

# 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](https://ucal.us/benefitsfair)

# Agenda

- Open Enrollment Period
- 2021 Plan Changes and Employee Contributions
- Making Changes in UCPath
- Resources

# Open Enrollment Period

- Starts Thursday, **October 29 at 8:00 AM PST**
- Ends Tuesday, **November 24 at 5:00 PM PST**
- 27 day OE
- Elections effective January 1, 2021\*

\* Pet Insurance enrollment is effective once Nationwide approves application.

# Highlights

Stay Strong

Stay Healthy

Your UC benefits are here for you

- Important plan changes for Kaiser, UC Blue & Gold HMO and UC Care
- UC's virtual benefits fair: [ucal.us/benefitsfair](https://ucal.us/benefitsfair)
- New administrator for Flexible Spending Accounts
- All other health plan providers and offerings continue

# Passive To Do List

## Actions Available:

- Current Benefits roll-over if no action taken, with exception of FSA
- Add/Change/Drop:
  - Plans
  - Coverage level
  - Covered family members
- Enroll or re-enroll in Flexible Spending Accounts (FSAs)
- Start or change Health Savings Account (HSA) contribution



# What is Not Changing

# Medical Plans offered for 2021

- UC Blue & Gold HMO 
- Kaiser Permanente HMO 
- CORE
- UC Care 
- UC Health Savings Plan

You continue to have a choice between 2 HMO's and 3 PPO's.

# Vision and Dental

-  Vision Plan continues
-  **DELTA DENTAL**<sup>®</sup> plans continue:
  - Delta Dental PPO
  - Delta Care USA HMO

Premiums for Vision and Dental continue to be fully paid by UC.



# Other Plans

All other plans continue to be offered in 2021:

- ARAG Legal
- Pet Insurance
- Health FSA
- Dependent Care FSA
- Health Savings Account (HSA)
- UCPlus Supplemental Health Plans
- Disability Insurance
- Life Insurance

# What is Changing

# Kaiser Permanente HMO

## *Plan Design Changes*

- Emergency Room Copay
  - Increase from \$75 to \$125 (waived if admitted)

# UC Blue & Gold HMO

## *Plan Design Changes*

- Emergency Room Copay
  - Increase from \$75 to \$125 (waived if admitted)
- Annual Out-of-Pocket Maximum
  - Will exclude copayments for hearing aids and infertility treatments

# UC Blue & Gold HMO

## *Plan Design Changes*

- Early Prescription Refill Policy
  - Number of days in advance that a refill can be obtained will be reduced

Pharmacy	Change in Refill Days		Effective Date
Specialty	7	➡ 5	January 1, 2021
Retail	7	➡ 5	To be phased in 2021
Mail Order	23	➡ 16	To be phased in 2021

# UC Blue & Gold HMO

## *Plan Design Changes*

- **Telehealth Provider Change: Teladoc to Babylon**  
Babylon added in May 2020 to expand telehealth access in response to COVID-19
  - Babylon features:
    - Scheduled general medical and behavioral health appointments
    - Symptom checker, live chat, care management, and virtual visit support for COVID-19
    - Lab/X-ray orders and follow-up
    - Referrals to in-network urgent care and specialty referral recommendation to Primary Care Provider
    - Smartphone/tablet app based, telephonic visit option

# UC Blue & Gold HMO

## *Network Changes*

- Canopy Health Addition to Dignity Health Medical Network (Santa Cruz)
  - Members have same access to Dignity PCPs and specialists
  - Dominican Hospital continues to remain in the network
  - Members will have access to UCSF Medical Center
  - Referrals to Watsonville Community Hospital and Stanford Hospital may be limited
- Sharp Rees-Stealy Medical Group Closed to New Members (San Diego)
  - Existing B&G membership grandfathered

# PPO Medical Plans

## *Plan Design Changes*

UC Core, UC Care, and UC Health Savings PPO Plans:

- Termination of the Anthem Engage Elite Plus Mobile App and Pricing Tool



# UC Care

## Plan Design Changes

- Calendar Year Deductible increase by \$250 for Tier 2 & Tier 3

	Tier 1 (UC Select)	Tier 2 (Anthem Preferred)	Tier 3 (Out-of-Network)
Individual	None – no change	\$250 → <b>\$500</b>	\$500 → <b>\$750</b>
Family	None – no change	\$750 → <b>\$1,000</b>	\$1,500 → <b>\$1,750</b>

- Co-insurance Increase from 20% to 30% for:
  - Office visits
  - Inpatient services
  - Outpatient services*Only applies to services obtained in the USA*
- Urgent Care Copay Decrease from \$30 to \$20

# UC Care

## *Plan Design Changes – All tiers*

- Emergency Care copayment increase from \$200 to \$300, all tiers. If admitted to the hospital, ER copay is waived but \$250 inpatient copay applies.
- Combined Medical and Rx Out-of-Pocket Maximum increase by \$1,000 on all tiers

	Tier 1 (UC Select)	Tier 2 (Anthem Preferred)	Tier 3 (Out-of-Network)
Individual	\$5,100 → <b>\$6,100</b>	\$6,600 → <b>\$7,600</b>	\$8,600 → <b>\$9,600</b>
Family	\$8,700 → <b>\$9,700</b>	\$13,200 → <b>\$14,200</b>	\$19,200 → <b>\$20,200</b>

# UC Health Savings Plan

## *Plan Design Changes*

### Health Savings Account (HSA) Maximum Contribution

- \$3,600 for Single Coverage (includes UC Contribution)
- \$7,200 for Family Coverage (includes UC contribution)
- \$1,000 catch-up contribution for each members and each family member who are least 55 years old

# 2021 Medical Plan ID Cards

Medical Plan	Target Membership
Anthem Blue Cross <ul style="list-style-type: none"><li>• UC Care</li><li>• UC Health Savings Plan (HSP)</li><li>• Core</li></ul>	<ul style="list-style-type: none"><li>• All members, new and current</li><li>• New plan members only</li><li>• New plan members only</li></ul>
Kaiser Permanente HMO	New plan members only
UC Medicare Choice	All members, new and current
UC Blue & Gold HMO	All members, new and current

# Dental and Vision

# Dental

## *Plan Design Changes*

- PPO plan:
  - Crown and Prosthodontic replacement frequency change from once every 5 years to once every 7 years
  - Covered Exams reduced from 4 per year to 2
- HMO plan:
  - Crown Fusion copay increase from \$50 to \$150

# Vision

- No plan design changes
- Network change from VSP Choice to Advantage:
  - Minimal Disruption: 98%+ provider match
  - Walmart Vision Centers added to network

# Arag Legal

- New Diversity and Inclusion services added to support the needs of UC's diverse population:
  - Domestic Partnership Agreements
  - Funeral Directives
  - Hospital Visitation Authorizations
  - Gender Identifier changes on government issued documents
  - Paid in full when working with an in-network attorney



# Flexible Spending Accounts (FSA's)

- Annual Maximum Contribution for 2021:
  - Health FSA: \$2,750
  - Dependent FSA: \$5,000
- You need to re-enroll during Open Enrollment if you want to participate in 2021.
- Also, provided you are enrolled through the end of the year, the Health FSA lets you carry over up to \$550 of unused funds to the next plan year.

# New FSA Administrator



- Effective January 1, 2021
- Improved interface and functionality
- Mobile app to submit receipts/claims
- One debit card for both Health FSA and Dep Care FSA
- Plan rules not changing as they are set by IRS

## REIMBURSEMENT ACCOUNT ADMINISTRATION



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One card, one  
service account  
and one app



User-friendly  
technology



Carrier integrations  
& a 95% auto-  
substantiation rate



Ongoing participant  
and employer  
education

# Transition

- Participants will get their new FSA debit card in late December.
- Participants can create an account with Discovery Benefits in late December
- For DepCare:
  - A grace period gives you extra time to incur eligible expenses and use funds remaining in your account after the plan year ends.
  - The grace period begins on the first day of the following plan year and lasts two months and 15 days (March 15).
  - WageWorks will administer the grace period from January 1 – March 15, 2021 for claims reimbursed from 2020 funds
  - Any claims to be reimbursed from 2021 funds should be sent to Discovery Benefits

# Transition



- For Health FSA:
  - All claims for expenses *incurred in 2020* should be sent to WageWorks – even if reimbursed in 2021
  - All claims for expenses *incurred in 2021* should be sent to Discovery Benefits – even if reimbursed using funds carried over from 2020.
  - Funds carried over from 2020 will be available in mid-May 2021 through Discovery Benefits
- Employees should contact WageWorks for questions regarding 2020 claims.
- For 2021 claims, employees should contact Discovery Benefits.

# Life Insurance

## Cost Reductions:

- Rates for Employee Supplemental coverage are **decreasing 8%**
- Rates for Dependent Supplemental coverage are **decreasing 7%**
- Premiums continue to be based on age and coverage amount
- Life Insurance Estimator on UCnet updated

# Disability


- Rates for Voluntary Long-term Disability will increase an average of \$10.50 per month
  - Employee premium increases will range from \$1 to \$75 per month
  - Cost drivers:
    - Volatile plan performance with loss ratio averaging 120% for last 3 years
    - Contractual rate guarantee expired in 2020
- Not open for enrollment during OE

# Employee Contributions

# 2021 Employee Pay Bands

Pay band thresholds adjusted each year based on the Consumer Price Index (CPI) from the California Department of Finance's index for urban wage earners and clerical workers (CPI-U)

2020	
1	\$58,000 and under
2	\$58,001-\$114,000
3	\$114,001-\$171,000
4	\$171,001 and above



2021	
1	\$59,000 and under
2	\$59,001-\$118,000
3	\$118,001-\$176,000
4	\$176,001 and above

Definition of Range for the 2021 Medical Contribution Base Using Full-Time Salary as of January 2020



# 2021 Employee Contributions

- Employee contributions are flat for UC Care and HSP
- No employee nets are increasing more than \$12

\$ Difference	Coverage Tier			
	EE	EE + C	EE + S	EE + Fam
UC Blue & Gold HMO	\$3.13	\$5.63	\$9.12	\$11.62
Kaiser HMO	\$2.00	\$3.60	\$4.38	\$5.98
UC Health Savings Plan	\$0.00	\$0.00	\$0.00	\$0.00
UC Care	\$0.00	\$0.00	\$0.00	\$0.00

# 2021 Employee Contributions

2021 Contributions	Pay Band 1 (\$59,000 and Under)				Pay Band 2 (\$59,001 to \$118,000)			
	EE	EE+C	EE+Sp	EE+Fam	EE	EE+C	EE+Sp	EE+Fam
UC B&G HMO	\$53.77	\$96.78	\$176.07	\$219.08	\$91.95	\$165.50	\$263.23	\$336.79
Kaiser HMO	\$24.97	\$44.95	\$54.69	\$74.64	\$63.15	\$113.67	\$141.85	\$192.35
HSP	\$22.97	\$41.35	\$50.31	\$68.66	\$61.15	\$110.07	\$137.47	\$186.37
UC Care	\$141.74	\$255.13	\$358.26	\$471.65	\$179.92	\$323.85	\$445.42	\$589.36

2021 Contributions	Pay Band 3 (\$118,001 to \$176,000)				Pay Band 4 (Over \$176,000)			
	EE	EE+C	EE+Sp	EE+Fam	EE	EE+C	EE+Sp	EE+Fam
UC B&G HMO	\$131.13	\$236.02	\$341.34	\$446.24	\$171.70	\$309.05	\$422.27	\$559.62
Kaiser HMO	\$102.33	\$184.19	\$219.96	\$301.80	\$142.90	\$257.22	\$300.89	\$415.18
HSP	\$100.33	\$180.59	\$215.58	\$295.82	\$140.90	\$253.62	\$296.51	\$409.20
UC Care	\$219.10	\$394.37	\$523.53	\$698.81	\$259.67	\$467.40	\$604.46	\$812.19

**\$0 Employee Premium Contribution for the CORE Plan**

# Union Contracts

- UCPath will show accurate union rates for all bargaining groups.
- Rates may change for any union with an open contract depending on the terms of a new agreement.
- If you are a union employee and have questions regarding your rates, we encourage you to contact your union representative.

# Making Changes in UCPath

# Before You Begin:

- Disable pop-up blockers **before** you start the enrollment process.
- Make sure you've set up security questions and answers in UCPath. You'll need to answer a security question to make any changes to your benefits.
- If you're enrolling in a medical plan that requires a Primary Care Physician (PCP), make sure you have your doctor's PCP number. Go to your medical plan page for more information about your plan's providers.

# Potential error message for Google Chrome users

Some Google Chrome users will encounter an error message when trying to access UCPATH. This is caused by updates that Google began releasing to the browser in July, 2020. Google Chrome across all major platforms (Windows, Mac, Android, and iOS) are affected.

## What to do

- If you encounter this error message, manually enter the URL [ucpath.universityofcalifornia.edu](https://ucpath.universityofcalifornia.edu) into the web browser.
- If the error message persists (after taking the above action), use another browser to access UCPATH.

# UCPath

Beginning at 8:00 a.m. on 10/29 through 5:00 p.m. on 11/24 Open Enrollment events will be available.

<https://ucpath.universityofcalifornia.edu/>

- UCPath Dashboard displays a real time countdown for OE.
- The countdown provides easy access to the election process by clicking the ***Enroll Now*** button.




[10 Minute Pre-Recorded Demonstration](#)


# Confirmation Statements

- Confirmation Statements are sent via e-mail to employees.
- Employees will receive a statement after each submission.
- Final Confirmation Statement will be emailed by mid December.


Thu 9/17/2020 10:57 PM

 ucpath.testers@ucop.edu  
University of California - Your Open Enrollment 2021 benefit choices have been successfully submitted

To: UCPath Tester; Charlie Bucket  
Retention Policy: UCOP E-Mail Management Policy – Inbox (1 year) Expires: 9/17/2021

 20200917\_ELECTS\_ENTERD\_OE\_10002407.pdf  
110 KB

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 **UCPath**

**Your benefit choices for Open Enrollment 2021 have been successfully submitted.**

Charlie Bucket  
Riverside, CA 92507

This notice is to inform you that your Open Enrollment benefits elections have been successfully submitted in UCPath. Attached is your benefits election statement for your records. Please take a moment to review it for accuracy.

Please note that following initial submission of your Open Enrollment elections, you may go back into the system to make changes any time during the Open Enrollment period (October 29 - November 24). However, note that you may submit changes only once per day.

For represented employees, the premium rates displayed in the UCPath system and on this submit statement are based on current information and are subject to change based on the results of bargaining.

You will be receiving a Final Confirmation Statement by mid-December reflecting the latest changes you made during the Open Enrollment period.

If you or your authorized agent did not make these changes, or if you have other questions, please visit [UCPath](#) and, click on "Ask UCPath Center" to submit an inquiry using the "Open Enrollment" topic in the drop down selection.

You may also contact the UCPath Center to speak with an associate Monday – Friday 8:00 a.m. – 5:00 pm (PST) at 855-982-7284.

**PLEASE DO NOT REPLY TO THIS EMAIL ADDRESS**

Session Date: Sep 17, 2020



# Confirmation Statements

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UCPath  
Center

## Confirmation of Elections Entered - Open Enrollment 2021 Benefits

Charlie Bucket  
Munich, CA 92507

### YOUR BENEFIT CHOICES

Health Plans	Plan Selected	Coverage Category/ Base	Pay Period Pre Tax Deduction	Pay Period After Tax Deduction	Employer Pay Period Contribution
Medical	Kaiser South	Self + Child(ren) (NC)	\$110.07	\$0.00	\$995.89
Dental	Delta Dental PPO	Family (NA+NC)	\$0.00	\$0.00	\$126.87
Vision	Vision Service Plan (VSP)	Family (NA+NC)	\$0.00	\$0.00	\$12.11
Supplemental Health Plans***	Supplemental Health Plans		\$0.00	\$0.00	\$0.00

Disability, Life and Accident Insurance	Plan Selected	Coverage Category/ Base	Pay Period Pre Tax Deduction	Pay Period After Tax Deduction	Employer Pay Period Contribution
Life	Basic Life	\$50000	\$0.00	\$0.00	\$4.34
Supplemental Life****	Supplemental Life 5x Annual	\$420000	\$0.00	\$20.58	\$0.00
Basic Dependent Life	Waive		\$0.00	\$0.00	\$0.00
Exp Dependent Life - Spouse/DP****	SpoLIF2.5X	\$200000	\$0.00	\$16.60	\$0.00
Exp Dependent Life - Child	Expanded Dep Life-Child 10K	\$10000	\$0.00	\$0.33	\$0.00
Employee & Dependent AD&D*****	AD & D Family	\$500000	\$0.00	\$8.50	\$0.00
Basic Disability	Basic Disability	\$1454.55	\$0.00	\$0.00	\$8.04
Voluntary ShortTerm Disability*	Voluntary ShortTerm Disability	\$7000	\$0.00	\$26.60	\$0.00
Voluntary LongTerm Disability*	Voluntary Long-Term Disability	\$7000	\$0.00	\$20.30	\$0.00

Charlie Bucket

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Session Date: 09/17/2020

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CALIFORNIA

Open Enrollment  
Oct. 29 – Nov. 24, 2020

# Submitting and Resubmitting Changes

- Once you've submitted your changes, the Open Enrollment event button displays “Submitted” until your elections are processed at night.
- Your Open Enrollment event is reopened the following day. You can make and submit changes online once per day until 5:00 p.m. on the last day of Open Enrollment.

# Resources

# Virtual Benefits Fair

- Go to [ucal.us/benefitsfair](https://ucal.us/benefitsfair)
- Open now, accessible 24/7 until 5 pm on November 24<sup>th</sup>
- You will register on your first visit:
  - Name
  - Email address
  - UC location
  - Active employee or retiree/other annuitant
- On next visit, provide your email address to enter.

# Brochure and Booklet

## Brochure

- 2021 highlights
- Open Enrollment checklist
- Comparing UC's plans
- Your medical plan costs

## Booklet

- Contacts
- Things to consider
- Important notices



Mailed October 23

# Open Enrollment Website

UCnet site dedicated to Open Enrollment: [ucal.us/oe](https://ucal.us/oe)

- 2021 Highlights
- Plan information
- Which medical plan is right for you?
- Links to:
  - Open Enrollment FAQ's
  - Open Enrollment Brochures
  - Virtual Benefits Fair

# Summary

- Important plan changes for Kaiser, UC Blue & Gold HMO and UC Care
- New administrator for Flexible Spending Accounts
- All other health plan providers and offerings continue
- Open Enrollment: [ucal.us/oe](https://ucal.us/oe)
- UC's virtual benefits fair: [ucal.us/benefitsfair](https://ucal.us/benefitsfair)

# Questions?