Benefits Eligibility Process Overview

The Benefits Eligibility Process runs nightly and analyzes a variety of data fields in UCPath to determine the following:

- **Health & Welfare Benefit Package**: Full, Mid, Core, Post Doc or No Benefit Package
- **Dependent Care Flexible Spending Account Eligibility** for Graduate Student Researchers (GSR) and Academic Student Employee (ASE)
- **Defined Contribution Plan Safe Harbor** (DCPSH)
- **UC Retirement Program** (UCRP) Eligibility and Tiers
- **Summer Salary Benefit** (SSB–403(b) Plan)

This job aid outlines the key fields necessary to determine if an employee is eligible for benefits and what benefits package they are eligible for.

- There are no manual overrides in UCPath to provide someone benefits – all the key fields must be reviewed and updated to trigger the appropriate benefit package

**Job Data: Work Location Tab**

- **Effective date of Job Data update**
  - Identifies the beginning of benefits eligibility

- **Action / Reason combination**
  - Different Action / Reason combinations can cause benefits to continue or terminate
  - Refer to the Action / Reason Code Description Job Aid and the Action / Reason Codes Impacting Benefits Job Aid to view the Action / Reasons and their impact on benefits

- **Job Indicator**
  - Identifies the employee's Primary Job or Secondary Job
  - The system looks across all active jobs on a daily basis to determine Primary / Secondary
  - When an employee has multiple active positions, typically the Academic job is set as the Primary job
  - If a Primary job end date has passed, the Primary job will not automatically be reassigned - an extension or termination will need to be processed in order for the Job Indicator to be re-evaluated
  - If the Primary Job is terminated and there is no other active job (at the end of the month) benefits are terminated
    - When the Primary Job is terminated, the system should automatically update the Secondary Job to be the Primary Job
    - If the Secondary Job is not eligible for benefits (e.g. Without Salary), benefits will be terminated
  - Job fields - FTE and Duration are added together for Primary and Secondary Jobs
    - FTE and Duration determine the benefit program the employee is eligible for
Job Aid: Benefit Eligibility & Triggers

- Duration is not a field visible in UCPath – it is a calculation determined by looking at the Effective Date of the Action and the Expected End Date of the job.
- A job with no Expected End Date is considered indefinite.
- Duration is re-evaluated daily, any time the Effective Date or Expected Job End Date is updated.
  - Refer to the Group Insurance Regulations – Administrative Supplements to Part II-A Job Aid for FTE and Duration requirements.
  - Certain jobs are not eligible for benefits; therefore, FTE and Duration do not contribute to benefits eligibility: Contingent Workers, Without Salary (WOS), Short Work Break.

- Position Number
  - The position number determines the Job Code and the corresponding Union Code (viewable under the Job Labor tab).
    - The Union Code determines the benefits program for represented employees.

- Location
  - Each location has a zip code set up in the back end tables of UCPath (not visible in UCPath).
  - Both location zip code and home address zip code impact the HMO benefit plans available.
    - PPO plans are not impacted by zip code.

- Expected Job End Date
  - Job End Date impacts Duration – which impacts eligibility.
  - Locations should work the R-103 Report: Jobs with Approaching End Dates to ensure End Dates are accurate.
  - Benefits will not automatically terminate on / after the Expected Job End Date has passed. Benefits will only when the termination record is entered.

- End Job Automatically Checkbox
  - If selected, the employee’s job automatically terminates as of the Expected Job End Date.
    - The system automatically enters a termination row the night of the Expected Job End Date.
    - Benefits automatically terminate at the end of the month of the Job End date.
      - For example, termination row effective date 6/1 will have benefits terminated on 5/31.
      - For example, termination row effective date 6/2 will have benefits terminated 6/30.
    - If an employee’s job was automatically terminated and is subsequently updated and extended, a case needs to be submitted to reinstate benefits. Benefits will not automatically be reinstated.
  - If the End Job Automatically Checkbox is not selected, when the Expected Job End Date is in the past, benefit eligibility will be re-evaluated and updated as appropriate.
Example:

- An employee has 2 jobs and the FTE and Duration of the 2 jobs makes the employee eligible for full benefits
- Job 1 ends on 9/30 and when the benefits processes run on 10/1, the employee is re-evaluated for benefits eligibility
- If the remaining job falls under the Group B eligibility criteria, the employee is only eligible for Core benefits
  - Vision, Dental, Supplemental Life and Dependent Life Insurance would terminate
  - Life Insurance would move from Basic Life to Core

Job Data: Job Information Tab

- **HR Status**
  - Inactive jobs are not eligible for benefits
  - Active jobs are evaluated for benefit eligibility

- **Payroll Status**: Only some Status' are evaluated for benefit eligibility
  - Active (A) – evaluated for benefit eligibility
Job Aid: Benefit Eligibility & Triggers

- Leave with Pay (P) – evaluated for benefit eligibility
- Unpaid Leave of Absence (L) - enrolled in benefit billing
- Short Work Break (W) - not evaluated for benefits eligibility. May be enrolled in benefit billing. Refer to the Short Work Break Matrix for additional details
- Deceased (D) – not evaluated for benefit eligibility
- Retired (R) – not evaluated for benefit eligibility
- Terminated (T) – not evaluated for benefit eligibility
- Terminated with Pay (U) – not evaluated for benefit eligibility

- Empl Class
  - Empl class is entered by the location when hiring. Staff Empl class selected at the time of hire for Academics is derived by job code.
  - The Empl class determines Group A or Group B for ACA and eligibility purposes as noted under Initial Eligibility on the Group Insurance Regulations – Administrative Supplements to Part II-A Job Aid
    - Note: “Code” on the job aid refers to Empl Class

- FTE (Full Time Equivalent)
  - FTE of 1.0 equals 40 hours
    - It is not uncommon to have FTE > 1.0 because the FTE for all active jobs are added together
  - FTE determines initial benefits eligibility
    - Once the employee meets initial eligibility – ongoing eligibility is based on the annual Standard Measurement Period (SMP) process
    - Refer to the Group Insurance Regulations – Administrative Supplements to Part II-A Job Aid for additional details
Job Aid: Benefit Eligibility & Triggers

Job Data: Payroll Tab

- **Pay Group**
  - Some pay groups determine the benefit program the employee is eligible for
    - Post doc fellows
    - Post doc pay directs
    - Students

- **FICA Status**: FICA status has an impact on the eligibility of Safe Harbor and the Retirement Tier Plan assigned to the employee – and is analyzed when the system populates the Benefit Eligibility Configuration Fields below
  - **Subject** – Required to pay Social Security and Medicare Tax (default for non-student employees)
  - **Medicare Only** – Required to pay Medicare tax but not Social Security
  - **Exempt** – Not required to pay Social Security or Medicare tax (default for student employees; except summer session)
Job Aid: Benefit Eligibility & Triggers

Job Data: Salary Plan Tab

- Salary Admin Plan
  - Defaults from the Position Number
  - Without Salary Plans (WOS) are not eligible for benefits

Position Data: Description Tab

- Job Code
  - The Job Code drives the Union Code

- Union Code
  - The Union Code determines the benefit program for represented employees
  - Union dues and fees are also based on the Union Code
  - Union Code determines the Employee Relations Code

- Employee Relations Code
  - Drives the benefit program for represented employees

- Representation Code
  - Uncovered employees are not eligible for rates and/or programs agreed to in active Collective Bargaining Agreements.
Affordable Care Act (ACA) Eligibility Status

- ACA hours are calculated annually – the report is delivered in November and changes are effective 1/1
- Employees benefit package will be updated automatically on 1/1
- Locations should review the report of ineligible employee and notify UCPath of any discrepancies
- If the report is incorrect and hours need to be updated – the location should submit the correct hours.
- BYH hours need to be submitted with payroll. Refer to the BYH Job Aid for more details.

Benefit Eligibility Configuration Fields

- Benefits Administration Eligibility Fields are populated automatically after the system evaluates all of the employee data listed above as well as information from the UC Retirement System (UCRS)
  - Elig Fld 1: Health & Disability Benefits
  - Elig Fld 2: Welfare Benefits
  - Elig Fld 3: Medicare
  - Elig Fld 4: DCP Summer Salary
  - Elig Fld 5: Covered / Uncovered
  - Elig Fld 6: Health & Welfare Grandfathered
  - Elig Fld 7: Faculty
  - Elig Fld 8: Rehired Retiree
  - Elig Fld 9: Retirement Plan Eligibility
- Additional details about these fields are in the Benefits Administration (Ben Admin) Eligibility Configuration Fields Job Aid
• Health and Welfare requirements for benefit eligibility are outlined in the Group Insurance Regulations – Administrative Supplements to Part II-A

Modify a Person

• Birth Date: Is required to process benefit events
  o If no birth date is populated, benefits will error out and the employee will not be paid
  o Locations should work the R-130 Report - Ability for locations to monitor missing personal data to identify employees missing a Birth Date

• Social Security Number (SSN): SSN is required for savings plans and for funding Safe Harbor deductions
  o Employees with no SSN in UCPath will have a variety of issues including:
    ▪ Inability to enroll in coverage with the following vendors: Delta Dental, VSP, Principal, HealthNet (not Postdocs) and Anthem
    ▪ The employee will not receive Evidence of Insurance (EOI) paperwork
    ▪ The employee will not be eligible to receive expedited pay on a pay card
    ▪ Incorrect information with EDD for unemployment benefit purposes
    ▪ Issues with Fidelity retirement accounts:
      • UCPath has a process that will derive a value to be used when sending funding to Fidelity
      • When the correct SSN is added – the employee will have multiple fidelity accounts and a case would have to be submitted to correct and consolidate the accounts
  o Future dated hires do not require a Birth Date or SSN but both should be added on the first day of work
Current Benefits Summary Page

- This page shows past, current, and future dated benefit enrollments. Navigate by using the Benefits As of Date field and select Refresh.
Benefits Administration Process in UCPATH

- Events are processed in the sequence they have been entered
- When changes are made to any of the fields above, the Benefit Administration Process evaluates and automatically updates benefit eligibility
  - e.g. A change in Union Code from CX to TX automatically modifies the Benefit Program the employee is eligible for, including deduction amount and frequency
- Benefit Programs determine benefit elections available for employees, benefit premium rates and frequency of deductions
- There are typically no systematic notifications when benefits terminate except when the employee is eligible for COBRA
  - COBRA packages are only sent when the primary job is terminated and there are no other active positions
- Employees are automatically enrolled in UC paid plans such as basic life, basic disability, summer salary, and retirement tier plans when they are eligible

When to Contact UCPATH / Submit a Case: Cases must be submitted to UCPATH for corrections in the following scenarios:

- Anytime benefits terminate and need to be reinstated - the system will not reinstate benefits real time – benefits eligibility analysis can take up to 30 days
  - Example: A Rehire or Reinstatement when a Job End Date has passed and is subsequently updated and extended
Job Aid: Benefit Eligibility & Triggers

- When retroactive changes are made to Job Data – including FTE, Duration, or EMPL Class and the change should trigger eligibility for a different benefits package
  - Example: An employee’s FTE was incorrectly set to 0 and has been updated to 1. Submit a case to have the system re-evaluate the employee’s eligibility for benefits. If no case is submitted, the benefits eligibility analysis could take up to 30 days

- An employee has incorrect benefits, and you do not understand why after reviewing all of the fields outlined above

- ACA Eligibility Status is incorrect (only applicable to locations that converted in 2020)

Timing of Benefits Reinstatement:

- Benefits reinstatements can take up to 1 month to go into effect due to the timing of when the files are sent to the vendors

- When there is an immediate need for services and benefits reinstatement needs to be expedited, call (855) 982-7284 to make the request with an Employee Services associate or submit a case indicating the need for “Expedited Benefits.”
  - UCPath can expedite coverage by manually notifying the appropriate vendors (takes 1-3 days depending on the vendor)
    - Employee Services can only expedite reinstatement when benefits show “Enrolled” on the Benefits Summary; if benefits show “Waived,” the case will need to be worked by the benefits team

Period of Initial Enrollment (PIE)

- Benefit self-service enrollment is available for 31 days from the effective date of the hire / rehire or date of eligibility
  - Employees hired after a break in service of 120 days or more are considered newly eligible
  - Employees hired after a break in service of less than 120 days are restricted to previous benefit elections unless the rehire is in a new calendar (plan) year. Employee must submit an Health Benefit Enrollment form
  - For employees hired retroactively - self-service elections are available for 31 days from the date of hire.
    - Once self-service options are closed, employees can make benefit elections by submitting a manual enrollment form and submitting a case to UCPath (within 31 days of the date created / date of entry)
    - Refer to the Late Enrollment Request form for additional opportunities to enroll

- After 31 days, unelected options display as “Waived” on the Benefits Summary page

- When an employee becomes eligible for benefits – benefit eligibility notifications are sent notifying employees to use UCPath to make their selection

- Employees have 90 days to make retirement elections (in Fidelity) – the 90 day period begins the date the transaction is entered