

**ARTICLE 3**  
**BENEFITS AND RETIREMENT PROGRAMS**

**A. GENERAL CONDITIONS**

1. Eligible Academic Researchers may participate in the retirement, medical, dental, housing programs, and other benefit programs generally available to other eligible non-represented non-faculty academic employees at the University.
2. Academic Researchers shall pay costs in excess of University contributions, and employee costs for plans to which the University does not contribute, normally through payroll deduction.
3. Enrollment for health and welfare plans for new or newly eligible Academic Researchers must take place no later than thirty-one (31) calendar days after the initial date of hire during the Period of Initial Enrollment (PIE).
4. Enrollment for UCRP Choice for new or newly eligible Academic Researchers must take place no later than ninety (90) calendar days after the initial date of hire during the Period of Initial Enrollment (PIE).
5. The University may, at its option during the term of this Agreement, alter in any way its health and welfare programs, including the retiree health benefit program, retirement system plans, and/or other benefits. Such alterations include, but are not limited to, adding new program or plan benefits, altering eligibility criteria, establishing new coverage, altering or deleting current coverage, altering employee and University rates of contribution, or changing the carrier for established plans or programs. The University may not require employee contributions to the UCRP which exceed the amounts in Section C.4, nor may the University reduce the UCRP retirement benefits formula of Academic Researchers, without meeting and conferring with the Union.
  - a. If the University alters the health and welfare programs, retirement system plans benefits, or other benefits, the alterations will apply to eligible Academic Researchers in the same manner as they apply to eligible non-represented non-faculty academic employees at the same campus.
  - b. The University shall provide written notice and shall meet and confer with the Union prior to implementation if any of the following circumstances are met:
    - 1) proposed alterations that only affect Academic Researchers;

- 2) establishment of an additional new pension plan or tier;
  - 3) reduction of Health and Welfare benefits in a manner that disproportionately impacts benefits eligible part-time bargaining unit members;
- c. If the Union does not request to meet and confer within thirty (30) calendar days of receiving notice regarding alterations arising pursuant to Section A.4. above, the University may implement the proposed changes for Academic Researchers.

## **B. HEALTH AND WELFARE**

The University's annual Open Enrollment is a period in which eligible employees may elect to change health and welfare plans or coverage options. This process affords employees the opportunity to choose among plans due to changes in employee circumstances, coverage and costs of each plan, and plan availability, which may change from year to year.

## **C. RETIREMENT PLANS**

### **1. Retirement Plans**

The University maintains several retirement and savings plans for eligible University employees. Currently, such plans include but are not limited to, the UC Retirement Plan (UCRP), Tax-Deferred 403(b) Plan, Defined Contribution Plan (DCP) and 457 (b) Deferred Compensation Plan, which collectively constitute the University of California Retirement System (UCRS).

### **2. Retirement Choice Program**

The Retirement Choice Program (Pension Choice and Savings Choice) will apply to all eligible Academic Researchers hired, rehired following a break in service, or who become UCRP eligible on or after the date of ratification on the same terms as applied to non-represented non-faculty academic employees.

### **3. Eligibility**

- a. Academic Researchers who meet the criteria for pension eligibility, as defined in the plan documents and regulations, may participate in the UCRS.
- b. New eligible Academic Researchers hired on or after the date of ratification may participate in the University's Choice Program by choosing one of the following:
  - 1) Pension (defined benefit plan); or

2) Choice (defined contribution plan).

4. Academic Researcher Contribution Rates
  - a. All Academic Researchers that are members of the 1976 Tier contribute at a rate of 8% of covered compensation (minus \$19) per month.
  - b. All Academic Researchers that are members of the 2013 Tier contribute at the rate of 7% of covered compensation.
  - c. All Academic Researchers that are members of the Choice Program contribute at the same rate as the 2013 Tier.
  - d. Changes to employee contributions during the term of this Agreement shall be made pursuant to Section A.4. above.

5. Retiree Health Eligibility

Any Academic Researcher hired or rehired following a break in service, or who becomes UCRP eligible after ratification will be subject to the new Graduated Retiree Health Program Eligibility (graduated eligibility beginning at age 56 with 10 years of service credit), as shown in Appendix F.

**D. ENUMERATION OF UNIVERSITY BENEFITS**

For informational purposes only, a brief outline of University benefits can be found at: <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/index.html>. Specific eligibility and benefits under each plan are governed entirely by the terms of the applicable Plan Documents, custodial agreement, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. For details on specific eligibility for each program, see the applicable documents, agreements, regulations, or contracts.

**E. HOUSING PROGRAMS**

A broad set of housing programs are available on the campuses. These programs include faculty rental housing, mortgage assistance programs, faculty home loan programs, housing allowance, short-term housing loan programs, salary differential housing allowance, and housing for sale on University land. The eligibility and availability of each of these programs vary substantially from campus to campus and are in accordance with local rules and procedures. Specific eligibility and benefits are governed entirely by the terms of the applicable campus plan.