

<http://atyourservice.ucop.edu>

## Preview of Open Enrollment for 2005

**U**C's Open Enrollment for health and welfare plans begins on November 1, and you will have until November 30 to make changes. Those who are eligible will receive a special mailing in October.

In October, we will send a comprehensive Open Enrollment packet that will include 2005 monthly medical plan rates, a summary of plan changes, plan comparison charts, eligibility rules, and a personalized statement listing your current enrollments and the plans available to you.

### Making your changes online (<http://atyourservice.ucop.edu>)

Following the successful and well-received implementation of our computerized Open Enrollment site last year for employees, retirees will make Open Enrollment changes using computer transactions (online). You won't use the telephone to make your changes as you have in the past. **Paper enrollment forms will be available for those who may not have computer access or who prefer not going online.**

The online application provides safe, simplified transactions, with easy enrollment process navigation, Primary Care Physician look-ups, and immediate electronic enrollment confirmation. (A password is required—see new password procedures on page 5.)



This year, your Open Enrollment booklet will include both non-Medicare and Medicare plan information. Also included will be instructions on how to access our online system to make your changes, if necessary. Additional information about Open Enrollment will be on the At Your Service website, including useful decision-making tools.

### Actions you can take

**All changes will be effective on January 1, 2005.**

- You can change to a different medical plan or dental plan (California residents only) or add eligible family members.
- You can enroll in (or add eligible family members to) the ARAG Legal Plan (plan is only open

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## UC health plans outlook for 2005

**U**C retirees to see relief in 2005 University health plan costs, but industry still undergoing many changes and future cost increases expected

The University's contribution to medical plan premiums in 2005 will be enough to hold most retiree costs steady at 2004 levels, or close to it.

The net effect will be that most UC retirees without Medicare will not see an increase in their 2005 monthly medical plan premiums.

Monthly UC medical plan premiums for most retirees with Medicare will decrease as a result of the Medicare Reform Act.

While health care costs nationally and in California continue to rise, there's some good news for UC retirees regarding next year's medical plan rates. Medical plan rates are not increasing as dramatically as they have been the last few years.

"We are very pleased to be announcing this favorable news, especially in light of the state budget cuts UC is sustaining," said Michele French, executive director of Policy and Program Design in Human Resources and Benefits. French said the

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during announced Open Enrollments).

- You may cancel coverage for currently enrolled family members.
- Family member eligibility will be expanded as of January 1, 2005 to include coverage for eligible opposite-sex domestic partners and certain disabled children beyond the age of 23 who will be able to continue coverage under new rules. Details are on page 3.

If you have other group medical coverage, you may “suspend” your UC-sponsored medical coverage and re-enroll at any other Open Enrollment period.

## Open Enrollment highlights

UC is deeply committed to providing access to quality health care and

to offering a range of choices that serve the diverse needs of its members. Despite the national trend of escalating costs, UC has worked hard to maintain benefits without significant premium increases. The Open Enrollment mailing sent in October will include detailed information on any changes for 2005. Here is a brief summary:

Most UC medical plan benefits and services will not change in 2005. Medical plan copayments (including those for office visits and prescription drugs) will remain the same. Medical plan benefits and the copayments for Los Alamos retirees will also remain unchanged.

Delta Dental benefits will remain unchanged.

PMI: There will be a number of improvements in the PMI Dental

Plan. (See details on benefit changes and clarifications on At Your Service.)

The Legal plan benefits and rates will remain unchanged and the plan will be available for new enrollments this year.

## Staying well helps control costs

Our UC medical plans all provide a variety of programs, initiatives, and incentives designed to foster well being. You really can't do enough in terms of your health to enhance the quality of life that you and your family deserve. Attention to wellness can help to contain the costs of medical care. Read more on page 4. 

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favorable rates were the result of slowing price increases within the industry and aggressive contract negotiations with UC health plan carriers.

She cautioned, however, that holding rates and benefits steady should not be considered permanent, and that premium increases and plan changes can be expected in future years, given the continuing challenges in health care delivery.

### Few plan changes, and dental insurance will continue at no premium cost to retirees

The University will be able to maintain current designs, benefit levels, and out-of-pocket costs next year for most medical and dental plans, with some improvements in a few plans. Premiums for UC dental plans will continue to be fully paid by the University.

Specific information about plan costs and benefits will be available to retirees in October in printed mailings and on the At Your Service (<http://atyourservice.ucop.edu>) Open Enrollment website.

### Unique market characteristics mean slightly higher rates for New Mexico

Los Alamos National Laboratory (LANL) retirees without Medicare will see slightly higher rates for their 2005 medical plans since rates in New Mexico are generally higher than in California due to different market characteristics. Those with Medicare will have no premium increases or lower rates.

The combination of new high quality plans introduced for LANL this year and prudent health care utilization by LANL employees and retirees last year has helped to moderate cost increases.

### Factors affecting health care costs

Key factors that appear to be driving current cost increases nationwide include a rise in the use of hospital and behavioral health services, more effective treatments for chronic conditions, and health care costs for the aging U.S. population.

Although specific data is not yet available, it appears that the menu of wellness and health education programs offered by many health plans, and involvement in those programs by consumers (see article on page 4), could have a positive impact in helping to contain costs. 

# Family member eligibility for health & welfare plans expanding effective January 2005

**D**uring the 2005 Open Enrollment this November, retirees will be able to add coverage for eligible opposite-sex domestic partners and their child(ren) or grandchild(ren), and disabled child(ren) past age 23 who meet the new qualifications highlighted in this article.

The University and the insurance carriers may request documentation to verify eligibility of family members see box, below right. **Please do not submit any documentation unless you receive a request for it.**

## Opposite-sex domestic partners

Eligible opposite-sex domestic partners and their child(ren) or grandchild(ren) **who meet the qualifications** listed below may be covered by the retiree's medical, dental and/or legal plan.



One partner must be 62 or older and eligible to receive Social Security based on age, and the other partner must be at least 18.

The opposite-sex domestic partnership must be registered with the State of California, or the following qualifications must be met by both partners:

- must be capable of consenting to the domestic partnership;
- must be each other's sole domestic partner in a long-term, committed relationship and intend to remain so indefinitely;
- must share a common residence;
- must not be related by blood in a way that would prevent them from being married to each other in California;
- must be financially interdependent;
- must not be legally married to someone else or be a member of another domestic partnership.

## Children of domestic partners

A domestic partner's child(ren) or grandchild(ren) who meet the following qualifications may be enrolled to age 23:

- must be unmarried;
- must live with the UC retiree and receive at least 50 percent financial support from the domestic partner or retiree;
- must be claimed as a tax dependent by the UC employee or retiree or their domestic partner.

## Disabled children over age 23: tax dependency no longer required

Qualified disabled children may remain eligible for continued coverage past age 23. This applies to the following children: natural or legally adopted child(ren), and if living with you: stepchild(ren) and grandchild(ren), child(ren) and grandchild(ren) of the eligible domestic partner.

### The disabled child must meet these qualifications:

- must be incapable of self-support due to a mental or physical handicap;
- the incapacity began before age 23, the child was enrolled in a group medical plan (including Medicare and Medicaid), and the coverage has been continuous; and
- the child meets any one of these qualifications:
  - is dependent on you for at least 50 percent of his or her support and is your dependent for income tax purposes, **or**
  - **is eligible for Social Security Income or Supplemental Security Income (SSI) as a disabled person, or**
  - **is working in supported employment which may offset the Social Security or SSI.**

Medical plan certification of incapacity is required. Confirmed coverage is subject to carrier approval. There may be imputed income for non-tax dependent family members. ➤

# UC health plans wellness resources & programs

*In simplest terms, “wellness” means empowering yourself to take charge of your own health through self-education, active participation in healthy lifestyle and disease management programs, and attention to preventative measures for reducing health risks.*

## Wellness helps contain costs

Being serious about wellness helps you and your family maintain healthy, active lifestyles. Being educated about your own health and making healthy lifestyle choices can play a significant part in helping to contain health plan costs for everyone.

## A variety of programs

UC-sponsored health plans all provide numerous wellness programs and resources covering a variety of health care needs. Among the offerings that you can find by following the web links below are programs for exercise and fitness, weight control, nutrition, smoking cessation, substance abuse recovery and

control, and other health problems. If you don't have internet access, call the plans directly.

## Disease management, incentives

The plans also provide disease management programs for chronic conditions such as asthma, diabetes, high blood pressure, gastrointestinal problems, depression and other disorders.

Many plans provide special incentives for those involved in wellness, including discounts on health club memberships, sports and recreational equipment, relaxation and massage therapy, and nutritional and vitamin products. ➤

## UC Health Plans—Wellness Resources & Programs

Plan name & phone	Home page web address	...then select
<b>Blue Cross of California</b> (Core, High Option, Blue Cross PLUS and PPO) 1-888-209-7975	<a href="http://www.bluecrossca.com/uc">www.bluecrossca.com/uc</a>	“Healthy Extensions”
<b>Health Net</b> 1-800-522-0088	<a href="http://www.healthnet.com/uc">www.healthnet.com/uc</a>	“About Us” (right side of page)
<b>Kaiser Permanente</b> 1-800-464-4000	<a href="http://members.kaiserpermanente.org/kpweb/membershome/entrypage.do">http://members.kaiserpermanente.org/kpweb/membershome/entrypage.do</a>	“Live Well”
<b>Pacificare</b> (CA) 1-800-624-8822 (NV) 1-800-347-8600	<a href="http://www.pacificare.com/commonPortal/index.asp?EmpCode=110501">www.pacificare.com/commonPortal/index.asp?EmpCode=110501</a>	Choose your state at the home page and then select “Health Programs”
<b>UnitedHealthcare</b> (Select EPO, Options PPO) 1-800-603-3816	<a href="http://www.provider.uhc.com/losalamos">www.provider.uhc.com/losalamos</a>	“Special Services & Resources—24-Hour Health & Wellness Resources”
<b>Western Health Advantage</b> 1-888-563-2252	<a href="http://www.westernhealth.com/members/ucd_active.cfm">www.westernhealth.com/members/ucd_active.cfm</a>	“Health and Wellness”
<b>Delta Dental</b> 1-800-777-5854	<a href="http://www.deltadentalca.org/uc">www.deltadentalca.org/uc</a>	“Dental Health Library”

# UC Rates medical care

## Survey of member satisfaction

Earlier this year, the independent research firm DSS Research conducted a member satisfaction survey of the UC-sponsored medical plans.

The survey measured random UC member satisfaction with the medical plans (non-Medicare) during calendar year 2003.

Surveys were sent to more than 13,000 plan members. For more in-depth information on the plans and providers in California, visit HealthScope ([www.healthscope.org](http://www.healthscope.org)). 🐟

	Blue Cross PLUS	Blue Cross PPO	Health Net	Kaiser Permanente	PacifiCare	WHA
Overall health care	87.6%	94.6%	90.4%	91.6%	87.0%	90.8%
Overall health plan	73.9%	79.9%	81.3%	88.8%	81.4%	87.3%
No problems getting a referral to a specialist	56.9%	83.6%	64.8%	75.4%	66.7%	64.0%
Care for an illness or injury as soon as wanted	77.7%	91.9%	83.8%	89.3%	83.3%	83.7%
No problem getting help from the health plan's customer service	43.4%	55.8%	52.6%	62.8%	52.9%	52.9%
No complaints or problems written to health plan	80.4%	83.0%	89.0%	93.5%	91.5%	89.0%

## New online passwords

[http://atyourservice.ucop.edu/online\\_actions/](http://atyourservice.ucop.edu/online_actions/)

*We are implementing changes to the HR/Benefits online self-service system ("Your Benefits Online") in the Fall to provide streamlined, more secure access to personal HR and benefits information.*

### Passwords Required

Starting in the Fall, when accessing the UC HR/Benefits online system ("Your Benefits Online") users will be required to establish a password. The password will replace the 4-digit UC PIN, and following industry standards will be 6–12 alpha-numeric characters.

**If you have never used this UC online system before:** you may enter your Social Security number and 0000 (four zeros) to access the system for the first time and then you will be prompted to enter personal information to establish a password.

In addition, users will be asked for an email address for use in case of forgotten passwords and

confirmation statements for transactions. Those who do not supply email addresses will have to call the UC Customer Service Center (8:30 a.m.–4:30 p.m., Monday–Friday; 1-800-888-8267) when they forget their password.

### Phone System

The new password will also be used for UC's interactive telephone system, [bencom.fone](http://bencom.fone). Bencom.fone users with a password containing letters of the alphabet will need to enter the corresponding number as shown on their telephone keypad. For instance, if your password is "MQS3131," in [bencom.fone](http://bencom.fone), you must enter "6773131" as your password. 🐟

# Electronic direct deposit available

## Surepay process renamed

Did you know that you can have your UC monthly benefit check automatically deposited into your bank account? With direct deposit your funds will be available sooner and you won't have to deposit your check each month. Each month, you will receive a statement in the mail from UC HR/Benefits confirming your deposit amount.

To start this process, go to the At Your Service website to obtain an *Electronic Direct Deposit—Enrollment, Change, or Cancellation* (UCRS 160) form or call our Customer Service Center at 1-800-888-8267. Sign up today.

By the way, in keeping with industry standards, we have recently changed the name of this process from "Surepay," to "Direct Deposit." 🐾

## LANL retirees

### 2003 Blue Cross/Blue Shield claims due

Claims from last year (2003) under Blue Cross/Blue Shield of New Mexico must be submitted no later than December 31, 2004 in order to be paid. 🐾

## Reminder: New beneficiary designation process

As we reported in the March 2004 issue of this newsletter, the University has implemented a new process for reviewing, naming, and changing your UCRS retirement and savings plan beneficiaries. You can use the At Your Service website (<http://atyourservice.ucop.edu>) to manage your beneficiary designations or you can use a paper form, the UBEN 117, available on the At Your Service website or from the UC Customer Service Center.

Please remember to update your records whenever necessary, such as when a beneficiary has moved. 🐾

## How to Reduce your Dental Costs

### Information for Delta Dental Enrollees

Are you aware that Delta Dental offers a provider network to help you save on your dental costs? You can save on out-of-pocket expenses for basic, prosthetic, and orthodontic services by using a provider in Delta's DPO (DeltaPreferred Option) network. Your savings will be due to the reduced total fees charged by the DPO dentist and will vary according to your region and the dental procedure.

To see a list of Delta DPO dentists, or to find out if your dentist is in the DPO network, visit Delta's website for UC employees and retirees ([www.deltadentalca.org/uc](http://www.deltadentalca.org/uc)) or call Delta directly at 1-800-427-3237. 🐾



## New Dimensions

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Editor: Steven Ong  
steven.ong@ucop.edu

Design: Kathy Kirkpatrick

UNIVERSITY OF CALIFORNIA  
HUMAN RESOURCES AND BENEFITS  
P.O. Box 24570  
Oakland, CA 94623-1570

Associate Vice President:  
Judith W. Boyette

Executive Director, Client Relations and  
Diversity: Kay Miller

Associate Director, Communications:  
Carl Klompus

Periodicals Manager/Editor:  
Norm Cheever

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In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

# Comments or questions?

Write *New Dimensions* at:  
University of California, Human Resources and Benefits  
P.O. Box 24570, Oakland, CA 94623-1570  
Email: [steven.ong@ucop.edu](mailto:steven.ong@ucop.edu)

## For Benefits questions:

UC Customer Service Center: 1-800-888-8267  
Website address: <http://atyourservice.ucop.edu>

## Retiree Association Contacts

Use this listing if you're interested in joining an association, or to inform your association of an address change. If you have questions about your retirement benefits, call the UC Customer Service Center at 1-800-888-8267.

	<b>Emeriti</b>	<b>Retirees</b>
Berkeley	UCB Retirement Center 510-642-5461	UCB Retirement Center 510-642-5461
Davis	Edmond Constantini 530-752-0974 <a href="mailto:egconstantini@ucdavis.edu">egconstantini@ucdavis.edu</a>	Charles Lacy 530-756-4372, <a href="mailto:calacy@ucdavis.edu">calacy@ucdavis.edu</a>
Irvine	Lyman Porter 949-824-6204, <a href="mailto:emeriti@uci.edu">emeriti@uci.edu</a>	Emeriti/Retiree Office 949-824-6204
LANL	N/A	Mary Mariner 505-672-1950 Chuck Mansfield 505-662-2115
LBNL	N/A	Bud Larsh 510-724-1202, <a href="mailto:almonlarsh2@juno.com">almonlarsh2@juno.com</a>
LLNL	N/A	Lawrence Livermore Employee Services Association 925-422-9402
Los Angeles	Emeriti/Retiree Relations Center 310-825-7456 <a href="mailto:emeriti@humnet.ucla.edu">emeriti@humnet.ucla.edu</a>	Emeriti/Retiree Relations Center 310-825-7456
OP & Regents	N/A	Karl Droese 925-376-0468, <a href="mailto:kdroese@comcast.com">kdroese@comcast.com</a>
Riverside	Dericksen Brinkerhoff 909-682-3293 <a href="mailto:dericksen.brinkerhoff@ucr.edu">dericksen.brinkerhoff@ucr.edu</a>	Betty Morton 909-689-4381, <a href="mailto:TheMortons@aol.com">TheMortons@aol.com</a>
San Diego	Sandi Pierz 858-534-0101	Suzan Cioffi 858-534-4724, <a href="mailto:scioffi@ucsd.edu">scioffi@ucsd.edu</a>
San Francisco	William F. Ganong 510-526-5680	Frances Larragueta 415-731-3109
Santa Barbara	Emeriti/Retiree Relations Center 805-893-2168 <a href="mailto:gina.lopez@hr.ucsb.edu">gina.lopez@hr.ucsb.edu</a>	Emeriti/Retiree Relations Center 805-893-2168
Santa Cruz	Stanley D. Stevens 831-475-9172	Nancy Pascal 831-423-2422, <a href="mailto:njpascal@cruzio.com">njpascal@cruzio.com</a>

Note to associations: To update a listing, write to Steven Ong at *New Dimensions* (email: [steven.ong@ucop.edu](mailto:steven.ong@ucop.edu)).



University of California  
Human Resources and Benefits  
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## Retiree Newsletter on Audio Cassette

This newsletter is available on audio cassette tape for visually impaired and disabled retirees. If you are interested, call *New Dimensions* at 1-800-239-4002, extension 79836, and leave your name, address, and phone number. Please indicate that you want to receive *New Dimensions* on tape and future *New Dimensions* recordings will be sent to you. Please note that audio cassette tapes are generally mailed four weeks after each *New Dimensions* mailing.

