Topic Based Zoom: Understanding Benefits in UCPath
9/14/22
Today’s Topics

- Review Critical Concepts & Pages
- Benefits Eligibility Triggers
- Resources
- Best Practices and Q&A
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)

**Note**: There are no manual overrides in UCPath to provide someone benefits.
Employee is hired

Did benefits eligibility derive as expected?

Yes

Was the hire entered on time?

Yes

Use Self Service
Self-service enrollment is available for 31 days from the effective date of the hire / rehire or date of eligibility

No

No

Review and correct data to derive benefits eligibility
The Benefits Administration Eligibility Fields on the Benefits Program Participation page lists the Benefits Programs employee is eligible for. Job Aid: Benefits Administration (Ben Admin) Eligibility Configuration Fields

Use eForm
For employees hired retroactively, self-service elections are available for 31 days from the effective date of hire. Once self-service options are closed, employees can make benefit elections by submitting a benefits enrollment eForm available in the Forms Library (within 31 days of the date created / date of entry)

Job Aid: Benefit Eligibility & Triggers
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 a 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).

- 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.

- Refer to the Late Enrollment Request Form for additional opportunities to enroll.
Benefits Administration Process in UCPath

- Events are processed in the sequence they have been entered

When changes are made to any of the key fields, the Benefit Administration Process evaluates and automatically updates benefit eligibility
- Example: 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
Benefits Administration Eligibility Fields are populated automatically after the system evaluates all of the employee data fields that trigger benefits eligibility 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 Job Aid: Benefits Administration (Ben Admin) Eligibility Configuration Fields

Health and Welfare requirements for benefit eligibility are outlined in the Group Insurance Regulations – Administrative Supplements to Part II-A
Navigation: Benefits > Review Employee
Benefits > Benefits Summary

This page shows past, current, and future dated benefit enrollments. View elections by using the Benefits As of Date field and select Refresh.

If you have an employee going on an unpaid leave or short work break eligible for direct billing, Print Summary and Election Form to provide the employee.

UPK: View Benefits Summary
Benefits Eligibility | Key Fields

- Effective Date
- Action/Reason Codes
- Job Indicator
- Position Number
- Location
- Expected Job End Date
- End Job Automatically Checkbox
- HR Status
- Payroll Status
- Empl Class
- FTE (Full Time Equivalent)
- Pay Group
- FICA Status
- Salary Admin Plan
- Job Code
- Union Code
- Employee Relations Code
- Representation Code
- Birth Date
- Social Security Number (SSN)

Job Aid: Benefit Eligibility & Triggers
Effective Date
- Identifies the beginning of benefits eligibility

Action/Reason Codes
- Refer to the Action/Reason Codes Impacting Benefits job aid to view the Action/Reasons and their impacts to benefits

Job Indicator
- Identifies the employee’s Primary Job
- Job fields - FTE and Duration are added together for Primary and Secondary Jobs to determine the benefit program the employee is eligible for (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)

Location
- Both location zip code and home address zip code impact the HMO benefit plans available

Expected Job End Date
- Job End Date impacts Duration – which impacts eligibility
- Benefits will not automatically terminate on / after the Expected Job End Date has passed.

End Job Automatically Checkbox
- If selected, the employee's job automatically terminates as of the Expected Job End Date
HR Status

- Inactive jobs are not eligible for benefits

Payroll Status

- Only some Status’ are evaluated for benefit eligibility:
  - 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.

FTE (Full Time Equivalent)

- FTE of 1.0 equals 40 hours
- FTE determines initial benefits eligibility. Once the employee meets initial eligibility – ongoing eligibility is based on the annual Standard Measurement Period (SMP) process
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)
Salary Admin Plan

- Defaults from 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
Birth Date is required to process benefit events

Social Security Number (SSN) is required for 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) and Anthem
- 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 will need to be submitted to correct and consolidate the accounts.

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

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

**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**

Ex: 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**
Contacts

Benefits Office
- Phone: (858) 534-2816
- Email: benefits@ucsd.edu
- Contact the Sr. Benefits Representative assigned to your Vice Chancellor Area.
- Visit UCnet to explore employee benefits at UC San Diego

UCPath Center
- Phone: (855) 982-7284
- Submit an Inquiry: Ask UCPath
- Email: ucpath@universityofcalifornia.edu
- Login to UCPath: ucpath.universityofcalifornia.edu
- Chat feature available on Benefits Summary page within UCPath

https://blink.ucsd.edu/HR/benefits/index.html
Resources

UC San Diego Websites

- https://ucpath.ucsd.edu/benefits-payroll/benefits.html
- https://blink.ucsd.edu/HR/benefits/index.html

UCPath Help Site for Transactional Users

- Job Aid: Benefit Eligibility & Triggers
- UPK: View Benefits Summary
- Job Aid: Benefits Administration (Ben Admin) Eligibility Configuration Fields
- Job Aid: Action/Reason Codes Impacting Benefits
BEST PRACTICES

Double check the key fields that trigger benefits eligibility

- 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

Enter Template and PayPath transactions on time

- Self Service Option to enroll is available for 31 days from the effective date of hire
- Benefits enrollment eForm available to use in the Forms Library (within 31 days of the date created / date of entry)

Don’t let employees auto term in error

- Rehire Reinstatement Template does NOT reinstate benefits. Submit a case to UCPC to expedite reinstatement of benefits
- Monitor the Expected Job End Date Report on BAH
If an employee transfers into our department and their benefit eligibility changes (They were only eligible for CORE benefits and are now eligible for Full Benefits), then will they receive a notification from UCPath letting them know they can change their benefits enrollment? **They should but best practice is to have employee’s enroll through self service as soon as they are aware of new benefits eligibility.**

**BAH.ucsd.edu has a report Benefits Administration Eligibility Configuration Fields Report**
https://bah.ucsd.edu/hr-payroll/index.html?#report-id-4

How do we determine the eligibility based on the employees class? Example Short Term Exceptions. **Refer to Group Insurance Regulations – Administrative Supplements to Part II-A**

Is UC Path only using the personal email on file? Where do benefits notifications get sent? **Confirmed with UCPC that notifications get sent to all emails in UCPath so please make sure employee’s personal email is entered into UCPath.**

Is there more clarification on how the look back period functions for benefits determination? **Review SMP section on Group Insurance Regulations – Administrative Supplements to Part II-A**

Submit an inquiry to UCPC first and then Contact VC Area HR Benefits rep to escalate Critical Benefits Issues.