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## DISABILITY INSURANCE

### Who Needs it?

**Short Answer: Employee paid Supplemental Disability Insurance (ee-paid SDI)** is a good deal for anyone with low service credit-- less than 28 years. At 60 years of age with 28 years of service credit, the retirement benefit percentage (service credit x age factor) equals the maximum disability percentage--70%. It makes sense to take disability insurance until the retirement percentage equals the disability percentage. After that point, faculty might want to consider canceling ee-paid SDI and retiring after any period of salary continuance by their department. Given the dropping premiums for long-term disability, ee-paid SDI might also be a good deal for anyone who wants to postpone the decision about whether to retire, because it can offer a valuable breathing space between assessing the level and length of disability and the decision to retire.

**Long Answer:** Disability insurance is a complicated equation of risk and return with many conditions, exclusions, limits, medical requirements, continuation of benefits issues, etc. The following discussion is more aimed at seeing the overall picture than sorting out the details (for details, see the UC booklet "Employee Paid Disability Insurance Plan, 2003," and UC's "Disability Handbook" at [http://atyourservice.ucop.edu/forms\\_pubs/misc/ucrp\\_disability\\_book.pdf](http://atyourservice.ucop.edu/forms_pubs/misc/ucrp_disability_book.pdf)), and talk with a rep from Campus HR). **Disclaimer:** The Faculty Association does not intend to give anyone financial or benefits advice. This document is intended to raise some questions that faculty might think about as they consider changes to their benefit plan for the upcoming year. The disability plan is not tied to Open Enrollment; changes can be made throughout the year. Before making a change, however, you should consult a financial planner or a campus HR representative. ▶ (continued on p. 2)

## FA MEMBERS VOTE ON BYLAWS

During the first two weeks of October, the UCLA FA Executive Board conducted an email vote to amend the Bylaws. Before the amendment, the current dues structure was part of the Bylaws and any increase in dues required amending the Bylaws by a majority of the membership responding to a mail ballot. The Executive Board believed it would be more efficient to give the Board authority to set the appropriate dues level and make adjustments when necessary without amending the Bylaws.

▶ (continued on p. 5)

## UCLA FA EXECUTIVE BOARD 02-03

New to the Board in 2003-4 is Prof. Andrew Sabl, Policy Studies. Thanks to Prof. Olga Yokoyama who leaves the Board.

### 2003-4 UCLA FA

#### Executive Board Members

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## Join the UCLA Faculty Association

Are you an FA member? Is "member" written above on your mailing label? If not, this issue of the FA newsletter is being mailed to you courtesy of your colleagues. Please join them and support the UCLA Faculty Association.

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**\$\$\$ Cost of Supplemental Disability Insurance**

In 2004, between ages 60 and 64, the ee-paid SDI premium for many faculty is nearly 1% of salary (e.g., 0.93% of

\$95,000 Note: This salary figure rounds down the California Post-Secondary Education Commission estimate of UC's average salary for 2002 ). Since the premium is not tax sheltered at the state or national level, faculty would have to have about 1.5% more income to pay the premium. Therefore, canceling disability insurance is roughly the same as getting a 1.5% salary increase (at that age level). With healthcare premiums increasing exponentially this year, canceling disability insurance could be a cost-saving move for some faculty.

### **UC-Paid Short Term Disability Insur. (UC-STD)**

The University supplies everyone with Short Term Disability (STD) insurance for non work-related conditions that pays 55% of eligible salary up to \$800 per month for six months, with a 7 day waiting period. If an employee goes bare and doesn't enroll in any supplemental, employee-paid disability insurance beyond what the University offers, then s/he will receive \$800/mo for six months for a total of \$4,800 (6 x \$800). That is not much income for most faculty; however, there are a few other sources of disability income available in addition to any income from disability insurance that might supplement this baseline figure.

### **UCRP Disability and Social Security (SS)**

Most faculty are members of UCRP defined benefit plan and are thus eligible for disability payments from UCRP if they are disabled regardless of whether they have purchased any additional disability insurance or not. The amount of UCRP disability benefits is dependent on service credit, ranging from 5 years of service credit with a monthly benefit of 22.5% to 12 years of service credit with a max of 40% (Note: there is an adjustment in the UCRP payment for those receiving SS benefits). Both UCRP and SS define disability as a permanent disability or one that is expected to last over 12 months. Many faculty approaching retirement would qualify for UCRP disability at the 40% level and SS at about the 10% level, yielding about 50% of eligible income from these sources. Those who are not coordinated with SS would not be entitled to disability income from Social Security.

### **EE-Paid Supplemental Disability Insur. (ee-paid SDI)**

Employees often purchase additional disability insurance so that they have a slightly higher benefit level than the combined value of UC-STD, UCRP, and Social Security. This additional employee paid disability insurance (ee-paid SDI) increases the total combined benefit level to 70% of covered salary with a limit of \$10,000 per month. The waiting periods vary from 7 days to 180 days; the shorter the waiting period, the higher the premium. Younger faculty who pay lower premiums because they are less at risk may consider ee-paid SDI just one of those policies one buys (for somewhere between \$50 and \$125 a year) to protect oneself against major catastrophe—long-term disability starting from a young age (before 45) when they have low service credit. Faculty between the ages of 60 and 64 pay the highest disability premiums because at this age there is a greater risk of health problems. They pay \$72 per month or \$884 per year, (assuming a base salary of \$95,000 and a 180 day waiting period). That investment boosts the benefit level to 70% and insures approximately 20% of eligible salary

(\$19,000) (UCRP would pay roughly 40%; Social Security about 10%; Liberty Mutual would pay the remaining 20%) up to a maximum of \$10,000 a month. If you do not qualify for outside sources of disability income, like UCRP and Social Security, then the benefit level from Liberty Mutual is reduced from 70% to 50% after 12 months of disability.

Unlike other types of insurance, particularly healthcare, the cost of disability insurance has been dropping nationwide and at UC over the last ten years. The 2004 disability rates from Liberty Mutual, UC's disability insurance carrier, dropped about one third from 2003 rates for someone between 60 and 64 who selects the 180 day waiting period. Apparently the incidence of chronic disability among older people has been declining for at least the past fifteen years. Some of the health issues that used to keep someone disabled for longer periods of time—arthritis, cancer, heart problems—can often be cured or treated effectively now within six months or, for insurance purposes, more within the range of Short Term Disability (STD). Consequently, Long-Term Disability (LTD) insurance (for more than 12 months) is becoming more affordable to many people because it is invoked less and less frequently.

### **Salary Continuance by the Department**

In many cases, faculty who are temporarily disabled do not even need to draw on the UC-STD policy until the second six months of disability or for many, after 12 months because their department will cover them. Since the incidences of employee disability have been declining over the past decade, many departments are not even sure of their practices because it has been so long since they had to cover for a disabled faculty member. Budget constraints may also affect the willingness of departments to offer salary continuance beyond 6 months. Depending on the various practices of departments, claims for faculty disability would be sent to the dean after 6 months of disability, or there would be no formal paperwork submitted, and the absence or disability would go unrecorded as a formal claim. Some faculty have never assumed that they would get salary continuance from their department for any length of time (e.g., medical school faculty), so they may purchase SDI with a shorter waiting period, of usually 30 or 90 days. Others assume they will receive either 2 or 3 quarters or a full year. Several years ago UC removed the one-year waiting period, indirectly suggesting that faculty should only count on 6 months of salary continuance by the department, if that. Faculty salary continuance in the case of disability further reduces the likelihood of ever needing to file for disability benefits within the first 6 months, one year, or as is often the case, 18 months (1 year of salary continuance and 6 months of UC-STD). For many faculty the issue of disability insurance concerns only permanent disability or disability expected to last longer than 12 to 18 months.

### **Service Credit**

Faculty can earn service credit while on disability if they qualify for UCRP disability payments until their potential retirement benefit equals their disability benefit. Thus, there is a definite incentive to retain ee-SDI until that crossover point. Also, for those with low service credit, if they have to

take disability, they will have more income (70% of their eligible salary) than if they retired. Faculty can earn service credit while on salary continuance from a department because they are still on pay status. This is a very important feature for those who might expect their departments to continue them for one year. When they go off pay status and receive disability payments that include a UCRP payment, they will receive service credit at the same rate they earned service credit at the time of the disability (100% time, 75% time, 50% time, etc.). During the time they receive UCRP paid disability, they must separate from the University.

Faculty "not" eligible for disability benefits under UCRP because of the less severe nature or shorter duration of the disability do not earn UCRP service credit during the leave period when they are off UC pay status and receive money from the disability insurance company only. The income would still be 70%/50% but the payment source would be the insurance company only, not UCRP. Upon return to pay status, they could then buy-back the lost UCRP service credit as long as they do so within 3 years of return.

There are limits to how long faculty can receive disability income. Generally members with a UCRP disability date after Nov. 5, 1990 can receive UCRP disability until age 65 or if they are older than 65 up to 12 months or until age 70 whichever comes later. Service credit does not accrue past the point their retirement benefit exceeds their disability benefit. Any advantages of staying on disability in this case have to do more with the determination not to make the decision to retire quite yet than the level of income.

Although older faculty could return to teaching after their disability is over, most disabilities severe enough to last a year or longer usually lead to retirement. If the disability is going to last for a long period, that faculty member needs to consider the advantages of receiving more income in retirement than less on disability.

### Retire or Take Disability?

For older faculty the question of ee-paid SDI comes down to how much they need service credit. The chart below shows 4 different scenarios of faculty making decisions about continuing or canceling ee-paid SDI. The scenario for the first 2 options is a faculty member with 25 years of service credit whose income during the year s/he turned 60 was \$95,000; the year before was \$90,000, and the year before that \$85,000, yielding an HAPC of \$90,000. These figures were selected to show clearly the difference between HAPC (highest average plan compensation or an average of the highest three years of continuous salary before retirement) and disability calculations. Calculations for disability payments are based on current eligible salary, whereas calculations for retirement are based on HAPC. For some faculty, the current salary would be higher than the HAPC; therefore, income over a certain period of time that included both salary continuance by a department and disability payments might yield a higher total than retirement income alone over the same period of time. The scenario for Options #3 and #4 concern someone with the same salary and HAPC as in the earlier options but with high service credit (30 years).

## Disability vs Retirement

Age	Source of Income	Serv Credit	Disability %	Retirement %	Teaching Income	Disability Income	Retiremt Income	Total Income
		<b>\$95,000</b>	<b>25</b>	<b>0.0250</b>				
<b>Option #1: LOW SERVICE CREDIT (25): Cancel Employee Paid Supplemental Disability Insurance</b>								
60	retirement	0		62.5% x \$90,000			\$56,250	
61	retirement	0		62.5% x \$90,000			\$56,250	
62	retirement	0		62.5% x \$90,000			\$56,250	
63	retirement	0		62.5% x \$90,000			\$56,250	
64	retirement	0		62.5% x \$90,000			\$56,250	
Total Income from Retirement								<b>\$281,250</b>
<b>HAPC</b>		<b>90,000</b>	<b>25</b>	<b>62.50%</b>			<b>\$56,250</b>	
<b>Option #2: LOW SERVICE CREDIT (25): Continue Employee Paid Supplemental Disability Insurance</b>								
60	Sal Cont 6 mo/ee-SDI	1	100%/70%		\$47,500	\$33,250		
61	ee-SDI	1	70% x \$95,000			\$66,500		
62	ee-SDI	1	70% x \$95,000			\$66,500		
63	retirement	0		70% x \$90,000			\$63,000	
64	retirement	0		70% x \$90,000			\$63,000	
Total Income from All Sources								<b>\$339,750</b>
Total income IF retirement at 60 right after salary continuance by dept. (63.75% retire)							\$57,373	<b>\$305,688</b>
<b>HAPC</b>		<b>90,000</b>	<b>28</b>	<b>70.00%</b>			<b>\$63,000</b>	

## Disability vs Retirement Contd.

Age	Source of Income	Serv Credit	Disability %	Retirement %	Teaching Income	Disability Income	Retiremt Income	Total Income
	\$95,000	30		0.0250				
<b>Option #3: HIGH SERVICE CREDIT (30 yrs); Cancel Employee Paid Supplemental Disability Insurance</b>								
60	salcont6mo/STD+UCRP+SS*	0.5	100%/50%		\$47,500	\$23,750		
61	UCRP (40%)+ SS (10%)	0	50% x \$95,000			\$47,500		
62	UCRP (40%)+ SS (10%)	0	50% x \$95,000			\$47,500		
63	UCRP (40%)+ SS (10%)	0	50% x \$95,000			\$47,500		
64	retirement	0		76.25% x \$90,000			\$68,625	
	*UCRP amt. could be offset by \$4,800 from UC STD							
Total Income from All Sources								<b>\$282,375</b>
▶▶ Total income IF retirement at 60 right after salary continuance by dept. (76.25% retire)								<b>\$356,313</b>
<b>HAPC</b>	90,000	<b>30.5</b>		<b>76.25%</b>			<b>\$68,625</b>	

<b>Option #4: HIGH SERVICE CREDIT (30 yrs); Continue Employee Paid Supplemental Disability Insurance</b>								
60	Sal Cont 6 mo/ee-SDI	0.5	100%/70%		\$47,500	\$33,250		
61	ee-SDI	0	70% x \$95,000			\$66,500		
62	ee-SDI	0	70% x \$95,000			\$66,500		
63	ee-SDI	0	70% x \$95,000			\$66,500		
64	retirement	0		76.25% x \$90,000			\$68,625	
Total Income from All Sources								<b>\$348,875</b>
<b>HAPC</b>	90,000	<b>30.5</b>		<b>76.25%</b>			<b>\$68,625</b>	

**Option #1** illustrates a faculty member whose retirement percentage is 62.5%, well below that of disability insurance (70%), who cancels ee-paid SDI, becomes disabled, and retires at age 60. His/her total income after 5 years (\$281,250) and the retirement benefit that will be used to calculate lifetime retirement benefits (62.50%) are the lowest of the 4 Options. ▶▶ This example shows that it is probably not a good idea to cancel ee-paid SDI and retire if your retirement benefit is less than 70%; the result is loss of income and a lower final retirement benefit. As long as you can earn service credit, Option #1 shows that it might still be smarter to continue paying the ee-paid SDI premiums until the retirement benefit equals the disability benefit.

**Option #2** shows a faculty member who starts out in the same situation as Option #1, but continues paying ee-SDI, takes disability for 3 years--until his/her retirement income equals disability income--which includes a six month period of salary continuance by his/her department, then retires at age 66 with 28 years of service credit. This faculty member has boosted total income over five years by over \$50,000, but more importantly, increased the retirement percentage to 70% because of service credit earned while on UCRP disability and salary continuance. This is a likely scenario for faculty. In most cases, a faculty member facing long-term disability will opt to retire when the retirement benefit equals the disability benefit.

**Option #3** looks at a faculty member who at 60 with 30 years of service credit already has a retirement percentage that exceeds the disability percentage of income. This person cannot earn service credit on disability, cancels ee-paid SDI, incurs a disability, takes salary continuance from his/her department for 6 months, takes UC paid STD for 6 months, adds to that UCRP and Social Security for four (4) years to bring his/her total disability income equal to 50% for each year and then retires at 65. In this bad luck scenario the faculty member earned less than s/he would have had s/he retired at the beginning of the disability. ▶▶ Going bare with high service credit would have yielded higher overall income if the strategy had been to retire right after any period of department salary continuance. In the above example total income would have increased to \$356,313, about \$74,000 higher than staying on disability for a longer period of time.

**Option #4** is the same situation as Option #3 but the faculty member continues ee-SDI which boosts the total income considerably over going bare. ▶▶ Also, the longer the period of departmental salary continuance, the higher the total income from all sources.

In all cases it is assumed that disability insurance premiums will cease once disability starts and never resume; therefore, there would be several thousand dollar savings in premiums when ee-paid SDI is cancelled. Also, no ee-paid SDI premiums are paid while on disability. The portion of income replacement that comes from the UC paid SDI (70% / 50%) would be tax-free because the employee pays the premium to provide this benefit. This means that net take-home income from disability

can be equal to full salary prior to the leave, depending on the tax bracket. Faculty 70 or older should know that the maximum benefit period for ee-paid SDI would be 1 year.

## **Summary: FA FAQs about Employee-Paid Supplemental Disability Insurance at UC**

### **1. Can I count on salary continuance for a year?**

It might be a good idea to try and determine whether your department offers salary continuance for one quarter, two, or three. You won't get a guarantee, but you might get a rough estimate.

### **2. "How long should my waiting period be?" is closely related to, "How long can I last without any income?"**

Given the few claims for any faculty disability, most would be better off being their own insurers for the short term by savings accounts and other assets than paying high premiums for short waiting periods. Some faculty with serious doubts about receiving salary continuance for even 180 days from their department may determine that they can only wait 30 or 90 days without receiving any income.

### **3. "Why shouldn't I cancel my Supplemental Disability at 60 (when the age factor is at the maximum of .025), go bare, and retire a few years early in the event of a severe disability?"**

It depends on how much service credit you have as you reach 60 or older. If service credit is less than 28 years, a faculty member should strongly consider continuing ee-SDI until the retirement benefit equals 70%. If service credit already exceeds 70% (the disability rate), and someone has salary continuance from the department for 2 or 3 quarters, it makes sense to cancel disability insurance premiums and save about 1.5% of salary, especially if one is prepared to retire in case of a long-term disability right after the period of departmental salary continuance. For those less prepared to make that decision, then ee-paid SDI offers a buffer zone between active teaching and retirement.

Going without any long-term disability insurance is a risk for faculty, the highest for younger faculty with children, the lowest for older faculty with high service credit just before retirement. Of course staying on long-term disability and expecting to receive UCRP disability payments as well as Social Security, UC-STD, and ee-paid SDI to the percentage levels given above would require looking very carefully at all those details, exclusions, medical requirements and verification, other benefit continuation issues, and changing definitions of disability over time that we passed over in this discussion.

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## **FA Members Vote to Change the Bylaws**

The amendment passed by 97 to 5 (about 30% to 1.6%).

The Board asked for this vote to change the Bylaws in anticipation of increasing the dues. For the last twelve years, the Faculty Association has been able to maintain a relatively constant budget with the same employee (the Research Director), the same office, and a rotating Executive Board of Senate faculty. That budget has been about \$50,000 in income and expenses. The costs of newsletters, communication, office, labor, etc. have all risen considerably over the last decade. The FA also needs to build a reserve fund for those times when legal assistance or expert consultation are necessary to pursue faculty employment interests as well as for special events of interest to faculty.

The FA dues have historically been quite low and have not been raised for over 12 years. On Oct. 10, the UCLA FA Executive Board voted to increase the dues roughly 25% pending the vote on the amendment. The increases would be as follows: Assistant Professors to \$8.75, Associate Professors to \$13.50, Full Professors to \$18.00, and emeriti to \$40.00 (a year). Faculty who are members of the AAUP can claim a 20% reduction. Also the FA dues are tax deductible: either on Schedule A of your income tax to the extent that they and other profession-related and income-producing expenses exceed 2% of your adjusted gross income; or in some instances on Schedule C without the 2% limitation.

With this additional income the UCLA FA can rebuild its campus lobbying program, maintain office equipment, continue to bring you in-depth newsletters on topics of interest to faculty, offer Town-hall meetings on topics like healthcare, continue to provide advocacy on a wide range of Benefits like healthcare and retirement, sponsor special events, and maintain a schedule of salary/benefit increases for the Research Director corresponding roughly to faculty increases. We understand that these are tight budget times for everyone, with increasing healthcare and parking costs every year, and no COLA salary enhancement for the last two years. But the FA needs more income to carry on FA activities than we did twelve years ago.

The Faculty Association has a unique role at UCLA: it is an independent, non-profit, dues-only supported organization of Senate faculty that uses its resources entirely on behalf of UCLA faculty interests. The FA has the continuity and the research capability to offer a perspective on employment issues of interest to faculty not provided elsewhere by the University or the Senate.

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## **A SHORT HISTORY OF UC'S CONTRIBUTION TO EMPLOYEE HEALTHCARE**

**Medical Paradise and Fee-For-Service:** Between 1962-1973 UC contributed only for the employee. In 1962 it was \$5.00, and by 1973 it had jumped to \$16.

### **Employers Take More Responsibility for**

**Medical Care:** In 1974 the Berryhill Act begins tiered contributions for employee healthcare. UC adjusted its contribution level for single, 2-party, and family, allowing \$19 for singles, \$33 for 2-parties, and \$41 for families.

### **Employers Become Healthcare Plan**

**Negotiators:** On September 1, 1983, California State and UC maximum contributions begin to differ.

**Escalating Medical Costs:** In 1989 the cost increases from 1988 were dramatic. The cost for singles went up 26.9% (from \$145 to \$184); 2-parties 23.3% (from \$296 to \$365); and families 20.6% (from \$388 to \$468).

**Managed Care:** In order to contain costs, between 1990 and 93, the UC employee contribution was frozen at \$208 for singles; \$391 for 2-parties; and \$505 for families.

**Bidding War to Be the Lowest Cost Provider:** In 1994, UC adopted a fixed-dollar premium contribution policy, which meant that UC set its contribution according to the level of the lowest premium for an HMO. In 1994 its contribution for singles decreased to \$156 (down 25%); \$316 for 2-party (down 19.2%); and \$417 for family (down 17.4%). UC's contribution level continued to decline until 1997.

**Escalating Medical Costs Again:** Between 1997 and 99 UC's contribution level increased for singles by a total of 11.8%; for 2-parties by 11.5%; and families by 11.4%.

**Employer Contribution Adjusted by Plan Risk:** In 2000 UC began to adjust its contribution according to plan risk level. They contributed more to UC Care than to the other plans because it carried higher risk and included UC medical faculty closely in network care. UC contributed more to Health Net than Kaiser and continued this risk adjusted contribution level through 2002.

### **Employer Contribution Adjusted by 2-Way**

**Income Level:** In 2003, UC initiated an entirely different contribution policy: a 2 tiered income system. Employees who earned \$40,000 or less paid less for their medical insurance than those earning over \$40,000. Employers contributed more to the health plans of employees who made \$40,000 or less than for those who made more. For example, an employee who earned less than \$40,000 in 2003 paid \$118.09 for Self + Adult in Blue Cross PLUS, while an employee who earned over \$40,000 paid \$134.89 or about 14% higher. UC's employer contribution in 2003 for Self + Adult for Blue Cross PLUS was \$503.92 for those making \$40,000 and less and \$487.12 for those making more or 3.5% lower. Given the magnitude of the change from Prudential-Aetna to Blue Cross, many employees did not take much notice of the new income level employer contribution and

employee premium strategy, which was even less apparent for those employees selecting HMOs.

**4-Way Income Level Contribution Scheme:** In 2004, UC expanded the salary-adjusted premiums into 4 income categories: \$40,000 or under; \$40,000-\$80,000; \$80,000-\$120,000; and over \$120,000. An employee earning less than \$40,000 would now pay \$124.83 for Self + Adult for Blue Cross PLUS or 5.7% higher than in 2003. At each income bracket the premium increase for Blue Cross PLUS Self + Adult increased. Those making between \$40,000 and \$80,000 are paying \$159.09 or 17.9% higher than in 2003; those making between 80,000 and 120,000 pay \$205.63 or 52.4% higher; and finally those in the highest income bracket, over \$120,000, pay \$239.23 or 77.4% higher for the same coverage.

**Other Contribution Strategies:** While UC is adjusting its contribution to employee health care by income level, other plans are following different contribution strategies. One of the newest strategies is employer sponsored health and disease management programs that offer discounts on premiums to employees who participate. Age is one of the largest risk factors in healthcare; plans that attract older enrollees (Pru High Option) are far more expensive than those that attract young singles and families (Kaiser). For individuals without group coverage, in 2003 Kaiser adjusts premiums by age level: a single between 60 and 64 pays \$297/mo but only \$186 between 30 and 39. Although UC does not adjust its premiums according to age, there is a correlation between employees earning higher income and age. Also, the change in premiums levels for Self+Children and Self+Adult reflects the higher cost of providing healthcare to two adults than an adult plus children.

Stanford offers its employees the same health plans UC does—Kaiser, Health Net, PacifiCare, Blue Cross PLUS, and Blue Cross PPO (options differ, but Stanford also wants to include its doctors in these plans). Stanford's policy is to cover 100% of the lowest-cost option for an individual employee, and 82% of the lowest-cost family plan, and contribute that amount to any plan any employee chooses to take. Depending on income level at UC, the premiums at Stanford are lower or higher. For those making less than \$40,000 at UC, Stanford's premiums are generally higher. For all three remaining income levels at UC, Stanford's premiums are lower.

**The \$64,000 Question:** Has UC's shifting healthplan contribution strategies resulted in a total savings in healthcare spending for the employer or is it just a cost increase for employees?

### **FACULTY INPUT: What do you think?**

→ → **about UC's employer contribution policy?** ← ←

→ → **about UC's medical plans?** ← ←

→ → **about UC's mental health care plan?** ← ←

Email the FA at [ucfa@earthlink.net](mailto:ucfa@earthlink.net)

# What Did The UCLA Faculty Association Do For Me In 2002-2003?

## FALL, 2002

### HEALTHCARE: OPEN ENROLLMENT: BLUE CROSS?

The FA organized a brown-bag-bagel luncheon for Friday, November 8 to help inform faculty about UC's switch to Blue Cross healthcare. Speakers: Tom Rosenthal, UCLA Medical Group, Lydia Oller, Campus HR, Lubbe Levin, Campus HR, Francine Chapman, UCLA Medical Group. About 65 to 75 people attended. For the highlights of this meeting, see [www.uclafaculty.org/BENEFITS/bbbNov2002.htm](http://www.uclafaculty.org/BENEFITS/bbbNov2002.htm)

### RETIREMENT: AN INEQUITY IN UC'S SOCIAL SECURITY SUPPLEMENT

The FA wrote a letter to the Assoc. VP Judy Boyette, Health and HR, in Oakland (and cc'd widely), about a problem in the Social Security Supplement at UC. The inequity in the UCRP plan concerns the Temporary Social Security Supplement, which currently stops at the end of the month of the 65<sup>th</sup> birthday. The FA believes it should be continued to the end of the month in which the annuitant becomes eligible for full Social Security benefits. The FA sent copies of this letter to the Chair and Vice Chair of the Systemwide Academic Senate, the Chair of the Systemwide FWC, and the campus Chairs of the Academic Senate and the FWC. For a copy of the letter, see: [www.uclafaculty.org/BENEFITS/socsec2002.htm](http://www.uclafaculty.org/BENEFITS/socsec2002.htm)

## WINTER, 2003

### SALARIES: GROWING % OF OFF-SCALE FACULTY; STOP COLA DELAY

The FA researched the general topic of the growing number of off-scale faculty at UC. We published an in-depth article on the topic of UC faculty salaries in January 2003. In general, we found that the percentage of off-scale faculty at UCLA rose from 57% in 1995 to 75% in 2001. This article also reiterated the FA position that the COLA should not be delayed until Oct. 1 of every year and that a 1.5% COLA to staff and administrators was a larger salary supplement than a 5% contribution to CAP for faculty. To read a copy of this newsletter on the internet, go to [www.uclafaculty.org/Newsletters/salary\\_puzzle.htm](http://www.uclafaculty.org/Newsletters/salary_puzzle.htm)

### COPYRIGHT: CLARIFICATION OF "EXCEPTIONAL UNIV. RESOURCES"

The UCLA FA formally commented on the most recent draft (9/02) of the supplement to the University Copyright Policy (8/92). The FA objected to the possible inclusion of a faculty's use of a university-owned computer in the category "Exceptional University Resources." We also commented on the vague definitions of executive authority in interpreting University policy, particularly the use of Exceptional University Resources.

### ACADEMIC CALENDAR: EMAIL POLL: SEMESTERS OR QUARTERS?

In Feb., 2003, the FA conducted an email poll of FA members to determine their preferences about converting to the semester system or retaining quarters. We had a 36% response rate in which 65% of the FA members strongly opposed conversion to semesters, 14% opposed, 4% were neutral, 3% supported conversion, and 14% strongly supported conversion. See the FA newsletter article [www.uclafaculty.org/Newsletters/sem\\_or\\_quarters.htm](http://www.uclafaculty.org/Newsletters/sem_or_quarters.htm)

### UCLA PROF REVIEW: INTERNET SITE NEEDS PASSWORD PROTECTION

A subcommittee of the FA Board first met with Larry Loehner, from OID. Then the FA set up a campus meeting chaired by Dwight Read with Duncan Lindsay, Chair of the Senate, Christopher Foote, Chair of ITPB, John Sandbrook, Assist. Dean; Arvli Ward, Director of Student Media, Avishair Shraga, student rep on BruinWalk; Donka Minkova, English; and Gordon Kipling, English, from the FA Board. We discussed issues such as the validity of the information on the site and the need for both password protection to read or write reviews as well as a disclaimer on the site stating the nature of the review posting process. The site was dis-indexed from GOOGLE.

## SPRING/SUMMER, 2003

### UC POLICIES: ACADEMIC FREEDOM, BRUIN CARD

The FA responded to OP asking for an extension for faculty response time to the proposed changes to APM 010—Academic Freedom. ([www.uclafaculty.org/UCPOLICIES/APM.htm](http://www.uclafaculty.org/UCPOLICIES/APM.htm))

The FA requested that the BruinCard be redesigned for faculty to make it more useful as a faculty ID card. This change was implemented beginning Fall Quarter, 2003.

**Application to  
JOIN THE UCLA FACULTY ASSOCIATION**

**2003-4 FA at UCLA**

**Executive Board Members**

Dwight Read, Chair, anthro  
 Steve Cederbaum, psychia  
 Susan Downey, art history  
 Sheila Greibach, comp sci  
 Gordon Kipling, English  
 Thomas Liggett, math  
 Donka Minkova, English  
 Richard Olsen, pharmacol  
 Karen Orren, poli sci  
 Carole Pateman, poli sci  
 Andrew Sabl, policy studies  
 John Schumann, Appl. Ling  
 Amos Norman, emeritus rep



**BENEFITS**

**SALARIES**

**WORKING  
CONDITIONS**

**UC POLICIES**

**LOBBYING**

The Faculty Association at UCLA is a voluntary, dues-supported organization of UCLA Academic Senate members, founded about 30 years ago, with an Executive Board, Bylaws, a dues structure, and a Research Director.

**Purposes:** The purpose of the FA is to influence the decisions of the University administration and the state legislature that affect faculty salaries, benefits, and working conditions broadly defined

**Relation to the Academic Senate:** The FA at UCLA supports the Senate in all academic matters. Because it has no state funding the FA at UCLA can and does engage in lobbying and other nonpartisan political activities on behalf of faculty.

**Membership:** The FA at UCLA membership is open to all faculty eligible for membership in the UCLA Academic Senate.

I wish to join the Faculty Association at UCLA. I agree to pay the following dues (choose one) by payroll deduction and to sign Form U669 below or by personal check. FA dues are tax deductible: either on Schedule A of your income tax to the extent that they and other profession-related and income-producing expenses exceed 2% of your adjusted gross income; or in some instances on Schedule C without the 2% limitation. Please check with your tax consultant.) AAUP members may claim a 20% reduction in FA dues.

- \_\_\_\_\_ \$8.75 per/mo. for Assistant Professors and Acting Professors of Law
- \_\_\_\_\_ \$13.50 per/mo. for Associate Professors
- \_\_\_\_\_ \$18.00 per mo. for Professors
- \_\_\_\_\_ Lecturers with security of employment, please designate the dues that most nearly approximates your salary range
- \_\_\_\_\_ \$40.00 per year for Emeriti (by check only)
- \_\_\_\_\_ Recalled Faculty: 50% of the dues for their rank (for example, per year \$42.00 for Assistant Professors; \$63 for Associates; and \$84 for professors (payable by check only)
- \_\_\_\_\_ 50% discount for Second Member of a Family

**Mail Completed Forms to:**

FA at UCLA, P.O. Box 33336  
 Granada Hills, CA 91394

**Or drop in Campus Mail to:**

Prof. Ed Condren, UCLA FA Membership Chair  
 2317 Rolfe 153002

**Employee Organization Membership Payroll Deduction Authorization UPAY 669 (10/80)**

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Dept. Employed at UC \_\_\_\_\_  
 Title at UC \_\_\_\_\_ Organization name: Faculty Association at UCLA Campus UCLA  
 Employee ID \_\_\_\_\_ Date \_\_\_\_\_ Action on this Form to Become Effective on Pay Period Beginning \_\_\_\_\_  
 Email Address \_\_\_\_\_ Monthly Deduction: Dues \_\_\_\_\_ Initiation Fees 0 General Assessment 0

I authorize the Regents of the University of California to withhold monthly or cease withholding from my earnings as an employee, membership dues, initiation fees, and general assessment as indicated above. I understand and agree to the arrangement whereby one total monthly deduction will be made by the University based upon the current rate of dues, initiation fees, and general assessments.

I also understand that changes in the rate of dues, initiation fees and general assessments may be made after notice to that effect is given to the University by the organization to which such authorized deductions are assigned and hereby expressly agree that pursuant to such notice the University may withhold from my earnings amounts either greater than or less than those shown above without obligation to inform me before doing so or to seek additional authorization from me for such withholdings. The University will remit the amount deducted to the official designated by the organization. This authorization shall remain in effect until revoked by me allowing up to 30 days time to change the payroll records in order to make effective this assignment or revocation thereof or until another employee organization becomes my exclusive representative.

It is understood that this authorization shall become void in the event the employee organization's eligibility for payroll deduction terminates for any reason. Upon termination of my employment with the University, this authorization will no longer be in effect. This authorization does not include dues, initiation fees and general assessments to cover any time prior to the payroll period in which the initial deduction is made. Payroll deductions including those legally required and those authorized by an employee are assigned priorities. In the event there are insufficient earnings to cover all required and authorized deductions, it is understood that deductions will be taken in the order assigned by the University and no adjustment will be made in a subsequent pay period for membership dues, initiation fees and general assessments.

**Employee Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

For University Use Only Tran Code \_\_\_\_\_ Employee ID No \_\_\_\_\_ Date \_\_\_\_\_ Element No. \_\_\_\_\_ Bal CD \_\_\_\_\_ Amount \_\_\_\_\_



