

Thinking of Retiring from the University of California?

To obtain an estimate of your University of California Retirement Plan (UCRP) benefit, including monthly retirement income and the lump sum cashout, visit the Retirement Estimates link at [At Your Service Online](#). For customized projections based on your own assumptions, visit the [UC Retirement Plan Benefit Estimator](#).

Once you have reached a decision to retire, the process at UC is completed in two steps - the application and the election. The entire process takes approximately three months. Decide upon your retirement date and then contact HR/Benefits to schedule an appointment with a Retirement Counselor within 90 days of your intended retirement date.

Please note that the application of an inactive Cost of Living Adjustment (COLA) to one's HAPC only applies to 7/1 retirement dates where there is a minimum of at least one business day gap between your date of separation and your retirement date of 7/1.

What you, the employee, should do:	How you should do it
1 Decide your retirement date and notify your department	<ol style="list-style-type: none"> Academic and staff employees are encouraged to notify their department management about their decision to retire in advance of the actual retirement date. If you accrue vacation and wish to use it before retiring, you need to obtain department approval.
2 Contact the HR/Benefits office 2-3 months prior to your retirement date	<ol style="list-style-type: none"> Step one - the Application process Read the UC Retirement Handbook. When you have decided on your retirement date, contact the Benefits Office at 476-1400 and request to speak to a Retirement Counselor. Advise your Retirement Counselor of your retirement date and request a Personal Retirement Profile (PRP). You will receive <ul style="list-style-type: none"> Your PRP, which provides personal UC retirement statistics and gives your retirement income projections UC Retirement Election Handbook. Your Retirement Counselor can clarify your PRP data if needed.
3 Consider the options for your monthly UC retirement income	<ol style="list-style-type: none"> Step two - the Election Schedule an appointment to proceed with the retirement election process. At your retirement election appointment, you <ul style="list-style-type: none"> may choose to bring a spouse or other family member to this meeting to help with final decisions; will be able to discuss your options with your Retirement Counselor.
4 To finalize your retirement election	<ol style="list-style-type: none"> Mail the following: <ul style="list-style-type: none"> retirement election documents such as marriage certificate or spouse / domestic partner birth evidence You will receive confirmation of your retirement from the UC retirement office approximately 45 days from your date of mailing.

5 To change or cancel	<ol style="list-style-type: none"> 1. To change or cancel your retirement election, please fax your signed request as soon as possible to: <ul style="list-style-type: none"> ○ Retirement Administration ○ Fax number 510- 217-9122 2. Your election becomes irrevocable at the later of your retirement/cashout date or 15 days from the date of your confirmation notice.
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Need an expert? If you have any questions, please contact the Benefits Office at (415) 476-1400 or benefits@ucsf.edu.

Notice: University policies, procedures and applicable collective bargaining agreements shall supersede information in this document or elsewhere on this site.

Health Benefits for Retirees

If you elect UCRP monthly retirement income, you may be eligible to continue your UC-sponsored medical, dental, vision and legal insurance.

If you entered UCRP on or after January 1, 1990, or were rehired after that date following a break in service of more than 120 days, you will receive a percentage of UC's maximum contribution toward the medical and/or dental plan's monthly premium. The percentage corresponds to your years of UC service credit as shown below:

Years of Member's UC Service Credit *	Percentage of UC Contribution
0-4	Not eligible
5-9	If age plus years of service credit equal at least 75, then 50%; otherwise not eligible.
10	50%
11-20	Increases in 5% increments per year to 100%

* Only whole years of service credit are considered.