

# Open Enrollment

For Retirees

Thursday, Oct. 26–  
Friday, Nov. 17, 2023

[ucal.us/oe](https://ucal.us/oe)

A photograph of an older man with a mustache, smiling warmly. He is wearing a red short-sleeved button-down shirt and a dark blue apron. He is holding a silver metal colander filled with fresh vegetables, including cauliflower, yellow and red bell peppers, green and red jalapeños, and white mushrooms. In the background, there is a stainless steel steamer pot on a stove, and some greenery and a building are visible. The overall scene is bright and cheerful, suggesting a healthy lifestyle.

**UNIVERSITY  
OF  
CALIFORNIA**

# WHAT'S CHANGING FOR 2024

## MEDICAL

It's hard to escape rising costs — and health care is no exception. To help keep medical coverage affordable for retirees in the face of dramatic increases in costs, UC is boosting its contribution to medical plan premiums for 2024.

Despite UC's growing investment in benefits, contributions from retirees may be higher next year — with big increases for some medical plans. UC will offer the same Medicare and non-Medicare plans in 2024, but look carefully at your options and costs to make sure you're in the right plan for you and your family.

A provision of the Inflation Reduction Act (IRA) will take effect Jan. 1, 2024, enhancing coverage for Medicare participants with high prescription costs. Medicare participants who reach the catastrophic coverage phase will no longer be responsible for any Part D out-of-pocket drug costs.

Look inside for this year's retiree contributions and a comparison of UC's Medicare plans. Visit [ucal.us/oe](https://ucal.us/oe) for details and for resources to help you understand your options.

## OTHER BENEFITS

There are no significant changes for UC's non-medical benefits for 2024. UC will continue to offer dental, vision, legal and accidental death and dismemberment coverage for retirees who are eligible. See page 5 of the enclosed booklet for 2024 premiums.

## Your open enrollment checklist:

**If you want to maintain your current benefits, no action is required.** Your current insurance enrollment will continue, but your medical costs may change (see the premium charts inside).

If you're considering changes, review your choices at [ucal.us/oe](http://ucal.us/oe). Then make your elections on UCRAYS by Friday, Nov. 17, at 5 p.m.

- For Medicare members changing medical plans**  
**To complete your enrollment, you must submit the Medicare assignment forms for your new plan in UCRAYS**, by fax (800-792-5178) or by mail (least efficient). Each person you enroll must complete their own form, due to UC by Monday, Nov. 27, 2023.
- Enroll in pet, retiree vision and/or accidental death & dismemberment (AD&D) insurance**  
Please contact Nationwide (pet), Vision Service Plan (vision) or Prudential (AD&D) directly. Pet insurance and AD&D are open for enrollment year-round. See booklet for this year's premiums and contact information.
- Can't get to a computer?**  
The UC Retirement Administration Service Center (RASC) has extended hours for Open Enrollment. Call 800-888-8267 Mon.–Fri., 7 a.m.–4:30 p.m., to speak with a representative.
- UC Retirement Administration Service Center assistance for people with speech or hearing impairments**  
Please call 711 and provide the RASC telephone number (800-888-8267) to receive assistance.

# COMPARING UC'S MEDICARE PLANS

There's a lot to consider when you're choosing a plan, including what providers you can see, your premium costs and what you'll pay for your care and your prescriptions. A comparison of UC's non-Medicare plans is on pages 6-7 of the enclosed booklet. For more details about each plan's benefits and costs, visit [ucal.us/oemedicarecompare](http://ucal.us/oemedicarecompare) (Medicare plans) or [ucal.us/oecompare](http://ucal.us/oecompare) (non-Medicare plans).

	<b>KAISER SENIOR ADVANTAGE (HMO)</b>	<b>UC MEDICARE CHOICE PPO</b>
<b>ADMINISTRATOR</b>	<b>Kaiser Permanente</b>	<b>UnitedHealthcare</b>
<b>HOW THE PLAN WORKS WITH MEDICARE</b>	<p><b>Medicare Advantage Plan</b></p> <p>Medicare pays your insurance company a set amount and the insurance company approves and pays for your care.</p>	
<b>WHERE YOU GO FOR CARE</b>	<b>Kaiser network providers only</b>	<b>Providers or facilities that accept Medicare and UnitedHealthcare</b>
<b>WHAT YOU AND THE PLAN PAY FOR MEDICARE COVERED SERVICES</b>	<p><b>Lower premium</b></p> <p>You pay set copays and the plan pays the rest</p>	<p><b>Lower premium</b></p> <p>You pay set copays and the plan pays the rest</p>
<b>WHAT YOU NEED TO KNOW</b>	Your Kaiser primary care provider manages your care	Confirm provider will bill UnitedHealthcare on your behalf if needed

For all of UC’s Medicare plans:

- Coverage includes a “Welcome to Medicare” preventive visit (within your first 12 months of Medicare) and annual wellness visit at no cost to you, and additional benefits not covered by Medicare.
- You can see any provider in an emergency.
- For covered medical services, you’ll never pay more than \$1,500 a year (or \$1,050 for UC High Option Supplement to Medicare). This is known as the annual out-of-pocket maximum and it does not include costs for prescription drugs.

UC HIGH OPTION PPO	UC MEDICARE PPO	UC MEDICARE PPO WITHOUT RX
Anthem Blue Cross (Medical) Navitus (Prescription Drugs)		Anthem Blue Cross

**Medicare Supplement PPO**  
 Your provider submits claims to Medicare for the services that are covered and approved by Medicare. Your UC plan pays some or all of the remaining cost based on the Medicare-allowed amount.

**Providers or facilities that accept Medicare**

<b>Highest premium</b>	<b>Higher premium</b>	<b>Lower premium</b>
After Medicare pays, the plan covers 100% of remaining costs for Medicare-covered services	After Medicare pays, the plan covers 80% of remaining costs and you pay the rest	<ul style="list-style-type: none"> <li>• No Part D (Prescription Drug) coverage</li> <li>• After Medicare pays, the plan covers 80% of remaining costs and you pay the rest</li> </ul>
		You must provide proof of non-UC Part D coverage to enroll

# YOUR MONTHLY MEDICAL PREMIUM COSTS

Medical plan costs are increasing significantly next year — for UC, and for most employers. Some premium costs will be much higher in 2024, so consider your options carefully before making a decision to stay with your current plan or make a change.

These monthly costs apply to retirees eligible to receive 100% of the UC/employer contribution toward the premium for each plan. If you are subject to graduated eligibility for retiree medical insurance and receive less than 100% of the UC contribution, your costs may be higher than those listed here. You can find your 2024 premium costs on UCRAYS during Open Enrollment.

WHEN ALL FAMILY MEMBERS ARE IN MEDICARE		
S Self in Medicare	+A or +C Both in Medicare	+F All in Medicare
<b>Kaiser Permanente Senior Advantage (Kaiser)</b>		
\$0.00 \$122.55	\$0.00 \$245.10	\$0.00 \$367.65
<b>UC Medicare Choice (UnitedHealthcare)</b>		
\$0.00 \$20.89	\$0.00 \$41.78	\$0.00 \$62.67
<b>UC High Option Supplement to Medicare (Anthem)</b>		
\$312.70 \$0.00	\$625.40 \$0.00	\$938.10 \$0.00
<b>UC Medicare PPO (Anthem)</b>		
\$90.21 \$0.00	\$180.42 \$0.00	\$270.63 \$0.00
<b>UC Medicare PPO without Prescription Drugs (Anthem)</b>		
\$0.00 \$164.90	\$0.00 \$329.80	\$0.00 \$494.70

## Plan Cost Key

\$0.00	—	<b>Your Premium</b>
\$164.90	—	Medicare Part B Reimbursement

Medicare Part B reimbursement may apply if your premium cost is \$0.00. If applicable, UC will reimburse you based on a Medicare Part B premium of up to \$164.90 per person. Reimbursements vary and are added automatically to your monthly retirement payment.

**Note:** You must be current on your Medicare Part B premium payments to Social Security for this reimbursement.

**S:** Self                                      **+C:** Self Plus Child(ren)  
**+A:** Self Plus Adult                      **+F:** Self Plus Adult and Child(ren)

## WHEN ONE OR MORE FAMILY MEMBERS ARE NOT MEDICARE-ELIGIBLE

<b>+A</b> 1 Adult in Medicare	<b>+C</b> Adult in Medicare	<b>+F</b> 1 Adult in Medicare	<b>+F</b> 2 Adults in Medicare
<b>CORE/UC Medicare PPO (Anthem)</b>			
\$0.00 \$164.90	\$0.00 \$164.90	\$0.00 \$164.90	\$0.00 \$83.28
<b>Kaiser Permanente/Senior Advantage (Kaiser)</b>			
\$189.03 \$0.00	\$63.39 \$0.00	\$374.97 \$0.00	\$0.00 \$59.16
<b>UC Blue &amp; Gold HMO (Health Net)/ UC Medicare Choice (UnitedHealthcare)</b>			
\$360.05 \$0.00	\$215.50 \$0.00	\$596.44 \$0.00	\$194.61 \$0.00
<b>UC Care/UC Medicare PPO (Anthem)</b>			
\$602.84 \$0.00	\$422.38 \$0.00	\$935.01 \$0.00	\$512.59 \$0.00

## NON-MEDICARE PLANS UNDER AGE 65

S	+C	+A	+F
<b>CORE (PPO; Anthem)</b>			
\$0.00	\$0.00	\$0.00	\$0.00
<b>UC Health Savings Plan (PPO; Anthem)</b>			
\$346.66	\$623.99	\$783.89	\$1,061.22
<b>Kaiser Permanente – CA (HMO; Kaiser)</b>			
\$232.44	\$418.38	\$544.02	\$729.96
<b>UC Blue &amp; Gold HMO (Health Net)</b>			
\$295.49	\$531.88	\$676.43	\$912.82
<b>UC Care (PPO; Anthem)</b>			
\$415.21	\$747.38	\$927.84	\$1,260.01

## NON-MEDICARE PLANS AGE 65 AND OVER, NOT MEDICARE-ELIGIBLE

S	+C	+A	+F
<b>CORE (PPO; Anthem)</b>			
\$0.00	\$0.00	\$0.00	\$0.00
<b>UC Health Savings Plan (PPO; Anthem)</b>			
\$88.01	\$158.42	\$276.19	\$346.60
<b>Kaiser Permanente – CA (HMO; Kaiser)</b>			
\$87.17	\$156.89	\$262.98	\$332.70
<b>UC Blue &amp; Gold HMO (Health Net)</b>			
\$117.71	\$211.88	\$330.40	\$424.57
<b>UC Care (PPO; Anthem)</b>			
\$290.58	\$523.05	\$688.07	\$920.54

The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. Health and welfare benefits are not accrued or vested benefit entitlements. See Open Enrollment booklet, pg. 23.

