

# Pregnancy, Newborn Child and Adopted Child

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**Got questions?**

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

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

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

**If you're adopting, most of the information in this fact sheet applies to you. The exception is the information about Basic and Voluntary Disability; because you're not giving birth, you're not eligible for pregnancy disability coverage under these plans. Instead, you may be eligible for parental bonding leave. For an example of how various leave options might work for an adoption, please see the example on page 7. If you have questions, talk with your Benefits Office.**

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

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

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

## Before Your Child Arrives: What You Need to Know

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

Whether you receive pay for any part of your leave depends on a number of factors including whether you have accrued sick leave or vacation days and whether you are enrolled in Basic Disability only or both Basic and Voluntary Short-Term Disability.

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

### **LEAVE PROVISIONS**

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

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

### **ELIGIBILITY**

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

### **LENGTH OF LEAVE**

The FMLA and CFRA entitle an eligible employee to up to 12 workweeks of leave for qualifying reasons. If your leave qualifies under both statutes, it runs concurrently under both. Parental bonding leave qualifies under both the FMLA and CFRA, provided that the leave is taken within 12 months of the birth of your child or, in the case of an adoption or foster care placement, within 12 months of the child's placement with you. Pregnancy disability leave qualifies under the FMLA and PDLL, but not under CFRA.

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

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

### **BENEFITS DURING LEAVE**

UC will continue to pay its portion of your medical, dental and vision plan premiums while you are on leave under the FMLA, CFRA, and/or PDLL. If you are on pay status (because you are using vacation or sick days) during your leave, your portion of the premiums will continue to be deducted from your paycheck as usual. If you are taking the leave as unpaid, you will be responsible for the employee portion of the premiums and will need to make payment arrangements with your Benefits Office.

### **SUPPLEMENTAL FAMILY AND MEDICAL LEAVE FOR STAFF**

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

### **FAMILY ACCOMMODATIONS FOR ACADEMIC APPOINTEES**

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

### **LEAVE WITHOUT PAY**

If you need additional time off following leave under the FMLA, CFRA and PDLL, you may also apply to continue your leave as a personal leave of absence. Check with your local Benefits or

Payroll Office about how to do this. And see the *Leave Without Pay Fact Sheet* at [ucal.us/leavewithoutpay](http://ucal.us/leavewithoutpay).

### **WILL I BE PAID WHILE ON LEAVE?**

You may be able to receive pay for some or all of your leave, depending on how long you're on leave, how much sick and vacation leave time you have accrued and, in the case of pregnancy and childbirth, whether you have disability insurance coverage. Here are the options.

### **USING SICK LEAVE AND VACATION WHILE ON LEAVE**

#### **During Pregnancy Disability Leave**

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

#### **During Parental Bonding Leave**

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

### **BASIC AND VOLUNTARY SHORT-TERM AND/OR LONG-TERM DISABILITY**

If you're an employee with full, mid-level or core benefits, you're eligible for Basic Disability and you may be eligible for Voluntary Short-Term and/or Long-Term Disability if you chose to enroll.

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

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

You'll need to use up to 22 days of sick leave, if you have it, before you can begin receiving disability income.

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

#### **Basic Disability**

This plan covers up to 55 percent of your eligible monthly earnings to a maximum of \$800 per month. You're covered at no cost to you. The six-month benefit period includes a 14 calendar day waiting period before you begin receiving benefits, and you must use up to 22 days of sick leave, if available. While you're receiving Basic Disability income, UC continues to pay its portions of your medical premiums.

#### **Voluntary Short-Term and/or Long-Term Disability**

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

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

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

#### **Three key things to know about Voluntary Disability and pregnancy:**

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

# Before Your Child Arrives: What You Need to Know

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

**EXAMPLE 1:**

**An uncomplicated pregnancy and delivery**

Sara's expected delivery date is June 1. She hopes to work until two weeks before her baby is due and return to work three months after her baby is born. She is eligible for leave under the FMLA and CFRA and is enrolled in Voluntary Short-Term Disability. At the time of her disability, Sara has three days of accumulated sick leave and ten days of vacation, and she wishes to use ten days of accrued leave during her disability waiting period. She did not use any FML before her date of disability. Sara had a normal delivery on June 5, midway through Week 3 of her disability period. Following is the timeline for Sara's leave.

Baby born

  

Week	Weeks 1 through 2	Weeks 3 through 9.5	Weeks 9.5 through 12	Weeks 13 through 15
	<ul style="list-style-type: none"> <li>• Waiting Period: 3 days of sick leave, 7 vacation days</li> <li>• Pay and benefits continue as usual</li> </ul>	<ul style="list-style-type: none"> <li>• Basic and Voluntary Short-Term Disability</li> <li>• 60% pay</li> <li>• Sara makes arrangements with her local benefits office to pay her portion of premiums to continue benefits</li> <li>• UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Unpaid time off</li> <li>• Sara makes arrangements with her local benefits office to pay her portion of premiums to continue benefits</li> <li>• UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Unpaid time off</li> <li>• Sara makes arrangements with her local benefits office to pay her portion of premiums to continue benefits</li> <li>• UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits</li> </ul>
	<ul style="list-style-type: none"> <li>• Pregnancy disability leave under FMLA and PDLL</li> </ul>		<ul style="list-style-type: none"> <li>• Parental bonding leave under FMLA and CFRA</li> </ul>	<ul style="list-style-type: none"> <li>• Parental bonding leave under CFRA</li> </ul>

**Date you become eligible for disability benefits.\***

\* Under UC-sponsored disability plans, your date of disability is the date determined by the insurance carrier that you are unable to continue working.

**EXAMPLE 2:**

**A complicated pregnancy and delivery**

During her third month of pregnancy, Jane finds out she is expecting twins. Medical problems require Jane to stop working and go on bed rest at the end of her fifth month of pregnancy. Jane is eligible for leave under the FMLA and CFRA and is enrolled in Voluntary Short-Term Disability. At the time she is put on bed rest, she has eight days of accumulated sick leave and nine days of vacation, and she wishes to use this accrued leave during her disability waiting period. She wants to stay home for three months after her babies are born. Jane had a caesarian delivery on March 1 (Week 16 of her leave). Following is the timeline for Jane’s leave.

Week	Weeks 1 through 2	Weeks 3 through 12	Weeks 13 through 16	Weeks 17 through 24	Weeks 25 through 28
	<ul style="list-style-type: none"> <li>Waiting Period: 8 days of sick leave, 2 vacation days</li> <li>Pay and benefits continue as usual</li> </ul>	<ul style="list-style-type: none"> <li>Basic and Voluntary Short-Term Disability pay 60% of Jane’s salary</li> <li>Sara makes arrangements with her local benefits office to pay her portion of premiums to continue benefits</li> <li>UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits</li> </ul>			<ul style="list-style-type: none"> <li>Unpaid time off</li> <li>Sara makes arrangements with her local benefits office to pay her portion of premiums to continue benefits</li> <li>UC continues to pay its portion of premiums for medical, dental, vision and life insurance benefits</li> </ul>
	<ul style="list-style-type: none"> <li>Pregnancy disability leave under FMLA and PDLL</li> </ul>		<ul style="list-style-type: none"> <li>Pregnancy disability leave under PDLL</li> </ul>	<ul style="list-style-type: none"> <li>Parental bonding leave under CFRA</li> </ul>	

Babies born  
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**Date you become eligible for disability benefits.\***

\* Under UC-sponsored disability plans, your date of disability is the date determined by the insurance carrier that you are unable to continue working.

**EXAMPLE 3:**

**Parental bonding leave for adoptive parents, fathers and other non-birth parents**

Elizabeth is a staff employee covered by PPSM who is adopting a newborn on March 31. She is eligible for parental bonding leave under the FMLA/CFRA. She has accrued 10 days of sick leave and 15 vacation days. She decides to take 24 weeks of parental bonding leave. During the first 5 weeks of the baby’s placement with her, she uses her accrued sick leave and vacation days to remain on pay status. During the remainder, her leave is unpaid.

Week	Weeks 1 through 5	Weeks 6 through 12	Weeks 13 through 24
	<ul style="list-style-type: none"> <li>Parental bonding leave under FMLA and CFRA</li> <li>Remains on pay status, using accrued sick leave and vacation</li> <li>Pay and benefits continue as usual</li> </ul>	<ul style="list-style-type: none"> <li>Parental bonding leave under FMLA and CFRA</li> <li>Elizabeth makes arrangements with her Local Benefits office to pay her portion of premiums to continue benefits</li> <li>UC continues to pay its portion of medical, dental, vision and life insurance benefits</li> </ul>	<ul style="list-style-type: none"> <li>Parental bonding leave as Supplemental FML under policy</li> <li>Leave is unpaid</li> <li>To continue benefits, Elizabeth must make arrangements to pay employer and employee portion of the premium</li> </ul>

## Before Your Child Arrives: What You Need to Do

### REVIEW YOUR OPTIONS FOR TIME OFF

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

### SUBMIT YOUR CLAIM FOR DISABILITY BENEFITS

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

#### **STEP 1:**

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

#### **STEP 2:**

**File your claim online and check on its status** at [mylibertyconnection.com](http://mylibertyconnection.com) [code: UNIVERSITY]. For more details about the claims process, please see *Your Guide to Filing for Disability*, at [ucal.us/disabilitypubs](http://ucal.us/disabilitypubs). Or you can get forms from your local Benefits Office, fill them out, and return them.

#### **STEP 3:**

**Tell the insurance carrier when your baby is born.** You can report the baby's birth to Liberty Mutual using its mobile app. Using your smartphone, go to [mylibertymobile.com](http://mylibertymobile.com), create an account (using the claim number you were given when you first submitted your maternity claim), choose "Report a Birth" and fill in the requested fields.

## Continuing Your Benefits: What You Need to Know

You have a variety of options for continuing your other UC benefits (for both you and eligible family members) during your leave.

The information on pages 9 and 10 summarizes the benefits you may and may not continue, the costs of continuing these benefits while you're on leave, and what you'll need to do to continue them.

If you're enrolled in the UC Health Savings Plan, check with Health Equity about how your leave affects your Health Savings Account contributions.

You won't accrue vacation or sick leave while on pregnancy disability leave or any other Family and Medical Leave unless you are on pay status; for example, when you are using accrued vacation time. For additional details, see the personnel policy or collective bargaining agreement that applies to you.

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



**TABLE 1—HEALTH AND WELFARE BENEFITS YOU CAN CONTINUE WHILE EMPLOYED AND ON APPROVED LEAVE**

<b>Benefit</b>	<b>Length</b>	<b>Cost to you</b>	<b>What you need to know</b>
<b>Medical</b>	While receiving Basic Disability: 6 months maximum  While on approved leave: Up to two years	For the duration of your 6-month Basic Disability benefit period (if applicable), your 4-month leave under PDLL, or your 12-week leave under the CFRA or FMLA (up to 26 weeks for Military Caregiver Leave under the FMLA): Your premium.  After that (while on approved leave): Your premium and UC's portion.  For most pregnancies, the disability period will fall within the six months during which UC will continue to pay its share of your premium.	If your leave is under the FMLA, CFRA, and/or PDLL, UC's contributions to the cost of premiums continue throughout that period. If you are on pay status, the employee portion of the premiums will continue to be deducted from your paycheck. If you are taking unpaid or disability leave, you will need to make payment arrangements for the employee portion of the premiums.
<b>Dental, Vision</b>	Up to two years	While on leave under the FMLA, CFRA, and/or PDLL: Your premium  After that (while on approved leave): Your premium and UC's portion	If your leave is under the FMLA, CFRA, and/or PDLL, UC's contributions to the cost of premiums continue throughout that period. If you are on pay status, the employee portion of the premiums will continue to be deducted from your pay check. If you are taking unpaid or disability leave, you will need to make payment arrangements for the employee portion of the premiums.
<b>Legal</b>	Up to 2 years	Your premium	
<b>Basic, Core Life</b>	Up to 4 months, beginning the month after your leave begins	None	
<b>Supplemental Life</b>	Up to 2 years	Your premium.	If you become totally disabled while enrolled, you may qualify to continue your coverage without paying the premium. Contact the carrier for information.
<b>Basic Dependent Life, Expanded Dependent Life</b>	4 months (up to 2 years if you continue Supplemental Life)	Your premium	
<b>AD&amp;D</b>	Up to 2 years	Your premium	
<b>Health Flexible Spending Account</b>	If you continue participation, eligible expenses you incur during your leave are reimbursable. If you do not continue participation, only expenses incurred through the end of the last pay period in which you contributed are reimbursable.	If you are on an unpaid leave under the FMLA, CFRA, or PDLL, you may continue coverage but suspend contribution payments during your leave, provided you return to work in the same plan year.  If you continue coverage under COBRA, you may make after-tax contributions through the end of the plan year (Dec. 31).	Before your leave begins you'll need to complete the UPAY 850 form and elect to continue or cancel your coverage (Section 6a). You'll also need to choose a payment option for when you return to work—either keep the same monthly contribution, which will reduce the annual amount you put in, or increase your monthly contribution to make up for contributions you missed while on unpaid leave. Contact your Benefits Office for details.  Be sure to submit your claims to WageWorks by the filing deadline. If you are enrolled through the end of the plan year (Dec. 31), you may carry over up to \$500 of unused funds to the next plan year.
<b>Auto/Home/Renters insurance</b>	To end of contract year	Your premium	You'll pay premiums to the insurance company directly. Contact the insurance company for information.
<b>Bright Horizons CareDirect</b>	Length of your leave	None	You pay only for the services of any caregiver you hire.

## Continuing Your Benefits: What You Need to Know

**TABLE 2—HEALTH AND WELFARE BENEFITS YOU CAN'T CONTINUE WHILE EMPLOYED AND ON APPROVED LEAVE**

<b>Benefit</b>	<b>When coverage ends</b>	<b>What you need to know</b>
<b>Basic, Voluntary Short-Term and Voluntary Long-Term Disability</b> (for coverage of disabilities other than the current pregnancy)	Coverage ends the last day of “active employment” as defined in the Basic, Voluntary Short-Term and Voluntary Long-Term Disability Plan booklets.	If you’re enrolled in Voluntary Short- and/or Long-Term Disability, you don’t need to continue paying the premiums during your disability period; if you’ll be on paid leave, be sure to fill out a cancellation form available from your Payroll or Benefits office.
<b>Business Travel Accident, Workers Compensation</b>	Last active day at work before disability or leave begins	N/A
<b>DepCare Flexible Spending Account</b>	Contributions and coverage stop during leave without pay.	You can still be reimbursed for eligible expenses you incurred through the end of the pay period for which you made your last contribution. Be sure to submit your claims to WageWorks by the filing deadline; otherwise you’ll lose any money left in your account.
<b>TIP</b>	Pretax contributions stop during leave without pay.	Monthly premiums you may be paying to continue your health coverage will be made on an after-tax basis. Check with your accountant about deducting them from your taxes.
<b>Parking/Commuter</b>	Contributions and coverage stop during leave without pay.	N/A
<b>Unemployment Insurance</b>	Last active day at work	N/A
<b>ScholarShare</b>	Your payroll deductions stop during leave without pay.	N/A

## Continuing Your Benefits: What You Need to Do

### MOST IMPORTANT:

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

If your leave is an approved leave under the FMLA, CFRA and/or PDLL, you have the option to continue being reimbursed for eligible expenses if you're participating in the Health Flexible Spending Account (Health FSA). To set this up, you'll need to fill out the *Enrollment, Change, Cancellation, or Opt Out—Employees Only* form (UPAY 850).

### LET UC KNOW YOUR CURRENT ADDRESS

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

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

## More Options for Continuing Your Benefits

### COBRA AND CALCOBRA

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

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

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

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

### CONVERTING TO AN INDIVIDUAL POLICY

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

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

To learn about applying for conversion coverage, see [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu). You'll also find information there about applying for Life and AD&D coverage.

## More Options for Continuing Your Benefits

### MAKING YOUR LIFE INSURANCE PORTABLE

If you're enrolled in Supplemental Life insurance, you may be eligible for the Prudential Portability benefit. This allows you to buy a Prudential group term-life policy for similar amounts to what you carry in Supplemental Life, Basic Dependent Life, or Expanded Dependent Life.

**Deadline:** You'll need to apply for the portability benefit within 31 days after your Supplemental Life insurance ends. For details about how to apply, see the Life Insurance plan materials on UCnet.

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

### UCRP, SAVINGS CHOICE, CAP AND SERVICE CREDIT

During your leave, your University of California Retirement Plan (UCRP) or Savings Choice contributions and any Capital Accumulation Payment (CAP) balance you may have will remain on deposit. You don't have the option to withdraw them, and you don't earn UCRP retirement service credit or retiree health service credit. (You may be able to establish UCRP service credit for this period when you return; see "Service Credit Purchases," page 15.) And you'll still be eligible for any UCRP benefits that you were eligible for when your leave began. You'll start accruing UCRP service credit and retiree health service credit again when you return to work.

Once you return to pay status, your retirement plan contributions will start up again automatically. Check with your Benefits Office about the requirements at your location.

### RETIREMENT SAVINGS PROGRAM

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

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

### **403(B) LOANS**

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

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

For details on how to arrange these options, contact Fidelity Retirement Services at [myUCretirement.com](http://myUCretirement.com), or 866-682-7787.

#### **Tip**

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

## During Your Time Off: What You Need to Do

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

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

### SOCIAL SECURITY

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

### UPDATE YOUR BENEFITS

#### **ENROLL YOUR CHILD**

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

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

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

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

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

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

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

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

## During Your Time Off: What You Need to Do

Note also that if a family member loses eligibility for benefits during your leave, you're responsible for getting in touch with your local Benefits Office to de-enroll that person. If you don't do this, you or your family member may be liable for the full cost of coverage for the period during which the family member was not eligible.

### UPDATE YOUR BENEFICIARIES

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

## When You Return to Work

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

You begin accruing vacation and sick leave again once you return to pay status.

### RESTARTING YOUR BENEFITS—WHAT YOU NEED TO DO

**Contact your local Benefits Office** as soon as you return to work. At a minimum, you'll need to review your benefits within 31 days after you return to work. When you return, you'll need to fill out a form called UPAY 850 in order to restart your benefits. If you return to work in a new appointment, that appointment will determine the benefits you're eligible for.

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

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

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

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

- **If your leave was less than 120 days and you return in the same plan year**, you (and eligible family members) must re-enroll in the same plans, with the same level of coverage as before you left, unless you make changes to family member enrollments. *But even though you're just re-starting the same coverage as you had before, you still must enroll within your PIE.*
- **If your leave was 120 days or more or you return in a new plan year**, you'll be treated as a newly eligible employee. You (and eligible family members) may enroll in any UC-sponsored plans for which you're eligible but you'll need to do so within your PIE. Upon request, you may need to provide documentation to verify your relationship with your enrolled family members.

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

### **ARRANGE FOR CHILDCARE**

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

### **FIND OUT ABOUT RESOURCES FOR NURSING MOTHERS**

UC's family-friendly environment includes support for mothers who are breastfeeding. There is private space available for lactation purposes at all UC locations, and the university will provide lactation break time for nursing mothers. For more information, see the Accommodations for Nursing Mothers policy at [policy.ucop.edu/doc/4000609/PPSM-84](http://policy.ucop.edu/doc/4000609/PPSM-84).

### **SET UP PAYROLL DEDUCTIONS FOR COLLEGE SAVINGS**

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

### **SERVICE CREDIT PURCHASES**

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

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

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

#### **Tip: Check your pay stub**

Once you get your first pay stub after returning to work, check it over to make sure that you're enrolled in the benefits you chose. If questions or problems crop up, contact your local Benefits or Payroll Office right away.

# Returning to Work

**TABLE 3 — YOUR BENEFITS WHEN YOU RETURN TO WORK**

Benefit	What happens when you return	What you need to do	Deadline
<b>Medical, Dental, Vision</b>	<p>If you continued coverage while on leave, it should continue.</p> <p>You may re-enroll in the same plans with the same coverage as before if:</p> <ul style="list-style-type: none"> <li>• you didn't continue coverage and</li> <li>• your leave was less than 120 days and</li> <li>• your leave ends in the same plan year in which it began</li> </ul> <p>If your leave was 120 days or more, you may enroll in any UC-sponsored plans for which you're eligible. You may be asked to document family members' eligibility.</p> <p>If you're enrolled in the UC Health Savings Plan, contributions to the Health Savings Account resume automatically.</p>	<p>Contact your Benefits Office to find out if you need to re-enroll; if so, use form UPAY 850.</p> <p>If you've been out of your medical or dental plan's service area, you may transfer back to your previous plan. You may also need to choose a new physician and/or dentist.</p> <p>Contact your Benefits or Payroll Office to confirm, change or stop your contributions.</p>	Within 31 days after your return to work
<b>Legal</b>	If you continued coverage while on leave, it should continue. If you didn't continue coverage, you may re-enroll when you return.	Contact your Benefits Office to find out if you need to re-enroll; if so, use form UPAY 850.	Within 31 days after your return to work
<b>Basic Life, Core Life</b>	Coverage resumes automatically	No action needed	None
<b>Supplemental Life, Basic Dependent Life, Expanded Dependent Life</b>	<p>If you continued coverage during your leave, it should continue.</p> <p>If you didn't and your leave was less than 120 days, you may re-enroll in the same plans with the same coverage as before. If your leave was 120 days or more, you may enroll in any UC-sponsored plans for which you're eligible. You may be asked to document family members' eligibility.</p>	Contact your Benefits Office to find out if you need to fill out form UPAY 850.	Within 31 days after your return to work
<b>Accidental Death and Dismemberment</b>	If you continued coverage, it should continue. If you didn't, you may re-enroll at any time.	Contact your Benefits Office to find out if you need to re-enroll; if so, use form UPAY 850.	None
<b>Health Flexible Spending Account</b>	If you continued participation, your contributions for the rest of the plan year will be automatically adjusted according to the contribution option you chose before your leave. If you didn't, and your leave was less than 120 days, you may re-enroll for the rest of the plan year and your annual contribution must be the same as before your leave. If your leave was 120 days or more, you may enroll for the rest of the year and choose a new annual contribution.	To re-enroll, contact your Benefits Office and fill out form UPAY 850.	Within 31 days after your return to work
<b>Auto/Home/Renters insurance</b>	If you continued coverage, you may resume payroll deductions. If not, you may re-enroll at any time.	To resume payroll deductions, contact your Payroll Office. To re-enroll, contact the insurance company.	None
<b>Bright Horizons CareDirect</b>	You may use this benefit again when you return to an eligible position.	No action needed	None



**TABLE 3 — YOUR BENEFITS WHEN YOU RETURN TO WORK**

<b>Benefit</b>	<b>What happens when you return</b>	<b>What you need to do</b>	<b>Deadline</b>
<b>Basic Disability</b>	Coverage resumes automatically on your first full day actively at work.	No action needed	None
<b>Voluntary Short-Term and/or Long-Term Disability</b>	You'll need to re-enroll during your Period of Initial Enrollment (PIE). If your leave is less than 120 days, you may re-enroll in the Voluntary Disability Plan(s) you had before your leave. If your leave is 120 days or longer, you may select Voluntary Short-Term Disability, Long-Term Disability or both.	To re-enroll, contact your Benefits Office and fill out form UPAY 850.	Within 31 days after your return to work
<b>Business Travel Accident Insurance, Workers Compensation</b>	Coverage resumes automatically on your first full day actively at work.	Nothing	None
<b>Dependent Care Flexible Spending Account</b>	If your leave was less than 120 days, you may re-enroll for the rest of the year and your annual contribution must be the same as before.  If your leave was 120 days or more, you may enroll for the rest of the year with a new annual contribution.	To re-enroll, contact your Benefits Office and fill out form UPAY 850.	Within 31 days after your return to work
<b>Tax Savings on Insurance Premiums (TIP)</b>	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Benefits Office and fill out form UPAY 850.	Within 31 days of your return to work, or during the next Open Enrollment.
<b>Parking/Commuter Benefits</b>	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Payroll Office.	None
<b>Unemployment Insurance</b>	Coverage resumes automatically your first day actively back at work.	Nothing	None
<b>ScholarShare</b>	Contributions resume automatically when you return to pay status, unless you opt out.	To opt out, contact your Payroll Office.	None
<b>UCRP service credit purchases</b>	At some locations, deductions for a service credit purchase that was in progress when your leave began will restart automatically when you return. At others, you'll need to restart them.  If you owe additional interest for your leave period on a service credit purchase that was in progress before your leave began, UC will add it to your balance. Your payroll deductions won't go up; instead, the payment period will be extended.  You may purchase service credit for the time you were on leave.	Contact your Payroll Office to find out if you need to restart your service credit purchase payments.  Contact your Benefits Office or check the <i>UCRP Service Credit Purchase Guide</i> if you want to purchase service credit for the time you were on leave. The cost depends on when the leave occurred, its length, your age, and when you start the service credit purchase.	Restart service credit purchase payments as soon as you return to work.  No fixed deadline for purchasing service credit, but the sooner you start, the less it will cost you.

## If You Don't Return to UC Employment

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

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

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

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

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

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