Your Employment Package

**Summary:** Eligibility rules under some of these provisions require that an employee work at least 50% time for a year or more, or have been employed for a certain period of time. Official provisions affecting you are contained in the personnel policies or collective bargaining contract applicable to your position. In the event of a discrepancy between the information presented on this website and University policies, procedures, or applicable collective bargaining agreements, the terms of those University policies, procedures and agreements shall govern.

**Medical Plans**
Six plans are offered including a preferred provider organization (PPO), a point-of-service (POS) plan, health maintenance organizations (HMOs), and a fee-for-service plan. UC subsidizes premiums based on salary bands; employee costs apply.

**Dental Plans**
Two plans are offered: Delta Preferred and Delta PMI (DMO). Premiums are fully paid by UC.

**Vision Plan**
One plan, Vision Services Plan (VSP), is offered. Premiums are fully paid by UC.

**Legal Expense Plan**
Covers attorney costs for preventative, domestic, consumer, and defensive legal services. Premium is fully paid by the employee.

**Tax Savings on Insurance Premiums (TIP)**
Allows employee to pay employee monthly premium cost for medical insurance premiums on a pretax basis.

**University of California Retirement Plan (UCRP)**
Defined benefit plan based upon age at retirement, years of eligible service credit, and highest average salary. Enrollment is automatic; 5 year vesting requirement. Benefit can be taken as a monthly lifetime payment, or a one-time lump-sum cash-out equivalent. May include health benefits, if certain conditions are met.

**Defined Contribution Plan (DCP)**
Mandatory retirement savings account. All new eligible employees contribute 2% less $19 per month up to the Social Security wage base ($90,000 for 2005) on a pre-tax basis. Investment options include six UC-Managed Funds or Fidelity Investments.

**Tax-Deferred 403(b) Plan**
Employee may elect pre-tax contributions to one or more of six UC-Managed Funds or mutual funds managed by Fidelity Investments or Calvert Group up to the TRA MAC (Maximum Annual Contribution) Limit. For age 50 or older, $18,000; for under 50, $14,000.

**Tax-Deferred 457(b) Plan**
Voluntary retirement savings plan; employee may elect pre-tax contributions to one or more of the six UC-Managed Funds up to the TRA MAC (Maximum Annual Contribution) Limit. For age 50 or older, $18,000; for under 50, $14,000. $45 annual administration fee applies.

**Defined Contribution Plan (DCP)**
After-Tax Plan, voluntary after-tax contributions to one of six UC-Managed Funds or Fidelity Investments. Interest and earnings are tax deferred; participant needs to complete the DCP After-Tax Worksheet for maximum contribution amount.

**Life Insurance**
Basic plan insurance is equal to annual base salary (up to $50,000). Coverage is adjusted if appointment is less than 100%. Premium is fully paid by UC. Supplemental plan insures one to four times annual salary (to a maximum of $1,000,000) or flat amount of $20,000 is available. Premium is fully paid by the employee.

**Dependent Life Insurance**
Basic Dependent Life is $5,000 for spouse or same-sex domestic partner and each eligible child. Expanded Dependent Life is 50% of employee’s Supplemental Life Insurance on eligible spouse or same-sex domestic partner (up to $200,000) and $10,000 for each eligible child. Premium is fully paid by the employee.

**Accidental Death and Dismemberment (AD&D)**
Provides up to $500,000 coverage for accidental death, prorated for loss of limb, sight, speech, or hearing caused by an accident. Premium is fully paid by the employee.

**Disability Insurance**
UC does not participate in the California state disability program. Short-term plan insures 55% of covered salary, up to $800/month, for up to 6 months. Premium is fully paid by the University. Supplemental plan supplements Short-term plan; insures up to 70% of covered salary, up to $10,000/month, for up to 12 months. Cost is based on age, waiting period and salary. Premium is fully paid by the University. Has long-term provision for disabilities lasting more than 12 months.

**Flexible Spending Accounts**
Allows pre-tax contributions to reimburse certain dependent care provider expenses and health care related expenses that are in addition to or exceed insurance limits.

**Auto and Homeowner/Renter Insurance**
Payroll deduction convenience, insurance provided by A+ Auto &

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**Related Information Web Links Below:**
- UC At Your Service - HR/Benefits
- UCLA Benefits
expenses that are in addition to or exceed insurance limits.
Auto and Homeowner/Renter Insurance, Payroll deduction convenience, insurance provided by A+ Auto &
Home Insurance Plus, formerly California Casualty.

**Discount Home Loan Programs**
Major banks offer no-charge accounts to home discount loans.

**Old Age Survivors & Disability Insurance (OASDI)**
6.2% tax up to the Social Security wage base paid to Social Security Administration. Both employee and
University pay an OASDI tax.

**Medicare**
1.45% tax paid to Medicare Administration. Tax paid by employee.

**ScholarShare 529 Savings Plan**
Employees contribute on an after-tax basis to one of 5 TIAA-CREF Investment options. Interest is tax-free if
monies are used for qualified educational expenses. Beneficiary is named by the participant; $268,000
maximum per beneficiary.

__Other Privileges__

**Vacation**
Full-time employees accrue 2-3 weeks per year. The hours are prorated for eligible part-time employees. The
accrual rate is based upon the job title and years of University and California state service. See Personnel
Policies for details and exclusions.

**Sick Leave**
Full-time employees earn an average of 12 days per year; no cap on accumulated hours. See Personnel
Policies for details.

**Holidays**
UC observes 12 holidays per year. See Personnel Policies for details and exclusions.

**Jury Duty**
Time served on jury duty for eligible employees is paid by the University. See Personnel Policies for details.

**Transportation Program**
The Commuter Assistance Rideshare Office assists employees with information on public transportation,
carpools, and vanpools to and from UCLA.

**University Credit Union**
The University Credit Union offers employees free checking, convenient payroll deduction, ATM services, new
and used auto loans, MasterCard (with no annual fee), Second Trust Deed loans, Home Equity loans, personal
loans, Certificates of Deposit, and Share Savings accounts.

**Workers’ Compensation**
Premium is fully paid by UC; administered through the Office of Industrial Risk Management (OIRM).

**Unemployment Insurance**
Premium is fully paid by the University.

**Athletic Events**
Discount tickets for football and baseball games, gymnastics, and other sporting events are available to all
UCLA employees.

**Cultural Programs**
UCLA is world-renowned for its varied and innovative programs in Fine Arts, including dance, music, theater
and film. With the purchase of a Performing Arts Privilege Card, employees can enjoy events sponsored by
the UCLA Center for the Performing Arts for half price. Free concerts are also presented by UCLA performing
groups.

**Discount Tickets**
Employees are eligible for discounts to a variety of major attractions such as Disneyland, Magic Mountain,
Knott’s Berry Farm, and Universal Studios, among others. Employees are also eligible for discounts on movie
tickets and rental cars.

**General University Classes – Reduced Fee**
Employees who meet the admissions requirements of the University and have successfully completed their
probationary period, are eligible for a 2/3 reduction in course fees (for up to nine units or three regular
session courses per quarter, whichever is greater).

**Extension Classes – Reduced Fee**
UCLA Extension is the largest urban based adult education program in the country, offering over 4,500
continuing education and creative employment courses. Employees receive a 25% discount on Extension
course fees, based on availability of class space.
course fees, based on availability of class space.

**Library Privileges**
UCLA’s libraries are ranked among the best academic research libraries in the United States and Canada. UCLA employees have access to all library units in accordance with library regulations.

**Recreation Program**
UCLA provides an unparalleled opportunity for recreational sports and leisure activity. Employees, and their families, are eligible to purchase a Recreation Card, which enables them to use all of the recreational facilities and activities including the gyms, pools, courts, water sports, and to take classes in areas like aerobics, dance, horseback riding, painting, and photography. Other opportunities such as picnic/barbecue areas, multi-purpose playing fields, meeting rooms, and lounges are also available to UCLA employees.

**Campus Human Resources, Employment Services**
Phone: (310) 794-0890 | Fax: (310) 794-0895