

Think your UC benefits are safe? Think again.

This year, UC is shifting more of the cost of benefits to employees.

- Co-payments for doctor's visits will increase from \$10 to \$15.
- Monthly premiums will increase an average of 25%, with increases ranging from \$1 per month for a low-income single employee, to more than \$30 a month for a middle-income family.
- These increases reflect higher costs as well as the fact that UC is paying a smaller percentage of the total cost.

This is just the beginning. UC consultants have drafted a plan to slash our retirement benefits in half. Here's a summary of the proposals presented to the Regents last November:

- Start having employees make monthly contributions to the pension plan
- Establish a 2-tier retirement system by excluding new hires from the existing defined benefit plan and only offering them an inferior 401k-type defined contribution plan
- UC may set up special retirement benefits for executives and faculty.
- Dramatically reduce retiree health benefits
- Increase employee co-pays for benefits to an average of \$337 a month by 2010
- Supplemental wage funding that will supposedly offset the additional cost and loss of retirement benefits

Ask yourself these questions.*

1. Do you stay at UC because of the promise that you will receive excellent and affordable health care benefits?
2. Are you vested with 5 years of UC service and anticipating a defined benefit (guaranteed) pension when you retire?
3. Do you have seniority status within your department and believe you can avoid layoff?



What can you do?

- If you answer yes to any of the questions above and are not currently an UPTE member you need to **JOIN NOW!** Contact UPTE and find out what you can do to protect your future.
- Read the plans in UC's own words. UC's original documents are available on the UPTE website at www.upte.org/retirements.html and <http://www.upte.org/benefits.html>.
- Act now! Sign the "Don't Chop My Pension and Benefits" petition online at www.upte.org/protectmybenefits.html.



***ANSWERS:** Your future retirement and health care benefits are NOT GUARANTEED, according to UCOP (July 2005). UC has documented plans to shift costs of health benefit premiums from the current 89% UC contribution down to 67% by 2010, with employees picking up the balance. UC also plans on instituting an 8% employee contribution to the pension plan. UC has stated that retiree health benefits are not guaranteed and can be taken away at any time. UC and the governor want to eliminate pension plans for all new public employees hired after July 1, 2007. UC uses "special skills and knowledge" as a tactic to layoff those with seniority rights.

UPTE-CWA 9119 • www.upte.org • info@upte-cwa.org • (510) 704-8783 • (310) 443-5484