Benefits

Health & Welfare Benefit Plans

About Your Health and Welfare Benefit Plans

As a Berkeley Lab employee or Postdoc, you have a choice of benefit plans for you and your eligible family members during your employment. Here you’ll find information about the plans, your costs, enrolling and de-enrolling, links to carriers’ websites, and more.

- Medical Plans
- Dental Plans
- Vision Plan
- Legal Plan
- Disability Insurance Plans
- Life Insurance Plans
- Accidental Death & Dismemberment (AD&D)
- Flexible Spending Accounts
- Behavioral Health & Substance Abuse
- Business Travel Accident Insurance
- Homeowner/Renter/Auto Insurance
- Senior Management Group Benefits

New tools help you choose and use benefits wisely

A series of short, educational videos to help employees and their families understand their benefits and use them wisely. Available online and via mobile devices, the videos address some of the complexities of using health insurance and answer basic questions such as what’s the difference between an HMO and a PPO, how the plans work, what’s covered—and not covered—by the plans, etc. Take time to visit the UC Benefits website to view plan videos.

CONTACTS

If you are an active employee or a Postdoc with inquiries regarding:

- Claims, COBRA, death reporting, eligibility, benefits enrollment, FSAs, inter-campus transfers, life events, Medicare eligibility and enrollment, dependents data changes, premium costs, special enrollment requests, termination

Lab’s Benefits Office

Phone (510) 486-6403
Fax (510) 486-6009
Email benefits@lbl.gov
Mail Stop 90P-0101
Building 90P Trailer
Update personal information for LBNL website: https://hris.lbl.gov/self_service/login/

For general benefits information website: UC Benefits Website, UCNet

- Family Member Eligibility Verification
  Secova at (877) 632-8126

- Postdoc Benefits

Lab’s Benefits Office

Phone (510) 486-6403
Fax (510) 486-6009
Email benefits@lbl.gov
If you are a retiree, terminated employee, or an active employee with inquiries regarding:

- **Retirement Health & Welfare Benefit Plans and Services**

  **Retirement Administration Service Center (RASC)**
  
  Phone (800) 888-8267 in the U.S.
  Phone (510) 987-0200 from outside the U.S.
  Fax (800) 792-5178
  Website: [http://ucnet.universityofcalifornia.edu/contacts/rasc.html](http://ucnet.universityofcalifornia.edu/contacts/rasc.html)

**Enrollment/Benefit Changes**

**ELIGIBILITY**

Most employees are eligible for benefits, but your benefits package depends on the length of your appointment, how many hours you work, and your appointment type.

- **Benefits Eligibility for Employees**
  - [Benefits Orientation / The Benefits of Belonging](#) (video)

**ENROLLMENT**

You can enroll yourself and your family members in benefit plans at different times during your career. Here's a quick rundown of your options. This is the [enrollment form](#) you would need to make the changes.

- If you are a newly eligible employee
- If you have a newly eligible family member
- If you are a current employee and become eligible
- If you lose other group insurance, you have 31 days from the date you lost your medical coverage to enroll in your Lab sponsor medical, dental, and vision plans. Please complete the Enrollment, Change, Cancellation, or Opt-Out—Employees Only Form -UPAY 850 Form and submit to the Benefits office with a copy of the Loss of coverage notice.

**Period of Initial Eligibility (PIE)**

If you are newly hired, you have a period of initial eligibility (PIE) during which you may enroll yourself and your eligible family members. Your PIE starts on the first day of eligibility (for example, the day you begin work in a position that makes you eligible for benefits). The PIE ends 31 days later, or, if the 31st day falls on a weekend, the next work day.

**Medical Cards**

Medical cards should arrive within 6 - 8 weeks after the employee enrolls in their Medical plan. Medical cards are mailed to the employee's home address by the Medical insurance plan.

If you are a Berkeley Lab (LBNL) Postdoc Click Here.

---

New tools help you choose and use benefits wisely

A series of short, educational videos to help employees and their families understand their benefits and use them wisely. Available online and via mobile devices, the videos address some of the complexities of using health insurance and answer basic questions such as what's the difference between an HMO and a PPO, how the plans work, what's covered—and not covered—by the plans, etc. Take time to visit the UC Benefits website to view plan videos.
How to enroll

- **If you have a Social Security Number:**
  - Go to the AYSO (At Your Service Online)
    - Click on "New user and do not have a password?" and follow the prompts to create your own UC benefits account (enter your Social Security Number and Date of Birth when prompted to do so).
  
- **If you do not have a Social Security Number or if you are a transferring employee to the Lab from another UC campus:**
  - Submit an Enrollment Form *
    - Send your completed form to the Lab's Benefits Office:
      - In person: Building 90P Trailer, Room129
      - By mail: One Cyclotron Road
        - MS 90P-0101, Berkeley, CA 94720
      - By fax: (510) 486-6009

*Important Note:
Do not submit your completed Enrollment Form by e-mail.
You can submit your completed benefits forms in person, by hard-copy mail (U.S. mail or inter-office), or by fax to the Lab's Benefits Office. The Lab's Benefits Office does not accept e-mailed documents—these e-mailed documents will be deleted immediately from our in-box records upon receipt. Any messages that have been sent included with the document will also be deleted. The Lab's Benefits Office will not be responsible for any missed actions due to the deletion of benefits forms sent by e-mail.

**BENEFIT CHANGES**
When you need to use your benefits, make sure you know what steps to take and when to take them. Here are some "roadmaps" for using your benefits when you have a major life change.

**If you are:**

- A new employee
- A transferring employee to the Lab from another UC campus location
- Adding a family member
- Establishing a domestic partnership
- Getting married
- Having a baby
- Leaving employment
- Preparing for retirement
- Taking a leave of absence (please read also the following important information regarding the continuation of your benefits coverage while you are on a leave of absence, as a Lab employee)

As a Lab employee, there are specific actions that you must take, whether or not you wish to continue your benefits coverage when you are on a leave of absence.

For example, if you wish to continue your benefits coverage, you must submit your first month's premium payment, and the following months' premium payments, in the exact payment amounts and within a timely manner, to the Lab's Benefits Office: late payments and/or incorrect amounts may result in the termination of your benefits coverage.

- In person: Building 90P Trailer, Room 129
- By mail: One Cyclotron Road
  - MS 90P-0101, Berkeley, CA 94720
- By fax: (510) 486-6009

It is very important that you know the specific details of your premium payment schedule(s) and amount(s). To obtain this information, you will need to contact the Lab's Benefits Office:

- Phone: (510) 486-6403
- Fax: (510) 486-6009
- Email: benefits@lbl.gov
- Mailstop: MS 90P-0101
- Location: Building 90P Trailer, Room 129

You should discuss with your supervisor/manager about your request for a leave and also review the leave information if you are unsure of what type of leave to take.

**Retirement & Savings**

**RETIREMENT BENEFITS**

UC offers comprehensive retirement benefits, including a pension plan for eligible faculty and staff hired before July 1, 2016, and a choice
of primary retirement benefits for those hired on or after July 1, 2016.

UC also offers voluntary retirement savings plans, educational resources to help you prepare for retirement, and retiree health insurance.

**UC Retirement Plan (UCRP)**

- If you were hired on or after July 1, 2016 (The Choice Program)
- If you were hired between July 1, 2013, and June 30, 2016 (2013 Tier)
- If you were hired before July 1, 2013 (1976 Tier)
  - For rehired, newly eligible and former CalPERS-covered faculty and staff

**Retiree Health & Welfare Benefits**

Fact Sheet: UC Retiree Health Eligibility Rules (Revised 05.20.14)
Complete Guide to Your Retirement Benefits
Election Handbook
Retirement Handbook
Survivor and Beneficiary Handbook

**PREPARING FOR RETIREMENT**

(What To Do If You're) Preparing for Retirement
Preparing for Retirement Video Presentation
Preparing for Retirement Webinar
Retirement Planning Resources
Retirement Estimator

- Sign in to your At Your Service Online (AYSO) account
- Under Retirement & Savings, go to Retirement Estimator

**RETIREMENT SAVINGS PROGRAMS**

**Voluntary Savings Plans**
- Tax-Deferred 403(b) Plan
- 457(b) Deferred Compensation Plan
- Defined Contribution Plan
- UC Focus on Your Future
- Fidelity Retirement Services

**CONTACTS & RESOURCES**

**CA Public Employees' Retirement System**
Phone (888) 225-7377
Website: calpers.ca.gov

**Ex-Ls (Berkeley Lab’s retiree organization)**
Mailing address
1925 Walnut Street #155
Berkeley, CA 94720

**Fidelity Retirement Savings Program Account**
Phone (866) 682-7787

**Medicare**
Phone (800) MEDICARE
Website: http://www.medicare.gov

**Secova - Family Member Eligibility Verification**
Phone (877) 632-8126

**Social Security Administration**
Phone (800) 772-1213
Website: http://www.ssa.gov

**UC Berkeley Retirement Center**
Work-Life/Leaves of Absence

FAMILY CARE PROGRAMS AND RESOURCES

- MyFamily at LBNL
- Back-Up Care Program (through Bright Horizons)
- Employee Assistance Program
- Child Care Community Resources
- Sittercity (through Bright Horizons)
- Years Ahead (through Bright Horizons)
- Early Childhood Education Program (through UCB)
- Elder Care Program (through UCB CARE Services)
- Nursing Moms
- Lactation Accommodation Program at LBNL
- Breastfeeding Support Program (through UCB Health Matters)

CHANGING JOBS WITHIN THE LAB/UC

If you take a job at another department within the Lab or another UC campus, you keep your seniority and your benefits move with you as long as you make the transfer within 120 days of leaving your previous location.

Even if you take a job at another UC location after 120 days have passed, you should make sure your new location knows about your previous service so your records can be coordinated.

When you transfer, you may not change your insurance benefits. You'll keep your current enrollments at your new location. You should not use At Your Service Online to enroll in your benefits at your new location unless your plan is not available in your new location. If your plan is not available at your new location, you'll be able to choose a new one. To do so, you'll need to fill out a UPAY 850 form and turn it into the benefits office at your new location.

Contact your existing and new benefits office to let them know that you are transferring to make sure your vacation, sick, UCRP service credit and other benefits records transfer seamlessly.

SOME QUALIFYING LIFE EVENTS

- A transferring employee to the Lab from another UC campus location
- Adding a family member
- Having a baby
- Getting married
- Establishing a domestic partnership
- Taking a leave of absence
- Preparing for retirement
- Leaving employment

Period of Initial Eligibility (PIE)

When you have a qualifying life event – such as the birth/adoption of a child, marriage, involuntary loss of coverage, death, change in your employment status – you have a period of initial eligibility (PIE) during which you may enroll yourself and your eligible family members or make changes to your benefit plans, outside of the annual Open Enrollment period. Your PIE starts at the onset of the event (for example, the day you begin work in a position that makes you eligible for benefits). The PIE ends 31 days later, or, if the 31st day falls on a weekend, the next work day.

LEAVES OF ABSENCE

Life happens – both good and bad – and sometimes that means you may need to take a leave of absence from your job. Regardless of the reason for your leave, you should talk to your supervisor, manager, or department head about taking a leave of absence. It's best to do this as soon as your need for leave arises, so your department can plan for your absence. You may need to continue to be covered by any benefits for which you are eligible.

As a Lab employee, there are specific actions that you must take, whether or not you wish to continue your benefits coverage when you are on a leave of absence.
For example, if you wish to continue your benefits coverage, you must submit your first month’s premium payment, and the following months’ premium payments, in the exact payment amounts and within a timely manner, to the Lab’s Benefits Office; late payments and/or incorrect amounts may result in the termination of your benefits coverage.

It is very important that you know the specific details of your premium payment schedule(s) and amount(s). To obtain this information, you will need to contact the Lab’s Benefits Office:

- Phone: (510) 486-6403
- Fax: (510) 486-6009
- Email: benefits@lbl.gov
- Mailstop: MS 90P-0101
- Location: Building 90P Trailer, Room 129

You should discuss with your supervisor/manager about your request for a leave and also review the leave information if you are unsure of what type of leave to take.

Following is a list of some leaves and checklists/fact sheets for your reference:

- Bereavement Leave
- Family Changes Fact Sheet
- Family and Medical Leave Fact Sheet
- Family and Medical Leave LBNL Materials and Contact
- Flexible Work Options
- Holiday Leave
- Leave Without Pay Fact Sheet
- Military Leave Checklist
- Paid Leave Checklist
- Partial Disability: Stay At Work/Return to Work Fact Sheet
- Pregnancy Disability Leave
- Pregnancy, Newborn Child and Adopted Child Fact Sheet
- Sick Leave
- Unpaid Leave
- Vacation Leave
- Voluntary Vacation Donation
- Your Guide to UC Disability Benefits Fact Sheet

ADDITIONAL RESOURCES

- Berkeley Lab Guest House
- Chair Massage Onsite
- Commuter Benefits (through WageWorks)
- Daughters and Sons to Work Day at LBNL
- Employee Activities Association (EAA) Clubs at LBNL
- Guaranteed Ride Home
- Health Services at LBNL
- Relocation Assistance
- Shower Locations at LBNL
- UC Wellness Program (UC Living Well through Optum)
- Zimride

Contacts & Resources

RESOURCES

New tools help you choose and use benefits wisely

A series of short, educational videos to help employees and their families understand their benefits and use them wisely. Available online and via mobile devices, the videos address some of the complexities of using health insurance and answer basic questions such as what’s the difference between an HMO and a PPO, how the plans work, what’s covered—and not covered—by the plans, etc. Take time to visit the UC Benefits website to view plan videos.

Lab Benefits Website
UC Benefits Website
Garnett-Powers & Associates
Postdoc Benefits Plan Summary
Which medical plan is right for you? (Booklet)
Affordable Care Act (ACA)
Defense of Marriage Act (DOMA)

UPAY 850 Form – Enrollment, Change, Cancellation, or Opt-Out for Employees Only

Important Note:
Do not submit your completed UPAY 850 Form by e-mail!
You can submit your completed form in person, by hard-copy (U.S. mail or inter-office), or by fax to the Lab's Benefits Office. The Lab's Benefits Office will no longer accept e-mailed documents — these e-mailed documents will be deleted immediately from our in-box records upon receipt. Any texts/messages that have been sent included with the documents, once deleted, will also be deleted. The Lab's Benefits Office will not be responsible for any missed actions due to the deletion of benefits forms sent by e-mail.

Employee Assistance Program
UC Berkeley, University Health Services
Room 3100, Tang Center
2222 Bancroft Way
Berkeley, CA 94720
Phone: (510) 643-7754

Fidelity Investment Services UC Focus on Your Future
Retirement Savings Program
Online www.netbenefits.com
Phone: (866) 682-7787
Personal Financial Planning
Phone: (800) 558-9182

CONTACTS
Lab's Benefits Office
Phone: (510) 486-6403
Fax: (510) 486-6009
Email: benefits@lbl.gov
Mailstop: MS 90P-0101
Location: Building 90P Trailer, Room 129
Mailing: One Cyclotron Road, MS 90P-0101
Berkeley, CA 94720
Website: https://commons.lbl.gov/display/hr/Benefits

UC Retirement Administration Service Center (RASC)
Phone: (800) 888-8267 within the U.S.
Phone: (510) 987-0200 outside the U.S.
E-fax: (800) 792-5178
Website: http://www.ucop.edu/human-resources/staff/retirement-administration-staff/index.html

Family Member Enrollment Verification
Secova Phone: (877) 632-8126

Garnett-Powers & Associates
Phone: (800) 319-9557

UC Health and Welfare Plans:

Medical Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>844-437-0486</td>
</tr>
<tr>
<td>Health Net Blue &amp; Gold</td>
<td>800-539-4072</td>
</tr>
<tr>
<td>Plan Type</td>
<td>Plan Details</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td><strong>Kaiser Permanente — California</strong></td>
</tr>
<tr>
<td></td>
<td><strong>UC Care</strong></td>
</tr>
<tr>
<td></td>
<td><strong>UC Health Savings Plan</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Health Equity</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Western Health Advantage (Employee Group No.: 001021)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Behavioral Health</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Anthem Behavioral Health (Core, UC Care, UC HSP)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Optum Behavioral Health (Health Net, Kaiser, WHA)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Dental Plans</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Delta Dental PPO</strong></td>
</tr>
<tr>
<td></td>
<td><strong>DeltaCare USA</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Other Plans</strong></td>
</tr>
<tr>
<td></td>
<td><strong>AD&amp;D and Life</strong> (Group No.: G-097000) (Prudential)**</td>
</tr>
<tr>
<td></td>
<td><strong>Auto/Home/Renter Insurance</strong> (California Casualty)**</td>
</tr>
<tr>
<td></td>
<td><strong>COBRA</strong> (WageWorks)</td>
</tr>
<tr>
<td></td>
<td><strong>Dependent Care Flexible Spending Account</strong> (WageWorks)</td>
</tr>
<tr>
<td></td>
<td><strong>Disability Insurance</strong> (Liberty Mutual) (Group No.: 037972)**</td>
</tr>
<tr>
<td></td>
<td><strong>Family Care</strong> (Bright Horizons)**</td>
</tr>
<tr>
<td></td>
<td><strong>Health Flexible Spending Account</strong> (WageWorks)**</td>
</tr>
<tr>
<td></td>
<td><strong>Legal Plan</strong> (ARAG)</td>
</tr>
<tr>
<td></td>
<td><strong>Vision Service Plan</strong> (VSP) (employees) (Group No.: 00101923)**</td>
</tr>
<tr>
<td></td>
<td><strong>Voluntary Retirement Savings Program</strong> (Fidelity)**</td>
</tr>
</tbody>
</table>

**WageWorks**
The WageWorks Commuter Benefits enable Lab employees to save money by using pretax dollars to pay for their commuter expenses.

How it works:

Employees place their orders directly through WageWorks by the 10th of each month for the fulfillment of their next month’s elections. Payroll deducts the employee elections from their paycheck once a month.

Employees can enroll, make changes or cancel their enrollment order and payroll related transactions by the monthly cut-off date by the 10th of each month.

Employees receive their elected orders from WageWorks by the 1st of each month, mailed to their home address or any location specified.

Where to use it:

The WageWorks Commuter Benefits cover a wide range of commuting options, including bus, train, ferry, cable car, and vanpool. Below are just some Bay Area public transit options for your WageWorks Commuter Benefits:

- Muni bus and rail
- BART
- Caltrain
- Altamont Commuter Express
- Solano Express
- AC Transit
- Santa Clara VTA
- Alameda-Oakland Ferry
- Blue and Gold Fleet

For additional information about the WageWorks Commuter Benefits, including the monthly tax-free allowable limits, contact the WageWorks Customer Service directly by calling (877) 924-3967 or visiting the website -- click on Employees and Commuter
Benefits.

How to sign up:

When you’re ready to sign up as a new employee participant, go to the WageWorks website.

1. click on LOG IN/REGISTER,
   then select Employee Registration and follow the rest of the prompts in order to complete your registration process.

2. The “ID code” is the last 4 of your social security number.

3. If you need assistance concerning your registration process (i.e. you’re not being recognized as a Lab employee), call the Lab’s Benefits Office at (510) 486-6403.