan's assumed earnings rate at the time you take your lump sum cashout. See the *Lump Sum Cashout Fact Sheet*, available online at ucal.us/lumpsumcashout, for more information, including who is eligible for this option.

IMPORTANT CONSIDERATIONS

The lump sum cashout is generally based on average life expectancy, which means that if you live longer than the average, you could outlive your lump sum cashout. Monthly retirement income from UCRP is paid out over your lifetime no matter how long you live, and if you choose a contingent annuitant, it is paid out over multiple lifetimes.

Assuming you live an average lifetime, are you confident you—or your financial advisor—can invest your assets so that they consistently earn 6.75 percent without exposing you to unacceptable risk?

Have you factored in the cost of medical and dental coverage? If you elect the lump sum cashout, you are not eligible for UC-sponsored medical, dental, vision or legal coverage as a retiree.

You must choose between the lump sum cashout and monthly retirement income. If you elect the lump sum cashout you waive all rights to other UCRP benefits except CAP (see "What You Forfeit" on page 12).

YOUR CASHOUT DATE

Your cashout date is the same as your retirement date. Your benefit calculation is based on that date. Your cashout date cannot be earlier than the first day of the month you start the election process. Also, your cashout date cannot be earlier than the day after your separation date (your last day of UC employment). For example, if your separation date is a Friday, your lump sum cashout date may be on Saturday.

EXAMPLE

Jim Smith elects the lump sum cashout at age 60. Basic retirement income (excluding sick leave) is $2,000 per month. Assuming a lump sum cashout factor[2] of 182.76, Smith's lump sum cashout is a one-time payment of $365,520.

$2,000 x 182.76=$365,520

[2] The lump sum cashout factors are based on age, and are subject to change as a result of changes in the Plan's actuarial assumptions.

Your UC Retirement Benefits

WHAT YOU FORFEIT

The lump sum cashout option does not include:

- postretirement survivor continuance
- contingent annuitant benefit
- temporary Social Security supplement (for those under 65) or
- sick leave converted to service credit
- basic death payment (see below)

You also waive all rights to continue UC-sponsored retiree health and welfare benefits, including medical, dental, vision, legal and accidental death and dismemberment (AD&D) insurance, if you elect a lump sum cashout—even if you pay 100 percent of the cost. In addition, staff employees may not return to work at UC for more than a 43 percent-time appointment for one year, unless the rehire is approved as an exception to policy (see “Returning to UC after Retirement” on page 25).

CAPITAL ACCUMULATION PAYMENT (CAP)

UCRP’s Capital Accumulation Payment (CAP) provides eligible members with a supplement to their other UCRP benefits. The CAP benefit is based on allocations that were credited on their behalf by UCRP in 1992 through 1994 and in 2002 and 2003.

Each allocation was calculated as a percentage of covered compensation paid during a specified time period.

Your Personal Retirement Profile will include a statement of your CAP balance. You can also find your CAP balance online. Go to UCnet and sign in to UC Retirement At Your Service (UCRAYS). Then select “UCRP and CAP Balances” under Retirement & Savings.

You must take a distribution of your CAP balance, if any, when you elect monthly retirement income or a lump sum cashout. The CAP is eligible for rollover unless you are subject to one of the Plan limits. See the *Special Tax Notice for UC Retirement Plan Distributions*, included in your retirement initiation packet.

BASIC DEATH PAYMENT

When you die as a retired member, UCRP provides a one-time payment of $7,500 to your beneficiary(ies), in addition to any monthly income that may be payable to your eligible survivors or contingent annuitant. If you elect the lump sum cashout, you forfeit the basic death payment.

Your Beneficiary

Your beneficiary is the person, trust, charity or other entity you name to receive benefits upon your death. These benefits include UCRP/CAP and the UC Retirement Savings Program (DC, 403(b) and 457(b) Plans). Before your retirement, you can name or change your beneficiary(ies) for UCRP/CAP online by visiting UCnet (ucnet.universityofcalifornia.edu) and signing in to UCRAYS or by submitting form UBEN 116 (*Designation of Beneficiary—Employees*) or form UBEN 117 (*Designation of Beneficiary—Retirees, Former Employees and Others*). For the Retirement Savings Program, you can name or change your beneficiaries online at netbenefits.com or by calling Fidelity Retirement Services at 866-682-7787.

BENEFIT AND COVERED COMPENSATION LIMITATIONS

The monthly basic retirement income, CAP balance or lump sum cashout benefits of some UCRP members may be restricted by UCRP, California Public Employees’ Pension Reform Act (PEPRA), or Internal Revenue Code limitations.

UCRP LIMITS

Under UCRP rules, your benefit cannot be more than 100 percent of your HAPC. This limit affects very few members, most of whom have at least 40 years of retirement plan service credit.

PEPRA MAXIMUM

With some exceptions, if you are a member of the 2016 UCRP Tier (and a participant in Pension Choice), the maximum covered compensation (or eligible pay) that counts toward your pension benefits is consistent with the maximum on pensionable earnings under PEPRA. This maximum also applies to many other California public pension plans and is reviewed annually and may be adjusted. For the 2022 Plan year, the maximum is $134,974.

If the PEPRA maximum applies to you, UC contributes to the Defined Contribution (DC) Plan to fund a supplemental benefit for designated faculty, and for eligible staff and other academic appointees who earn above the PEPRA maximum. For more information about the PEPRA maximum, exceptions that may apply, and the DC Plan supplemental benefit, see *A Complete Guide to Your Retirement Benefits*, available at ucal.us/guidetoretirementben.

INTERNAL REVENUE CODE LIMITATIONS

IRC §401(a)(17) sets a dollar limit for annual earnings upon which total retirement benefits and contributions may be based. For example, the earnings limit beginning Jan. 1, 2025, is $350,000 for employees who became members as of July 1, 1994, or later. For those who were active members before July 1, 1994, the earnings limit is $505,000.

IRC §415(b) places a limit on the maximum total benefits payable in any calendar year from a defined benefit plan such as UCRP. The limit is based, in part, on the member's age. For example, the limit for age 62 and older in 2025 is $280,000. The University of California 415(m) Restoration Plan—a nonqualified pension plan—became effective Jan. 1, 2000, to pay benefits that would not otherwise be payable because of the §415(b) limit. If your UCRP benefits are affected by the §415(b) limit, you will receive additional information about the 415(m) Restoration Plan from the UC Retirement Administration Service Center. Generally, the 415(m) Restoration Plan will not be applicable to employees who are subject to the PEPRA maximum.

OTHER RETIREMENT PLANS

UCRP includes possible benefit enchancements for members who also have service credit with CalPERS or CalSTRS.

If you have service with the California Public Employees' Retirement System (CalPERS), see the *UCRP/CalPERS Reciprocity Fact Sheet* for information about eligibility, reciprocal benefits and how to establish reciprocity. If eligible, you must retire under UCRP and CalPERS on the same date for the benefits of reciprocity to apply. You receive separate retirement benefits from each system.

If you have service with the California State Teachers' Retirement System (CalSTRS), see the *UCRP/CalSTRS Concurrent Retirement Fact Sheet* for information about eligibility and resulting UCRP benefit enhancements. You do not have to retire from UCRP and CalSTRS on the same date to be eligible for concurrent retirement. You will, however, lose eligibility for concurrent retirement if you earn service credit under UCRP or CalSTRS after retiring from either plan.

TAXES

Following is a brief summary of tax provisions that apply to monthly retirement income, the lump sum cashout and the Capital Accumulation Payment (CAP). The *Special Tax Notice for UC Retirement Plan Distributions*, which you'll receive with your Retirement Initiation Packet, provides additional tax information.

MONTHLY RETIREMENT INCOME

In general, UCRP monthly retirement benefits are subject to federal and state taxes in the year you receive them. However, if you made contributions to the Plan before July 1, 1983, and/or made after-tax payments for service credit purchase, a part of your retirement income will be nontaxable until you have recovered all previously taxed amounts. Thereafter, all your retirement income becomes taxable.

Your retirement confirmation letter will show the nontaxable portion of your benefit, if any, and explain how it was calculated. Each January, UC will send a tax-reporting form 1099-R showing how much retirement income you received during the preceding year and how much of that amount is taxable.

As part of the retirement election process, you will have the opportunity to choose your tax withholding status. UCRP will withhold only federal and California state taxes. If you move outside of California, you should consult with your tax advisor regarding payment of any non-California state income taxes.

Please note that automatic withholding amounts may not be enough to satisfy your income tax obligations. You can ask UC to change your monthly payments at any time. There are penalties for not paying enough taxes, either through withholding or estimated tax payments.

LUMP SUM CASHOUT

The lump sum cashout is subject to federal and state taxes in the year you receive it. If you made contributions to the Plan on an after-tax basis (member contributions made before July 1, 1983, or after-tax payments for a service credit purchase), taxes have already been paid on the portion of the cashout that represents a return of those contributions. This part of the cashout is nontaxable and is distributed separately from the taxable part. Both the taxable and nontaxable portions of the lump sum cashout may be eligible for rollover, unless a portion of the distribution is a "minimum required distribution" under federal tax law. In that case, the portion cannot be rolled over. See the *Special Tax Notice for UC Retirement Plan Distributions* for more information. You will be asked to choose your withholding options when you elect a cashout.

CAPITAL ACCUMULATION PAYMENT (CAP)

Any CAP distribution is taxable income in the year it is distributed. See the *Special Tax Notice for UC Retirement Plan Distributions*, for additional details about your options and income tax withholding.

Your UC Retirement Benefits

UC RETIREMENT SAVINGS PROGRAM

Many UC employees make voluntary contributions to the 403(b) Plan, the 457(b) Plan and/or the DC Plan after-tax account. In addition, you may have made mandatory contributions to the DC Plan—Pretax Account if you were a:

- UCRP member between 1990 and 2010
- Safe Harbor participant who was not eligible for the Retirement Choice Program or UCRP
- Participant in Savings Choice
- Participant in Pension Choice who was eligible for a supplemental DC Plan Pretax Account

For more information about the DC Plan, see ucal.us/contributionplan.

Future income from the Retirement Savings Program plans is based solely on the amount of money contributed, plus any earnings. You can find your account balances on myUCretirement.com.

When you retire, you have several options for your Retirement Savings Program accounts. You can:

- **Take a full or partial distribution.** Subject to Plan rules and processing deadlines, you can request a full or partial distribution of your money. You can have this distribution paid to you or you can arrange a rollover to an IRA or another employer plan that accepts rollovers. If you have less than $2,000 in any Plan, you must take a full distribution from that Plan.
- **Leave your money in the Plan(s).** If you have at least $2,000 in the DC Plan, the 403(b) Plan, or the 457(b) Plan, you can leave your money on deposit in that plan. As a retiree, you cannot contribute to the plans, but you can transfer your money among the investment funds and take distributions—subject to plan rules and federal regulations. If you receive a CAP distribution and/or a lump sum cashout, you can also roll over that money into your UC plans.
- **Elect to take systematic withdrawals of your money in the Plans.** This option enables you to receive periodic distributions from your Plan balances without having to make a separate request for each distribution.
- **Choose Deferred Lifetime Income,** a type of deferred income annuity known as a Qualified Longevity Annuity Contract ("QLAC"), for monthly payments that begin at age 78 and continue for the rest of your life. You may be eligible to use a portion of your RSP balance to purchase this option during the annual election window if you're a UC employee or retiree between the ages of 62 and 69, with a Social Security or tax ID number and a permanent U.S. mailing address. You'll need to be a primary account holder in the UC Retirement Savings Program with a combined account balance of at least $40,000 across the UC 457(b), 403(b), and DC Plans.

However, you cannot leave your money in the plans indefinitely. Tax laws require you to begin taking minimum distributions by April 1 following **the latter of:**

- The year in which you leave UC employment or
- Age 73 if you reached age 72 after December 31, 2022.

To learn more about your options, contact Fidelity Retirement Services at myUCretirement.com or 866-682-7787.

TAXES

All 403(b) and 457(b) Plan distributions and the taxable portion of DC Plan distributions are taxed as ordinary income in the year in which you receive them unless you roll the money over into an IRA or employer plan that accepts rollovers. See the *Special Tax Notice for UC Retirement Plan Distributions*. You will receive an IRS form 1099-R from Fidelity Retirement Services reporting any distributions issued during the calendar year.

In addition, if you receive a taxable distribution from your DC Plan or 403(b) Plan account before you reach age 59½, it may be subject to early distribution penalty taxes (10 percent federal, 2.5 percent California) in addition to regular income tax. The penalty taxes apply unless at least one of these criteria is met:

- You roll over the distribution
- You leave UC employment during or after the year you reach age 55
- You purchase a life annuity through a third-party insurance contract
- You are permanently disabled under IRS rules
- Your distribution is used for deductible medical expenses in excess of 7.5 percent of your adjusted gross income
- Your beneficiary withdraws the money after your death
- Your distribution is paid to an alternate payee in accordance with a qualified domestic relations order.

See the summary plan description for the appropriate plan, available on UCnet, for more information. We strongly recommend that you consult a qualified tax advisor before making any final decisions.

403(b) Plan Loan Program

If you have a 403(b) Plan loan when you retire, you may arrange with Fidelity Retirement Services to continue monthly payments or to repay the loan in full. Call Fidelity Retirement Services at 866-682-7787. If you do not take any action within 90 days of your separation date, your loan will be treated as a 403(b) Plan distribution, subject to federal and state income taxes and any applicable penalties. You can defer current taxation and avoid possible penalties by rolling over within 60 days an amount no greater than the amount of the defaulted loan into an IRA or an employer plan that accepts rollovers. After retirement, you cannot borrow from your 403(b) Plan account.

Your UC Health & Welfare Benefits

ELIGIBILITY TO CONTINUE HEALTH AND WELFARE BENEFITS

UC currently offers continuation of medical, dental, vision, legal, pet and accidental death and dismemberment (AD&D) insurance to those who are eligible, when they retire. However, health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of medical and dental coverage is determined by UC and may change or stop altogether. You permanently waive all rights to continue UC-sponsored retiree medical, dental, vision, legal and AD&D benefits if you elect a lump sum cashout or a full refund or rollover of Savings Choice accumulations before beginning retiree health benefits (see "Other Coverage Continuation Options" on page 20).

To be eligible to continue your UC Health and Welfare (medical, dental, vision, legal and/or AD&D coverage), you must meet the following criteria:

- Be an active eligible employee enrolled in either UCRP (including Pension Choice) or Savings Choice
- Meet the service credit eligibility requirements for UC coverage (see at right)
- Be eligible for UC-sponsored coverage when you leave UC employment; for medical and/or dental, you must be enrolled in either UC coverage or other qualifying non-UC coverage
- Elect to continue coverage at the time of retirement or, for medical and/or dental, suspend UC coverage because of other qualifying coverage
- Have a retirement date that is within 120 calendar days of your separation from UC employment (for Savings Choice participants, the date your retiree health benefits coverage begins will be treated as your retirement date for this purpose) and
- Have continuous coverage from the date of your separation until your retiree insurance begins
- If you and/or your dependents are 65 or older, enroll in Medicare if eligible for premium-free Part A, or submit a denial letter from Social Security. If you are eligible for Medicare under an eligible current, former or deceased spouse, UC requires that you enroll.
- If you returned to work after separation from UC employment, work for at least 12 months in a UCRP or Savings Choice eligible position.

If there is a gap in time between your last day on active pay and your retirement date, you may have to pay the full cost for your monthly medical and dental plans (including UC's contribution) in order to remain covered and to continue eligibility into retirement. (Please note that the gap must be less than 120 days, or you will lose eligibility for retiree health and welfare benefits.)

If you are not eligible to continue health and welfare insurance as a retiree, see "Other Coverage Continuation Options" on page 20.

LANL and LLNL Retirees
The information about health and welfare plans on pages 15–20 does not apply to you. Contact your local Benefits Office for information about your health and welfare benefits as a retiree.

SERVICE CREDIT REQUIREMENTS FOR HEALTH AND WELFARE INSURANCE

In order to be eligible for health and welfare insurance as a retiree, you must meet the UC retiree health service credit requirements based on the date you enrolled in UC primary retirement benefits or became a member of UCRP (or were rehired after a break in service of 120 days or longer). Only UC service credit counts toward eligibility for these health and welfare benefits. (Service credit from a reciprocal system, such as CalPERS, as a non-UC employee affects only retirement plan benefits.)

Provisions for retiree health are subject to collective bargaining. Represented employees should refer to their contract for information.

Please note that, even if you are eligible for 100 percent of UC's contribution to medical and/or dental plan premiums, this may not cover the entire premium due.

If you became a UCRP member before Jan. 1, 1990, and you have not had a break in covered service of more than 120 days, you will receive 100 percent of UC's contribution toward the medical and/ or dental plan's monthly premium. You are eligible if:

- You retire before age 55 and have at least 10 years of UC service credit[3] (five years for Safety members).
- You retire at age 55 or later and you have at least five years of UC service credit.

[3] Service credit may include service credit for sick leave or service credit purchased for leave, furlough, temporary layoff, sabbatical, extended sick leave, TRIP, TRIT, or for a period for which you received a refund. See "Sevice Credit Purchase" in the appropriate UCRP summary plan description.

Your UC Health & Welfare Benefits

If you became a UCRP member on or after Jan. 1, 1990 and before July 1, 2013, or were rehired after Jan. 1, 1990, following a break in service of more than 120 days, you are eligible and will receive a percentage of UC's contribution toward the medical and/or dental plan's monthly premium. You must retire at age 50 or later and have at least 10 years of service credit or meet the "Rule of 75." The percentage of UC's contribution you will receive is determined by your years of UCRP service credit as follows:

Years of Member's UC Service Credit**	Percentage of UC Contribution
5–9	Rule of 75: If age plus years of service credit equal at least 75, then 50%; otherwise not eligible.
10	50%
11–20	Increases in 5% increments per year from 55% at 11 years to 100% at 20 years

** Only whole years of service credit are considered.

If you enrolled in UC primary retirement benefits on or after July 1, 2013, you are eligible to enroll (and pay the full premium) provided you are 50 or older and have at least 10 years of retiree health service credit at the time you retire. If you retire at age 56 or older, you will receive a percentage of UC's contribution toward monthly premiums based on your age and years of service credit at retirement.

To receive the maximum UC contribution, you need to retire at age 65 with 20 or more years of service.

The chart below shows the percentage of the UC contribution for all eligible ages and years of service credit.

This chart also applies to you if you have a break in service of more than 120 days after July 1, 2013.

AGE*	YEARS OF SERVICE CREDIT AT RETIREMENT										
	10	11	12	13	14	15	16	17	18	19	20+
50–55**	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%	9.5%	10.0%
57	10.0%	11.0%	12.0%	13.0%	14.0%	15.0%	16.0%	17.0%	18.0%	19.0%	20.0%
58	15.0%	16.5%	18.0%	19.5%	21.0%	22.5%	24.0%	25.5%	27.0%	28.5%	30.0%
59	20.0%	22.0%	24.0%	26.0%	28.0%	30.0%	32.0%	34.0%	36.0%	38.0%	40.0%
60	25.0%	27.5%	30.0%	32.5%	35.0%	37.5%	40.0%	42.5%	45.0%	47.5%	50.0%
61	30.0%	33.0%	36.0%	39.0%	42.0%	45.0%	48.0%	51.0%	54.0%	57.0%	60.0%
62	35.0%	38.5%	42.0%	45.5%	49.0%	52.5%	56.0%	59.5%	63.0%	66.5%	70.0%
63	40.0%	44.0%	48.0%	52.0%	56.0%	60.0%	64.0%	68.0%	72.0%	76.0%	80.0%
64	45.0%	49.5%	54.0%	58.5%	63.0%	67.5%	72.0%	76.5%	81.0%	85.5%	90.0%
65	50.0%	55.0%	60.0%	65.0%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%

To find the UC contribution for a particular age and number of years of service credit, look down the far left column for the appropriate age; then look across that row to the number of years of service credit. That will show the percentage of the maximum UC contribution that a retiree at that age and with those years of service credit will receive.
Example: with 15 years of service credit at age 60, the retiree receives 37.5% of the maximum UC contribution.

* Age is measured in whole years.
** Those who retire between ages 50 and 55 are eligible to enroll in UC-sponsored health insurance for retirees but will not receive a UC contribution.

UC'S CONTRIBUTION TO MEDICAL AND DENTAL PREMIUMS

Currently UC contributes to the cost of medical and dental premiums for eligible retirees. The amount of the contribution is determined annually, depending on state funding and other factors. The monthly costs are likely to be different than the amounts you pay as an employee.

Here are examples of how the UC contribution is applied to retiree medical benefits. The numbers are for illustrative purposes only, and are not actual premiums or contributions.

In general, the maximum UC contribution does not cover the entire premium cost for non-Medicare or some Medicare plans. The difference would be deducted from your pension check.

NON-MEDICARE PLAN

	Eligible for 100% of UC Contribution	Subject to graduated eligibility; receiving 75% of UC contribution	Subject to graduated eligibility; receiving 50% of UC contribution
Total monthly premium	$575	$575	$575
UC Contribution	$450	$337.50	$225
Your monthly premium	$125	$237.50	$350

MEDICARE PLAN

	Eligible for 100% of UC Contribution	Subject to graduated eligibility; receiving 75% of UC contribution	Subject to graduated eligibility; receiving 50% of UC contribution
Total monthly premium	$250	$250	$250
UC Contribution	$350	$262.50	$175
Your monthly premium	0	0	$75
Medicare Part B reimbursement*	$100	$12.50	0

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

In order to receive the Medicare rate, you must have provided all Medicare-related forms to UC prior to your insurance start date, subject to processing deadlines. See the *Medicare Fact Sheet* available online at ucal.us/medicarefacts for important information.

MEDICARE

There are three parts to Medicare. They are hospital insurance (Medicare Part A), medical insurance (Medicare Part B), and prescription drug insurance (Medicare Part D).

Medicare Part A is financed by payroll taxes, and if you are eligible to receive it based on your own or your spouse's contributions during employment, you do not pay a premium.

Medicare Part B has a monthly premium, which is usually deducted from your Social Security check or billed to you quarterly. You are responsible to pay this monthly premium to Social Security in addition to any UC medical plan premiums.

Your UC Health & Welfare Benefits

Most UC medical plans coordinate with Medicare Part D, so you do not need to enroll in a separate drug plan outside of UC, unless you are enrolled in the UC Medicare PPO without Rx plan. If you do enroll in a separate Part D plan in addition to UC's, you may lose your UC medical coverage; Medicare allows only one Part D plan per member. Some higher income individuals may have to pay an additional premium for Part D. This payment is required by Medicare to continue your prescription drug coverage.

If you are enrolled in a UC-sponsored medical plan after retirement and you or any of your enrolled family members become eligible for Medicare Part A free of charge, UC requires that you (or your family members) enroll in Medicare Part B. If you do not enroll, UC will charge an offset penalty and could terminate your medical insurance.

If you are a new retiree age 65 or older or eligible for Medicare due to disability, you can apply for Medicare up to 90 days before you retire. You must enroll in and assign your Medicare to your UC plan no later than the month prior to the date you start retiree insurance. (To assign your Medicare benefits to your UC plan, you'll need to fill out a form. See the *Medicare Fact Sheet*, available at ucal.us/medicarefacts, for details.) For example, if you retire on July 1, you will typically start retiree insurance on August 1; you should therefore enroll in and assign Medicare to your UC plan by your July 1 retirement date. Once you are enrolled in a UC-sponsored medical plan for Medicare enrollees, UC may reimburse some or all of your Medicare Part B premium if the monthly UC contribution is greater than the cost of your plan.

For more information about UC's Medicare requirements, see the *Medicare Fact Sheet*, available online at ucal.us/medicarefacts or from the UC Retirement Administration Service Center.

For Medicare enrollment and eligibility information, call Social Security at 800-772-1213. You can also find Medicare information online at www.medicare.gov.

SUSPENDING MEDICAL AND DENTAL COVERAGE

If you have other non-UC medical or dental coverage at the time you retire (that is equal to or better than Medicare's), you can suspend your UC retiree medical and/or dental coverage and re-enroll at any future Open Enrollment. If you involuntarily lose your other coverage and had suspended your UC-sponsored coverage, you may re-enroll in UC-sponsored medical and/or dental insurance within 31 days of the loss of coverage. You must provide coverage information and proof of loss of your other coverage. Contact the UC Retirement Administration Service Center to suspend or unsuspend this insurance.

IF YOU RETIRE OUTSIDE OF CALIFORNIA AND ALL FAMILY MEMBERS ARE ELIGIBLE FOR MEDICARE

UC provides Medicare-eligible retirees and their Medicare family members who live outside California access to a variety of Medicare plans through a Medicare exchange. This approach is intended to offer retirees more choice, more value, more flexibility and more personalized support.

The Medicare exchange allows covered family members to choose an individual plan that's best for them. That includes Kaiser, if available in the retiree's location. With the growing market for individual plans, you could have more choices, many of which could meet your needs better than the UC plans currently available to you.

Plus, UC will provide an annual contribution under an HRA—health reimbursement arrangement—to pay toward medical premiums and expenses. In most cases, the HRA funds will cover the cost of the premiums as well as some additional out-of-pocket costs and Medicare Part B premiums. If Medicare-eligible family members—such as a spouse or domestic partner—are covered, UC will contribute to the HRA for them as well. The HRA contribution is subject to graduated eligibility rules.

To be eligible for this program, you and all covered family members must:

- Be 65 and eligible for and enrolled in Medicare Parts A, B and D
- Have a home address outside California on file with UC
- Be eligible for UC retiree medical insurance

You are not eligible for this program if you are a recipient of UCRP Disability income, or if your eligibility for Medicare is due to a disability such as end stage renal disease (ESRD).

To assist retirees, UC has retained Via Benefits, a specialist in helping retirees choose individual Medicare plans and providing support after enrollment, including help with coverage, claims and network questions. UC believes this arrangement with Via Benefits provides retirees outside California with improved benefits and service.

To qualify and maintain eligibility for HRA funding, you must continue paying your Medicare Part B premiums to Social Security and enroll through and work with Via Benefits to make any changes to your medical plan at all times. Working directly with a carrier, except with Kaiser Permanente, will terminate your HRA funding. If you enroll with Kaiser Permanente, please call Via Benefits to let them know.

For currently enrolled Via Benefits members, Open Enrollment occurs annually in the fall, during the Medicare Open Enrollment period (October 15 to December 7).

Eligibility for the Medicare Coordinator Program is determined on a monthly basis. If you and/or your family members are identified as potentially eligible for this program—either because you've aged into Medicare or because you've moved out of California—you'll receive a mailing from Via Benefits explaining your options and how to enroll, as soon as the last person on medical plan coverage becomes Medicare-eligible.

OTHER UC-SPONSORED INSURANCE

In general, you may continue or convert coverage in the following plans within 30 days of the date your employee coverage ends.

LEGAL INSURANCE

If you are enrolled in the legal plan as an active employee, you may elect to continue coverage when you retire and elect monthly retirement income. You pay the entire premium as a deduction from your pension check. If you elect the lump sum cashout, you forfeit your right to continue UC legal insurance coverage.

VISION INSURANCE

If you are enrolled in the vision plan as an active employee, you may elect to continue coverage when you retire and elect monthly retirement income. You pay the entire premium for coverage directly to the vision plan carrier. They will send you information about retiree enrollment after your separation date.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

You may enroll in Accidental Death & Dismemberment insurance at any time as long as you choose to receive a monthly retirement benefit. You pay the full premium directly to the carrier. To enroll, complete the enrollment form for retirees, available on UCnet (ucnet.universityofcalifornia.edu) or from the UC Retirement Administration Service Center. Send the completed form and the premium payment directly to the carrier.

BASIC LIFE, CORE LIFE, SUPPLEMENTAL LIFE, DEPENDENT LIFE

When you retire, you can continue life insurance benefits. You have different options depending upon the plan.

Basic or Core Life Insurance benefits can be converted to an individual whole life plan with Prudential, UC's life insurance carrier.

Supplemental Life Insurance benefits can be converted to a whole life plan or carried over to the Prudential Portability group term life plan. Group term life insurance plans have slightly lower premiums than individual whole life plans.

Dependent Life Insurance coverage also has both the portability and conversion options.

Portability means your UC group term life policy is converted to a Prudential group term life plan. However, portability is available only if you also elect portability of your Supplemental Life Insurance Plan. You must be actively at work on the day prior to separation from employment to be eligible for portability, and dependents must not be confined for medical treatment or care at home or in the hospital on the day prior to your separation.

If you choose the portability option, your benefits will be reduced to 60 percent at age 65, 50 percent at age 70, and will end at age 80.

Conversion means you convert your UC group term life policy to an individual whole life policy.

For the appropriate conversion or portability application form, contact the UC Retirement Administration Service Center or your local Benefits Office.

SUPPLEMENTAL HEALTH PLANS

Your supplemental health plan coverage stops when you go off pay status, but you have the option to port (buy and pay for) the coverage for yourself and your participating dependents, with the same benefits and premium rates as your UC coverage. You'll pay your premiums directly to Aflac.

AUTOMOBILE AND HOMEOWNER/RENTER INSURANCE

You may continue coverage by arranging to pay premiums directly to the insurance company. Contact the company directly for more information (see page 26).

PET INSURANCE

You may enroll in pet insurance at any time, before or after retirement. Since you pay premiums directly to the insurance company, your coverage will continue automatically after you retire until you choose to discontinue it. Contact Nationwide at petinsurance.com/uc or 877-738-7874 for more information or to enroll.

COVERAGE THAT STOPS

UC HEALTH SAVINGS PLAN (HSP) AND MEDICARE ENROLLMENT

Due to IRS guidelines, once you enroll in Medicare, you will no longer be able to continue your UC Health Savings Plan enrollment. However, if you have remaining funds in your health savings account, you will be able to use them for eligible expenses post-retirement.

BASIC AND VOLUNTARY DISABILITY PLANS

Disability coverage stops your last day actively at work before your retirement date. If you remain on pay status (using vacation to your retirement date) after your last day actively at work, you must complete a cancellation form to stop premium deductions for the Voluntary Short-Term and/or Long-Term Disability Plans. Otherwise, you will be paying for coverage that has stopped.

Your UC Health & Welfare Benefits

DEPENDENT CARE FSA (DepCare FSA)

Your participation in the DepCare FSA ends when you go off pay status prior to retirement. If you are paid monthly, DepCare coverage ends the last day of the month in which you make your final contribution. If you are paid biweekly, coverage ends the last day of the pay period in which you made your final DepCare contribution. You may continue to submit claims for expenses incurred up to the coverage end date, until the deadline for the plan year. Any funds left in your account after the filing deadline will be forfeited. You may not continue participation in the DepCare FSA through COBRA.

TAX SAVINGS ON INSURANCE PREMIUMS (TIP)

TIP allows employees to pay certain insurance premiums before taxes are taken from their pay. This option is not available to retirees per IRS regulations, so it stops with your last paycheck.

WORKERS' COMPENSATION AND BUSINESS TRAVEL ACCIDENT INSURANCE

Coverage under these plans stops the last day you are actively at work.

OTHER COVERAGE CONTINUATION OPTIONS

COBRA CONTINUATION

If you or an eligible family member loses eligibility for medical, dental or vision coverage, or for the Health Flexible Spending Account (FSA), you may be able to continue coverage through COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985). You have 60 days from the date of the qualifying event (your last day of UC employment, for example), or the date you receive notice of your continuation rights, whichever is later, to enroll.

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 and Core. These options, though, tend to be more expensive than continuation through UC.

Deadlines: If you want to continue benefits via COBRA, you 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 the UC Retirement Administration Service Center about how to apply, or go to ucal.us/COBRA.

HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)

You may elect to continue participation under COBRA to make sure you can use the funds in your FSA. If not, your participation will generally stop at the end of the pay period in which you make your last contribution. If you retire and separate from UC in the same calendar month, your participation stops at the end of the month following your retirement date.

You may submit claims for funds in your account until the deadline for the plan year, but only for eligible expenses that were incurred through your last day of plan participation. Expenses incurred after that date are not eligible for reimbursement.

For more information, call the FSA administrator (see page 26).

INDIVIDUAL POLICY CONVERSION OPTIONS

If you do not elect group medical coverage under COBRA, you may convert your coverage to an individual policy, if available. If you elect group medical coverage under COBRA, you can convert to an individual policy only at the end of the full COBRA continuation period, and only if you maintain the coverage throughout this period. You may also convert your group legal coverage to an individual policy (see page 19). (Dental and vision coverage cannot be converted to individual policies.)

If you are not eligible for Medicare, you may also consider medical insurance through the health care marketplace. In California, visit coveredCA.com or call 800-300-1506.

OTHER INFORMATION ABOUT RETIREE HEALTH AND WELFARE BENEFITS

IMPUTED INCOME

Unless you claim your domestic partner or your partner's child or grandchild as your income tax dependent(s), UC's contribution toward medical and/or dental coverage for them is considered your imputed income. It is subject to FICA (Social Security and Medicare) and federal and state income taxes. Exception: If your partner's child is considered your stepchild under state law, imputed income will not apply. See the *Benefits for Domestic Partners* booklet for more information.

IF YOU MOVE

Here are a few important reminders if you move:

- Make sure to update your home address on UC Retirement At Your Service (UCRAYS) as soon as possible, so you continue to receive important information from UC.
- If you are enrolled in a UC-sponsored HMO and move out of the plan service area, you must enroll in another plan that provides service in your new location within 31 days. You may also need to select a new primary care physician.
- If you move outside of California, your coverage options may change. See page 18 for more information.
- If you move outside of the United States, please contact the UC Retirement Administration Service Center regarding coverage under your current insurance plans and Medicare.

The Retirement Process

BE PREPARED

The retirement process takes about 3–4 months. Everything will go even more smoothly if you take care of the steps below before you initiate your retirement.

- **Notify your department.** Academic and staff employees should notify their department manager about their decision to retire three months before the retirement date.
- **Contact your tax advisor or financial planner.** We strongly recommend that you discuss your finances with a professional who can help you establish your long- and short-range goals. Visit myUCretirement.com if you'd like to make an appointment with a Fidelity Retirement Planner.
- **Be sure that your beneficiary designations are up-to-date.** You can update your UCRP and AD&D beneficiaries on UCRAYS, and your 403(b), 457(b) and DC plan beneficiaries through your NetBenefits account on myUCretirement.com.
- **Look into other retirement benefits for which you may be eligible.**
  - Check your NetBenefits account for your balances in any UC Retirement Savings Program (DC, 403(b) and 457(b)) plans.
  - Visit the Social Security website (ssa.gov) or contact your local Social Security office to check your eligibility for Social Security and Medicare benefits. The website is filled with valuable information about Social Security benefits, application procedures and Medicare. If you are married or divorced, you may be eligible for Social Security and/or Medicare benefits based on your spouse's work record.
  - Contact past employers and, if appropriate, the military to find out whether you qualify for retirement income under their plans. UCRP includes possible benefit enhancements for members who also have service credit with the California Public Employees' Retirement System (CalPERS) or the California State Teachers' Retirement System (CalSTRS). If this applies to you, see the *UCRP/CalPERS Reciprocity Fact Sheet* or the *UCRP/CalSTRS Concurrent Retirement Fact Sheet*, available on UCnet, for more information.
- **Gather any documentation you'll need to provide.** See page 23 for details about official documents you may need—such as birth or marriage certificates or documentation of your domestic partnership. Obtaining records can be time consuming, particularly if the records must come from foreign countries or rural regions of the U.S. By acting early, you can prevent delays later.

INITIATE YOUR RETIREMENT

You can process every step of your retirement online through UCRAYS. To learn more about how to register, log in and use UCRAYS, visit Frequently Asked Questions about UCRAYS at ucal.us/ucraysfaq. You can complete the steps to retire by mail or fax if you prefer, but the process may take longer. Please do not submit more than one request—multiple requests may slow down your retirement process.

Contact the UC Retirement Administration Service Center or your local Benefits Office if you need help along the way.

CREATING YOUR PERSONAL RETIREMENT PROFILE (PRP) ON UCRAYS

Within 90 days of your retirement date, log in to UCRAYS and:

- Select "Retirement" from the home screen, then "Initiate & Elect UCRP Retirement," then "Create a New PRP"
- Follow the prompts to provide the necessary information
- After you've reviewed, select "Create PRP" (or select "Cancel" to begin again)

If your PRP was successfully created, you'll receive a transaction number and have the option to print the PRP or send it to your UCRAYS account as a secure message.

Please note: You may receive a message that your PRP requires additional review from the UC Retirement Administration Service Center. Don't worry—the information you provided will be reviewed by a representative, and you'll receive a UCRAYS secure message when your PRP is available (usually within 5–7 business days).

REQUESTING YOUR PRP BY MAIL OR FAX

If you prefer, you can submit a *Request for a Retirement Initiation Packet* form by fax to 800-792-5178 or by mail to:

UC Retirement Administration Service Center
P.O. Box 24570
Oakland, CA 94623-1570

UNDERSTANDING YOUR PRP

Your PRP will include your UC retirement details, including your retirement income options, your eligibility for retiree health insurance and the percentage of UC's contribution to retiree health premiums you'll receive, if applicable.

Once your PRP is complete, talk with your family and a trusted financial advisor. Your election of monthly retirement income or a lump sum cashout, if available, is a big decision; so it's important that you understand your options. UC Retirement Administration Service Center representatives can answer any questions you have about your PRP, UCRP benefits and UC-sponsored health and welfare benefits.

The Retirement Process

ELECT YOUR RETIREMENT

FROM UCRAYS

- Select "Retirement" from the UCRAYS home screen, then "Initiate & Elect UCRP Retirement," then "View PRP/Elect Retirement"
- Follow the prompts to make important decisions about your retirement benefits
- Upload any documentation that's required (see page 23 for details)

After you've reviewed your election choices, **check the box** if you'd like to sign and submit your election letter electronically—or leave it unchecked if you'd rather print, sign and submit a paper election letter by mail or fax.

Either way, your spouse or domestic partner (if you have one) will need to sign as well.

BY MAIL OR FAX

If you initiated your retirement by mail or fax, you'll receive a PRP by mail. You can follow the steps above to elect your retirement on UCRAYS, or you can complete the election worksheet included with your PRP and return it to UC through UCRAYS (using 'Upload Documentation') or by mail or fax.

After your Election Worksheet has been processed, you'll receive your election form to sign and return with any required documents.

The UC Retirement Administration Service Center will review your signed election form and supporting documentation and will reach out to you if additional documentation is needed.

FINALIZE YOUR RETIREMENT ELECTION

Once you have successfully submitted all required documentation, it will take about 45–60 days for the UC Retirement Administration Service Center to finalize the calculation of your benefit, prepare your retirement confirmation letter and send it to you via UCRAYS secure message. Your confirmation letter will be sent via U.S. mail if you do not have an active UCRAYS account.

You can check the status of your retirement on the Retirement Application Progress tracker on the UCRAYS home page. If your retirement process requires special calculations or review, it may take longer than is outlined here.

Note: If you die before the UC Retirement Administration Service Center receives your retirement election form, your retirement election will not be effective and may affect any beneficiary payments. See *Your Guide to Survivor and Beneficiary Benefits for Family Members and Beneficiaries of Active UC Employees*, available online at ucal.us/survivorhandbook for more information.

REQUIRED DOCUMENTATION

During the retirement election process, you may be asked to provide some documentation. Below are the general requirements for birth, marriage and domestic partnership evidence. UC reserves the right to require proof of identity and/or verification before making payments. You do not need to submit original documents. A legible copy will suffice. Altered documents will not be accepted.

BIRTH EVIDENCE

- Required for your contingent annuitant if you elect a monthly retirement alternative payment option for which you name a contingent annuitant.
- Required for you if there is a discrepancy between the date of birth in UC records and the date of birth you report when you make your election.
- Required for any children eligible for post-retirement survivor benefits
- Acceptable forms of birth evidence include:
  - Birth certificate
  - Passport
  - REAL ID
  - Certificate of naturalization (showing date or age at certain year)
  - Military record

MARRIAGE EVIDENCE

Required if you are married and you elect monthly retirement income.

Acceptable forms of marriage evidence include:

- Marriage certificate
- Passport (must be joint passport and show date of issue)
- Joint tax return (including the signature page)

DOMESTIC PARTNERSHIP EVIDENCE

Required if you have a domestic partner and you elect monthly retirement income.

Acceptable forms of partnership evidence include:

- Copy of California state form filed with the Secretary of State or an equivalent form from another state, or if no state form,
- UC *Declaration of Domestic Partnership for Purposes of UC Retirement Plan Benefits* (UBEN 250) signed by both partners and two supporting documents. (A list of acceptable documents is on the form.)

Please note: If you have enrolled your domestic partner in health benefits and successfully completed the verification process, your partnership has already been established and no further documentation is required. If you enrolled your partner in benefits that did not require eligibility verification, you will be required to provide evidence of your partnership.

For more information about eligibility and benefits for domestic partners of UC employees, see the *Benefits for Domestic Partners* booklet, available on the UCnet website (ucnet.universityofcalifornia.edu/forms).

MEDICARE

If you or a family member is enrolled in or eligible for Medicare at the time of your retirement, that person(s) must enroll in, assign their Medicare to UC and be approved by Medicare before they can participate in UC's group Medicare plans. You can start this process with Social Security three months before your retirement date either online or in person. Social Security may require a Verification of Benefits form as proof of your current employee medical coverage. This form is included in your UCRP retirement packet.

ADDITIONAL EVIDENCE

If you, your spouse, your domestic partner or contingent annuitant have changed names and the documentation you submit does not clearly identify the person, additional evidence may be required. This additional evidence might include a copy of a court order showing the name change, a copy of a marriage certificate or divorce decree, or a notarized statement from the person explaining the name change.

If, when you elect monthly retirement income, you indicate that you have an eligible disabled child and/or dependent parent, you must also provide a copy of pertinent parts of your most recent federal income tax return to verify tax dependency.

After You Retire

Many things will change for you when you retire from the University of California, but you remain a valued member of the UC community.

Among the changes you'll experience is where you go for information and assistance regarding your retirement and health and welfare benefits. To be sure you receive important information about your UC benefits, keep your address current. You can update your address online by signing in to your UC Retirement At Your Service (UCRAYS) account at retirementatyourservice.ucop.edu. Or call the UC Retirement Administration Service Center at 800-888-8267, especially if your move could affect your health and welfare benefits.

You'll also have new opportunities to remain connected to UC.

Here are some resources you may wish to use in your retirement:

UC RETIREMENT ADMINISTRATION SERVICE CENTER

As an employee, you have looked to your location for information and services regarding your benefits; as a retiree, the UC Retirement Administration Service Center will serve you. You can contact the Service Center by phone (800-888-8267) or by sending a secure message through your UCRAYS account.

EMERITI/RETIREE ASSOCIATIONS AND RETIREMENT CENTERS

Every campus and laboratory has an emeriti and/or retiree association which you are eligible to join upon retirement. Dues range from $15 to $40 per year, and some associations offer first-year membership at no cost. These associations:

- Promote the interests of UC retirees and emeriti, particularly regarding UC-sponsored benefits for retirees, to university administration
- Facilitate retirees' support of UC through volunteer programs, scholarship funds for students, advocacy programs and more
- Provide social, intellectual, wellness and other programs that foster continued connections to friends, colleagues and the university
- Keep members informed of news and events through regular emails and newsletters

If you move away from your home campus, you are welcome to join the association where you live. For more information, visit ucnet.universityofcalifornia.edu/retirees/associations.html

In addition, UC Berkeley, UC Davis, UC Irvine, UCLA, UC San Diego, UC Santa Barbara and UC Santa Cruz have on-campus emeriti/retiree centers with dedicated staff and facilities to serve retirees and emeriti. Most of the centers

- Support the work of the emeriti and retiree associations
- Provide additional programs and services including pre- and post- retirement workshops and open enrollment assistance
- Serve as liaisons between the campus and retirees/emeriti
- Help retiring faculty and staff with retaining UC email privileges, library privileges, parking and more

For contact information, see page 27 or visit ucnet.universityofcalifornia.edu/retirees for additional information.

UCNET

Keep up with important news about UC and the latest information about your UC retiree benefits by visiting the UCnet website (ucnet.universityofcalifornia.edu). The site has a special section for retirees (ucnet.universityofcalifornia.edu/retirees) where you'll also find links to campus resources.

UCnet also provides a link to UC Retirement At Your Service (UCRAYS), the portal where you will continue to view your current UC-sponsored benefits enrollments. After you sign in to UCRAYS, you can view your monthly retirement benefits statement, change your address, change or add beneficiaries, change your tax withholdings and direct deposit information, and obtain your annual tax documents.

NEW DIMENSIONS

All retirees receiving a monthly UCRP benefit and/or UC-sponsored health and welfare benefits receive *New Dimensions*, the UC retiree quarterly newsletter. You may choose to receive it via U.S. mail or electronically. *New Dimensions* is UC's official publication regarding retiree benefits information.

RETURNING TO UC AFTER RETIREMENT

Every year some retired faculty and staff return to work at UC. Most rehired UC retirees work on a part-time basis and for a limited duration, which supports the orderly administration of the retirement system and the need to refresh the UC workforce.

In certain instances where there are compelling circumstances, UC retirees are rehired to help fill a particular staffing need. Under UC policy, those retired employees who later return to UC must follow these provisions:

- Reemployment must not occur until there has been a break in service of at least 30 days, and preferably 90 days.
- The appointment must be limited to the equivalent of no more than 43 percent time in a 12-month period; for faculty the appointment cannot be more than 43 percent time per month.
- Employment of a staff retiree must not exceed a total of 12 months; if reemployment is necessary after 12 months, the request for continued employment must follow the same approval process as the original appointment.
- Reemployment must be in response to a University need; for example, the retired employee possesses skills and institutional knowledge that the hiring department cannot otherwise obtain with equal cost effectiveness, the hiring department anticipates a prolonged process for hiring a replacement, or the need for the retired employee to assist the replacement in acquiring necessary skills and knowledge.

These provisions apply to former employees who elect either a lump sum cashout or UCRP monthly retirement income.

Rehired employees (including retired faculty rehired into staff positions) must submit a completed *UCRP Reemployed Retiree Notification* form (UBEN 1039), available on UCnet at ucal.us/forms or from your Benefits Office. Retired faculty rehired into recall appointments do need to complete the form.

A retired employee who is receiving UCRP monthly retirement income may suspend retirement income payments and be reemployed in a career or long-term appointment after an appropriate break in service. A retired employee who takes a lump sum cashout may not be reemployed into a career appointment without an approved exception to policy.

If you suspend retirement income because you've been rehired into a UCRP-eligible position, you must re-retire the day after you again leave UC employment.

Returning to work can have a significant impact on your retiree health benefits. For more information, see the *Returning to UC Employment After Retirement Fact Sheet* available online at ucal.us/returntowork or visit ucal.us/rehiredretiree.

For More Information

UCnet
ucnet.universityofcalifornia.edu

UC Retirement At Your Service
retirementatyourservice.ucop.edu

UC Retirement Administration Service Center
800-888-8267
Monday–Friday, Hours: 7:00 a.m.–4:30 p.m. PT.

Fidelity Retirement Services
866-682-7787 myUCretirement.com

California Public Employees' Retirement System (CalPERS)
888-225-7377

California State Teachers' Retirement System (CalSTRS)
800-228-5453

Social Security Administration
800-772-1213 ssa.gov

Medicare
800-medicare medicare.gov
(800-633-4227)

California Franchise Tax Board
800-852-5711

Internal Revenue Service
800-829-1040

MEDICAL PLAN PROVIDERS

Anthem Blue Cross
CORE, UC Care, UC Health Savings Plan,
UC High Option Supplement to Medicare, UC Medicare PPO,
UC Medicare PPO without Prescription Drugs
844-437-0486 ucppoplans.com

Health Equity
866-212-4729 healthequity.com/ed/uc

Health Net
UC Blue & Gold HMO
800-539-4072 healthnet.com/uc

Kaiser Permanente—California
800-464-4000 my.kp.org/universityofcalifornia

Kaiser Permanente Senior Advantage
800-443-0815 my.kp.org/universityofcalifornia

MHN Behavioral Health (UC Blue & Gold)
800-663-9355

Optum (behavioral health for Kaiser)
888-440-8225
liveandworkwell.com Access Code: 11280

UnitedHealthcare
UC Medicare Choice
866-887-9533 UHCRetiree.com/uc

ViaBenefits
Medicare Coordinator Program
855-359-7381 my.viabenefits.com/uc

OTHER PLAN PROVIDERS

ARAG Legal
800-828-1395
araglegal.com/ucinfo

Dental Plan PPO
800-777-5854

DeltaCare® USA
800-422-4234

Farmers Insurance Choice (Auto and Homeowner/Renter)
866-700-3113 ucpp.ucop.edu/current-partners/farmerinsurancechoice

Prudential Life and AD&D Conversion Unit
877-889-2070

Prudential Life and AD&D Portability Unit
800-778-3827

VSP Vision Plan (VSP)
866-240-8344 ucretirees.vspforme.com

WEX Health (Flexible Spending Accounts and COBRA Administration)
844-561-1338

BENEFITS OFFICES

UC Berkeley
510-664-9000, option 3

UC Davis and Agriculture and Natural Resources
530-752-1774

UC Davis Health
916-734-8099

UC Irvine and UC Irvine Health
949-824-0500

UCLA
310-794-0830

UCLA Health
310-794-0500

ASUCLA
310-825-7055

UC Merced
209-355-7178

UC Riverside
951-827-4766

UC San Diego
858-534-2816

UC San Diego Health
619-543-3200

UC San Francisco
415-476-1400

UC San Francisco Health
415-353-4545

UC Santa Barbara
805-893-2489

UC Santa Cruz
831-459-2013

Office of the President
855-982-7284

Lawrence Berkeley National Laboratory
510-486-6403

Hastings College of the Law
415-565-4703

RETIREMENT CENTERS AND ASSOCIATIONS

UC Berkeley
Retirement Center, Emeriti Association,
Retiree Association
101 University Hall, Berkeley, CA 94720-1550
510-642-5461 ucbrc@berkeley.edu
retirement.berkeley.edu

UC Davis
Retiree Center
Kyle Urban, Director
530-754-7105 retireecenter@ucdavis.edu
retireecenter.ucdavis.edu
Emeriti Association: emeritiassociation.ucdavis.edu
Retiree Association: ucdra.ucdavis.edu

UC Irvine
Center for Emeriti & Retirees (CER)
Jeri I. Frederick, Director
949-824-7769 retirees@uci.edu
retirees.uci.edu
Emeriti Association: sites.uci.edu/emeriti
Retiree Association: retirees.uci.edu/retirees-association

UCLA
Emeriti Retirees Relations Center
Ayesha Dixon, Director
310-825-7456 310-825-1572 (fax)
errc.ucla.edu emeriti@errc.ucla.edu
Emeriti Association: www.errc.ucla.edu/em
Retiree Association: www.retirees.ucla.edu

UC Riverside
Emeriti and Retiree Associations: www.emeriti-retirees.ucr.edu
Cristina Otegui, Director
951-827-5008 cristina.otegui@ucr.edu

UC San Diego
Retirement Resource Center
Suzan Cioffi, Director
858-534-4724 858-534-3767 (fax)
RetireeLink@ucsd.edu
Emeriti@ucsd.edu
Emeriti Association: emeriti.ucsd.edu
Retiree Association: retirement.ucsd.edu

UC San Francisco
Retiree Association: www.ucsfalumni.org/ucsfra
Louis Gutierrez, Center Director
415-476-4723 louis.gutierrez@ucsf.edu

UC Santa Barbara
Emeriti/Retiree Relations Center
Karen Rasmussen, Coordinator
805-893-2168 karen.rasmussen@hr.ucsb.edu
www.hr.ucsb.edu/retirees/welcome

UC Santa Cruz
Retiree Center
Christy Dawley, Coordinator
831-502-8202 rec@ucsc.edu
Emeriti Association: emeriti.ucsc.edu
Retiree Association: retirees.ucsc.edu

Lawrence Berkeley National Laboratory
retirement.berkeley.edu/ex-ls

Lawrence Livermore National Laboratory
livermorelabretirees.org
chair@livermorelabretirees.org

Los Alamos National Laboratory
www.losalamoslrg.org

UC Office of the President
retirement.berkeley.edu/parra

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