



BENEFITS ENEWSLETTER

The Benefits eNewsletter brought to you by UC San Diego
Campus Human Resources



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PLANNING TO RETIRE ON JULY 1, 2025? HERE'S WHAT YOU NEED TO KNOW

If you are retiring on **July 1, 2025**, be sure to check the "[What to Do When You're Preparing for Retirement](#)" information on UCnet for important steps in the retirement process.

Key Considerations:

- **Inactive Cost of Living Adjustment (COLA) Increase**: If you are in the **1976 Tier or Safety Tier** and your separation date is on/before **June 27, 2025**, you may be eligible for the Inactive COLA, which increases your Highest Average Plan Compensation (HAPC) by 2%.
- **No Lapse in Pay Option**: You may qualify for the No Lapse In Pay (NLIP) option. NLIP guarantees income and benefits continuation, if eligible for Retiree Health Benefits. To secure these benefits, submit your **retirement election and required documents** to the Retirement Administration Service Center (RASC) **by May 15, 2025**.

IMPORTANT CHANGES TO UC'S BENEFITS ELIGIBILITY FOR REHIRED RETIREES

Starting July 1, 2025, **UC's benefits eligibility policy** is changing for some retirees who return to UC employment within **26 weeks (6 months) of retirement**.

- **Rehired Staff and recalled Academic appointees** (collectively referred to as "**Rehired Retirees**") who meet specific eligibility criteria will be offered Mid-Level benefits in lieu of UC Retiree Medical.
- If a Rehired Retiree is offered Faculty/Staff benefits, their **UC retiree health plan will be suspended**, regardless of enrollment status in UCPATH. There can also be a **Medicare** impact.

If you are considering returning to UC employment, please review these changes carefully to understand how your Retiree benefits may be impacted.

For more information and to attend a webinar, please visit **[UCnet](#)**.

REVIEW YOUR RETIREMENT BENEFITS

Take charge of your future—review your retirement benefits anytime by logging into your account. It's never too early to plan ahead!

Check Your UC Retirement Benefits

- **UC Retirement Plan (UCRP):** Log in to [UC Retirement At Your Service \(UCRAYS\)](#) to view your UCRP benefits.
- **Need Help?** Contact the [Retirement Administration Service Center \(RASC\)](#) at 1-800-888-8267, Monday–Friday, 7:00 a.m.–4:30 p.m. PT.
- **UC Savings Choice & Retirement Savings Accounts (403b, 457b, DCP):** Access your [NetBenefits](#) account through Fidelity to view your balances. For assistance, call Fidelity at 1-866-682-7787, Monday–Friday, 5:00 a.m.–9:00 p.m. PT.

RETIREMENT & BENEFITS SUPPORT

HR Benefits Office Hours

Join a live Zoom session to ask retirement and benefits questions in real time. Private breakout rooms are available for **personalized assistance**.

- Check the [Benefits Office Hours Schedule](#) for upcoming sessions.

Personalized Retirement Counseling

RASC offers **one-on-one retirement counseling** with accredited financial professionals.

- Access the [RASC website](#) to schedule an appointment.

UCRP, RETIREE HEALTH & MEDICARE: WHAT YOU NEED TO KNOW

Learn About the UC Retirement Process

RASC hosts monthly **Retirement Planning Webinars**.

- You can Register or watch the recorded webinars on [UCnet](#).

Retiree Health Benefits and Office Hours

The **Health Care Facilitator (HCF) Program** hosts a monthly Zoom presentation and Office Hours. The "**Health Insurance After You Retire**" presentation covers UC Retiree Health Benefits and Medicare coordination.

- **When:** Every 3rd Wednesday of the month, 10:00 a.m.–11:30 a.m.
- Get the Zoom link & the Office Hours schedule on [Blink](#).

Medicare Webinars & Office Hours

RASC offers **weekly Zoom office hours** and **monthly Medicare webinars** where you can ask questions and get personalized assistance.

- You can register and find additional information on [UCnet](#).

FIDELITY RETIREMENT PLANNING SUPPORT

UC partners with Fidelity for retirement planning. [Schedule an appointment](#) with a Workplace Consultant for **personalized financial planning** including:

- [UC Retirement System](#), [403b](#), [457b](#), and [DCP Plans](#), and Social Security Benefits.

Be sure to have your monthly budget, **Social Security** estimates, and **UCRP** estimates ready for your Fidelity meeting.

FAMILY MEMBER ELIGIBILITY VERIFICATION AND REVERIFICATION

If you recently added dependents to your coverage, you must complete the Family Member Eligibility Verification (FMEV) process. **From March to November 2025**, UC will also verify the eligibility of some **previously verified** family members.

[UnifyHR](#) will mail you instructions. Be sure to respond by the deadline to maintain coverage for your family members.

Need help? Contact [UnifyHR](#) at **1-844-718-3970**. Assistance is available in multiple languages. Visit the [FMEV page](#) on UCnet for more information.

ARAG LEGAL PLAN

Please join us for an informative webinar **“Navigating Your ARAG Legal Benefits”**. You will learn how this [legal plan](#) works, what's covered, and how to make the most out of your benefits.

When: Tuesday, April 22 | **Time:** 11:30 a.m.–12:30 p.m.
Register on [UCLearning](#).

HEALTH AND DEPCARE FSA CLAIMS DEADLINE

The 2024 claim filing deadline for your **Health FSA** and **DepCare FSA** is **April 15, 2025**.

For more information, please visit [UCnet](#).

Log into your [WEX Health Account](#) to submit FSA claims, review transactions and account balances.

MidiHealth New Menopause Support Benefit

UC has partnered with [MidiHealth](#) to offer virtual menopause care for employees and their dependents.

This new benefit is available to members enrolled in [UC Care](#), [UC Health Savings Plan](#), and [CORE](#) (Anthem Blue Cross).

Learn more and sign up: www.joinmidi.com/uc

SPEAK WITH US ABOUT YOUR BENEFITS

JOIN US

Join the Benefits Analysts during Office Hours via Zoom each Tuesday. Registration not required. [Find our schedule easily on Blink](#).

CONTACT US

Send your inquiry to benefits@ucsd.edu to connect with an HR representative