Job Aid: Benefit Eligibility & Triggers

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

Contents

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
- Health and Dependent Care Flexible Spending Account (FSA) Eligibility for Medical Residents
- 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)

⚠ UCPath does not allow manually overrides to provision benefits to an individual. To trigger the appropriate benefit package, all the key fields need to be thoroughly reviewed and updated.

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 are no other active jobs (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

            - 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](#) 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. Benefits will not automatically be reinstated. Audits are in place to reinstate benefits, however, if there is an urgent need a case needs to be submitted.
  - 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**
  - o Inactive jobs are not eligible for benefits.
  - o Active jobs are evaluated for benefit eligibility.

- **Payroll Status:** Only some Status' are evaluated for benefit eligibility.
  - o Active (A) – evaluated for benefit eligibility.
  - o Leave with Pay (P) – evaluated for benefit eligibility.
  - o Unpaid Leave of Absence (L) - enrolled in benefit billing.
  - o 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
  - o Deceased (D) – not evaluated for benefit eligibility.
  - o Retired (R) – not evaluated for benefit eligibility.
  - o Terminated (T) – not evaluated for benefit eligibility.
  - o Terminated with Pay (U) – not evaluated for benefit eligibility.

- **Empl Class**
  - o 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.**
  - o 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
    - ▪ Note: "Code" on the **Administrative Supplement** refers to Empl Class

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- **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 for additional details

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

- o **Exempt** – Not required to pay Social Security or Medicare tax (default for student employees; except summer session)

Job Data: Salary Plan Tab

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

Position Data: Description Tab

- **Job Code**
    - o The Job Code drives the Union Code
- **Union Code**
    - o The Union Code determines the benefit program for represented employees.
    - o Union dues and fees are also based on the Union Code
    - o Union Code determines the Employee Relations Code
- **Employee Relations Code**
    - o Drives the benefit program for represented employees.
- **Representation Code**
    - o 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 monthly for Initial Measurement Period
- ACA Standard measurement Period are calculated annually – the report is delivered in November and changes are effective 1/1
- Employees benefit package will be updated in December for effective date of 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 should be submitted monthly 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 Benefits
    - Elig Fld 2: Welfare Benefits
    - Elig Fld 3: Medicare
    - Elig Fld 4: DCP Summer Salary
    - Elig Fld 5: EBEUC -Employee Benefits Eligibility Union Code
    - Elig Fld 6: Health & Welfare Grandfathered, Medical Resident
    - Elig Fld 7: DC Supplement
    - 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

Last Date Worked	12/30/2018		
Job Data	Employment Data	Earnings Distribution	Benefits Program Participation

Benefits Administration Eligibility ⑦

BAS Group ID M19 🔍   Monthly OE 2019

Elig Fld 1 N	Elig Fld 2 N	Elig Fld 3
Elig Fld 4	Elig Fld 5 C	Elig Fld 6
Elig Fld 7	Elig Fld 8	Elig Fld 9 N

Modify a Person

- **Birth Date:** Is required to process benefit events
    - If no birth date is populated, benefits will error out and the employee will not be paid
    - 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 FSA, savings plans and for funding Safe Harbor deductions
    - 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), WEX (FSA plans), Health Equity (HSA) 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

- Future dated hires do not require a Birth Date or SSN but both should be added on the first day of work.

- Employees will not have access to self-service if Birth Date is not updated

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 by the nightly batch 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:

- Urgent reinstatement of benefits after a job has been reinstated - the system will not reinstate benefits real time – benefits eligibility analysis can take up to 30 days

  - Note: Daily audits are being managed and are subject to processing deadlines. Cases are NOT required to reinstate benefits but can be submitted for URGENT requests.

  - Example: A Rehire or Reinstatement when a Job End Date has passed and is subsequently updated and extended

    - Topic: Benefits
    - Category: Other Benefits Enquiry
    - Subject Line: Retro Reinstatement of Job – Request to Expedite Reinstate of Benefits
    - Body: "*Explain the urgency of reinstatement of benefits.*"

- 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 1 and has been updated to 0.30. Submit a case to have the system re-evaluate the employee's retro eligibility for benefits.

    - Topic: Benefits
    - Category: Other Benefits Enquiry
    - Subject Line: Retro Job Data change – Reevaluation of Benefits Request
    - Body: "*Explain retro changes to job and the expected eligibility after submitting change*".

- An employee has incorrect benefits, and you do not understand why after reviewing all of the fields outlined above
    - o Topic: Benefits
    - o Category: Other Benefits Enquiry
    - o Subject Line: Request to Evaluate Benefit Eligibility
    - o *Body: "Explain the expected eligibility and analysis done at location"*

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 or the time job data fields take to be updated by a location
- 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."
    - o 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 production 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
    - o Employees hired after a break in service of 120 days or more are considered newly eligible
    - o 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 eform to select their benefits.
    - o 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 an eForm (within 31 days of the date created / date of entry)

    - o 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 ONLY if the employee is within their 31-day PIE (determined by the effective date of the benefit eligibility or hire/rehire row in job data)
- Employees hire retroactively by more than 31 days from effective date do NOT receive a self-service notification.
- Locations are responsible for local counseling at the time of hire/rehire.

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