

STAY STRONG STAY HEALTHY

Your UC benefits are here for you

New this year!

- Important plan changes for Kaiser, UC Blue & Gold HMO and UC Care
- New administrator for Flexible Spending Accounts
- UC's virtual benefits fair: ucal.us/benefitsfair

YOUR UC BENEFITS

Across UC, we've risen to every challenge that's come our way — together. Through it all, UC's benefits are here to support you and your family.

MEDICAL

Premium increases are low this year — from \$0 to under \$12 per month.

Some cost-sharing amounts are increasing:

- For Kaiser and UC Blue & Gold HMO, emergency room copays will increase slightly.
- For UC Care, emergency room copays, deductibles, out-of-pocket maximums and coinsurance for Anthem Preferred providers will increase.

See your plan's page on ucal.us/oe for details.

Comparing UC's Plans (inside) can help you choose the best-value plan for your needs.

DENTAL AND VISION

UC continues to pay the full cost for employees and their eligible dependents.

LEGAL INSURANCE

New Diversity and Inclusion services are being added to support the needs of UC's diverse population. See ucal.us/oe for details.

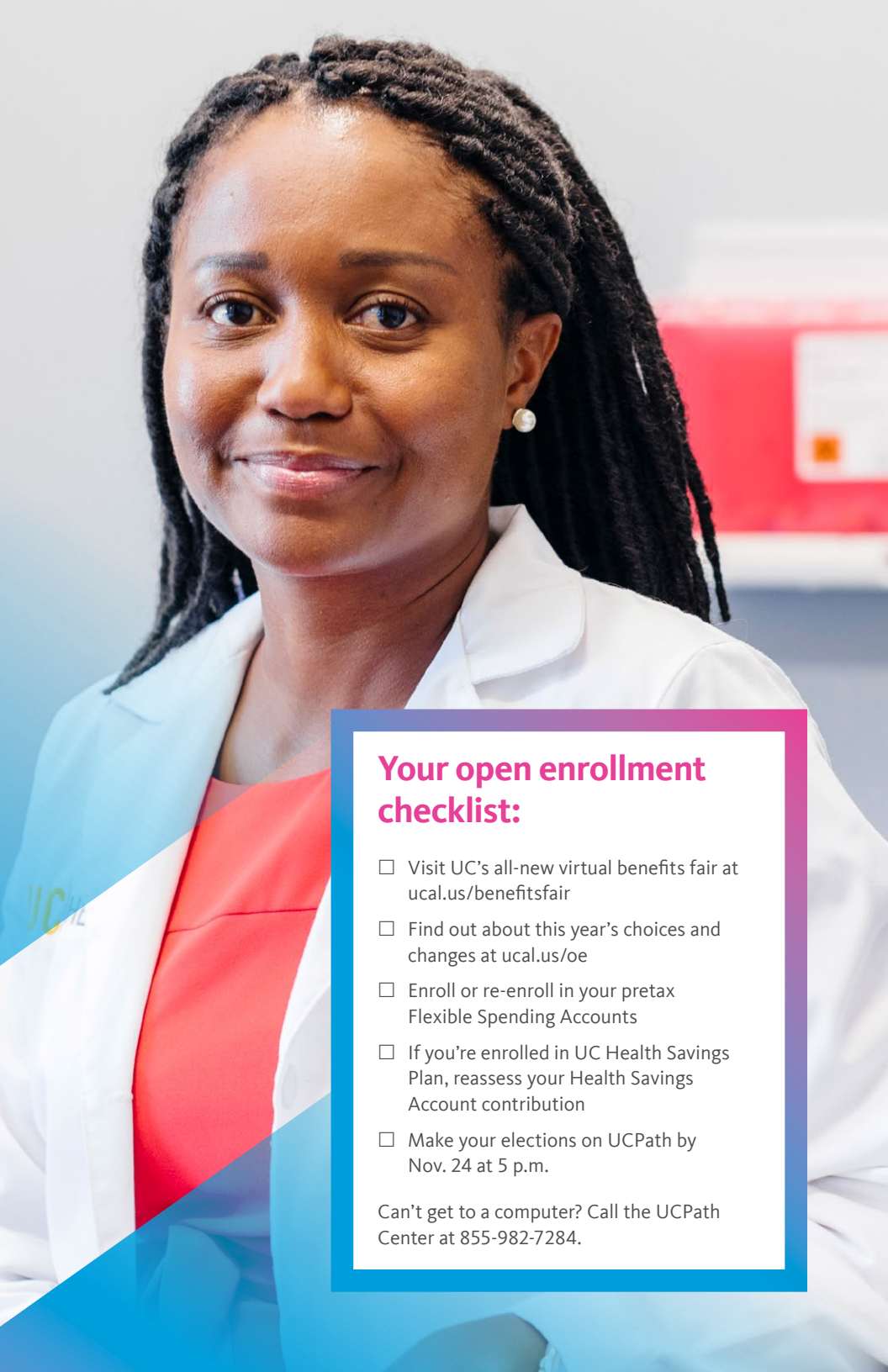
FLEXIBLE SPENDING ACCOUNTS (FSAS)

Enroll or re-enroll for 2021!

Discovery Benefits is the new FSA administrator, offering one account, one card and one mobile app for your Health and Dependent Care FSA — simply snap a photo with your phone to submit a claim or documentation.

DISABILITY

Premiums for Long-Term Disability are increasing an average of \$10.50 per month. Costs vary based on age, earnings and date of hire.



Your open enrollment checklist:

- Visit UC's all-new virtual benefits fair at ucal.us/benefitsfair
- Find out about this year's choices and changes at ucal.us/oe
- Enroll or re-enroll in your pretax Flexible Spending Accounts
- If you're enrolled in UC Health Savings Plan, reassess your Health Savings Account contribution
- Make your elections on UCPATH by Nov. 24 at 5 p.m.

Can't get to a computer? Call the UCPATH Center at 855-982-7284.

COMPARING UC'S PLANS

Is your current plan the best value for you?

This chart will help you better understand your plan options and identify the best choice for you — check it out. For all the facts and figures — and definitions of the terms below — see ucal.us/oecompareplans.

| | UC CARE PPO (ANTHEM) | UC BLUE & GOLD HMO (HEALTH NET) |
|---|---|--|
| Premium costs | \$\$\$ | \$\$ |
| <p>OUT-OF-POCKET COSTS</p> <p>What you'll pay for medical care</p> <p>Notes:</p> <ul style="list-style-type: none"> Preventive care is always free to you Out-of-pocket maximum (OOP max) includes deductible Amounts listed are for self coverage/family coverage (unless otherwise noted) | <p>UC SELECT: \$</p> <p>Deductible: None</p> <p>Copayments (for example): \$20 doctor's office visits</p> <p>OOP max: \$6,100/\$9,700</p> <p>ANTHEM PREFERRED: \$\$</p> <p>Deductible: \$500/\$1,000</p> <p>Coinsurance: 30%</p> <p>OOP max: \$7,600/\$14,200</p> <p>OUT-OF-NETWORK: \$\$\$</p> <p>Deductible: \$750/\$1,750</p> <p>Coinsurance: 50%</p> <p>OOP max: \$9,600/\$20,200</p> | <p>\$</p> <p>IN-NETWORK</p> <p>Deductible: None</p> <p>Copayments (for example): \$20 doctor's office visits</p> <p>OOP max: \$1,000/\$2,000 (2 people)/\$3,000 (3 or more)</p> |
| <p>CHOICE OF PROVIDERS</p> <p>Where you go for care</p> | <ul style="list-style-type: none"> National network; higher costs out-of-network UC Health providers in-network — at much lower costs | <ul style="list-style-type: none"> Primary care provider helps manage care within network UC Health providers in-network |
| <p>CONSIDER THIS PLAN IF YOU:</p> | <p>Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select</p> | <p>Want low, predictable costs, and want access to UC Health providers</p> |

| KAISER HMO (KAISER PERMANENTE) | UC HEALTH SAVINGS PLAN PPO (ANTHEM) | CORE PPO (ANTHEM) |
|--|---|---|
| \$ | \$ | \$0 |
| <p>\$</p> <p>IN KAISER NETWORK</p> <p>Deductible: None</p> <p>Copayments (for example): \$20 doctor's office visits</p> <p>OOP max: \$1,500/\$3,000</p> | <p>\$\$</p> <p>HSA UC contribution: \$500 (self) or \$1,000 (family)</p> <p>IN-NETWORK</p> <p>Deductible: \$1,400/\$2,800</p> <p>Coinsurance: 20%</p> <p>OOP max: \$4,000/\$6,400</p> <p>OUT-OF-NETWORK</p> <p>Deductible: \$2,550/\$5,100</p> <p>Coinsurance: 40%</p> <p>OOP max: \$8,000/\$16,000</p> | <p>\$\$\$</p> <p>Deductible: \$3,000</p> <p>Coinsurance: 20%</p> <p>OOP max: \$6,350/\$12,700</p> |
| <p>Kaiser primary care provider helps manage care within network</p> | <ul style="list-style-type: none"> National network; higher costs out-of-network UC Health providers in-network | <ul style="list-style-type: none"> National network; access to out-of-network care UC Health providers |
| <p>Want low, predictable costs, and appreciate the integrated care provided within the Kaiser network</p> | <p>Want to build tax-free savings, and are willing to manage your health care expenses</p> | <p>Would rather pay higher deductible and out-of-pocket costs for care than monthly premium</p> |

YOUR MEDICAL PLAN COSTS

UC's premium changes for faculty and staff are moderate again this year. Changes to employee contributions across all pay bands range from \$0 to less than \$12 per month.

Below are the 2021 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2020.

FOR THOSE WITH FULL-TIME SALARY RATE OF \$59,000 OR LESS

| PLAN | Self | Self plus child(ren) | Self plus adult | Self plus adult and child(ren) |
|------------------------------|----------|----------------------|-----------------|--------------------------------|
| UC Care (PPO) | \$141.74 | \$255.13 | \$358.26 | \$471.65 |
| UC Blue & Gold HMO | \$53.77 | \$96.78 | \$176.07 | \$219.08 |
| Kaiser Permanente – CA (HMO) | \$24.97 | \$44.95 | \$54.69 | \$74.64 |
| UC Health Savings Plan (PPO) | \$22.97 | \$41.35 | \$50.31 | \$68.66 |
| CORE | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

FOR THOSE WITH FULL-TIME SALARY RATE OF \$59,001 TO \$118,000

| PLAN | Self | Self plus child(ren) | Self plus adult | Self plus adult and child(ren) |
|------------------------------|----------|----------------------|-----------------|--------------------------------|
| UC Care (PPO) | \$179.92 | \$323.85 | \$445.42 | \$589.36 |
| UC Blue & Gold HMO | \$91.95 | \$165.50 | \$263.23 | \$336.79 |
| Kaiser Permanente – CA (HMO) | \$63.15 | \$113.67 | \$141.85 | \$192.35 |
| UC Health Savings Plan (PPO) | \$61.15 | \$110.07 | \$137.47 | \$186.37 |
| CORE | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

IMPORTANT NOTE ABOUT YOUR MEDICAL PLAN COSTS

Premium contributions for certain employee groups and locations may vary from amounts shown.

If you are in a union with a collective bargaining agreement, changes in your contributions are subject to collective bargaining. If your collective bargaining agreement is expired, rates for existing benefit plans will remain unchanged until new rates are agreed to in negotiations or become effective in accordance with the requirements of HEERA. If you make changes to your plan choices and coverage levels during Open Enrollment, you will be charged the applicable employee contribution rate for the new plan for your bargaining unit.

FOR THOSE WITH FULL-TIME SALARY RATE OF \$118,001 TO \$176,000

| PLAN | Self | Self plus child(ren) | Self plus adult | Self plus adult and child(ren) |
|-------------------------------------|-------------|-----------------------------|------------------------|---------------------------------------|
| UC Care (PPO) | \$219.10 | \$394.37 | \$523.53 | \$698.81 |
| UC Blue & Gold HMO | \$131.13 | \$236.02 | \$341.34 | \$446.24 |
| Kaiser Permanente – CA (HMO) | \$102.33 | \$184.19 | \$219.96 | \$301.80 |
| UC Health Savings Plan (PPO) | \$100.33 | \$180.59 | \$215.58 | \$295.82 |
| CORE | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

FOR THOSE WITH FULL-TIME SALARY RATE OVER \$176,000

| PLAN | Self | Self plus child(ren) | Self plus adult | Self plus adult and child(ren) |
|-------------------------------------|-------------|-----------------------------|------------------------|---------------------------------------|
| UC Care (PPO) | \$259.67 | \$467.40 | \$604.46 | \$812.19 |
| UC Blue & Gold HMO | \$171.70 | \$309.05 | \$422.27 | \$559.62 |
| Kaiser Permanente – CA (HMO) | \$142.90 | \$257.22 | \$300.89 | \$415.18 |
| UC Health Savings Plan (PPO) | \$140.90 | \$253.62 | \$296.51 | \$409.20 |
| CORE | \$0.00 | \$0.00 | \$0.00 | \$0.00 |



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