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
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
• 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** 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

<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>Change in Refill Days</th>
<th>Effective Date</th>
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</thead>
<tbody>
<tr>
<td>Specialty</td>
<td>7 → 5</td>
<td>January 1, 2021</td>
</tr>
<tr>
<td>Retail</td>
<td>7 → 5</td>
<td>To be phased in 2021</td>
</tr>
<tr>
<td>Mail Order</td>
<td>23 → 16</td>
<td>To be phased in 2021</td>
</tr>
</tbody>
</table>
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

Open Enrollment
Oct. 29 – Nov. 24, 2020
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

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2 (Anthem Preferred)</th>
<th>Tier 3 (Out-of-Network)</th>
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</thead>
<tbody>
<tr>
<td>(UC Select)</td>
<td>$250 → $500</td>
<td>$500 → $750</td>
</tr>
<tr>
<td>Individual</td>
<td>None – no change</td>
<td>$750 → $1,000</td>
</tr>
<tr>
<td>Family</td>
<td>None – no change</td>
<td>$750 → $1,000</td>
</tr>
</tbody>
</table>

- 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

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

Open Enrollment
Oct. 29 – Nov. 24, 2020
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

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Target Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Blue Cross</td>
<td>• All members, new and current</td>
</tr>
<tr>
<td>• UC Care</td>
<td>• New plan members only</td>
</tr>
<tr>
<td>• UC Health Savings Plan (HSP)</td>
<td>• New plan members only</td>
</tr>
<tr>
<td>• Core</td>
<td></td>
</tr>
<tr>
<td>Kaiser Permanente HMO</td>
<td>New plan members only</td>
</tr>
<tr>
<td>UC Medicare Choice</td>
<td>All members, new and current</td>
</tr>
<tr>
<td>UC Blue &amp; Gold HMO</td>
<td>All members, new and current</td>
</tr>
</tbody>
</table>
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
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

Open Enrollment
Oct. 29 – Nov. 24, 2020
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).

<table>
<thead>
<tr>
<th>2020</th>
<th>2021</th>
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<tbody>
<tr>
<td>1 $58,000 and under</td>
<td>1 $59,000 and under</td>
</tr>
<tr>
<td>2 $58,001-$114,000</td>
<td>2 $59,001-$118,000</td>
</tr>
<tr>
<td>3 $114,001-$171,000</td>
<td>3 $118,001-$176,000</td>
</tr>
<tr>
<td>4 $171,001 and above</td>
<td>4 $176,001 and above</td>
</tr>
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</table>

2021 Employee Contributions

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

<table>
<thead>
<tr>
<th>$ Difference</th>
<th>Coverage Tier</th>
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<tbody>
<tr>
<td></td>
<td>EE</td>
</tr>
<tr>
<td>UC Blue &amp; Gold HMO</td>
<td>$3.13</td>
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<tr>
<td>Kaiser HMO</td>
<td>$2.00</td>
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<tr>
<td>UC Health Savings Plan</td>
<td>$0.00</td>
</tr>
<tr>
<td>UC Care</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
# 2021 Employee Contributions

### Pay Band 1

<table>
<thead>
<tr>
<th>Contributions</th>
<th>EE</th>
<th>EE+C</th>
<th>EE+Sp</th>
<th>EE+Fam</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC B&amp;G HMO</td>
<td>$53.77</td>
<td>$96.78</td>
<td>$176.07</td>
<td>$219.08</td>
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<tr>
<td>Kaiser HMO</td>
<td>$24.97</td>
<td>$44.95</td>
<td>$54.69</td>
<td>$74.64</td>
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<tr>
<td>HSP</td>
<td>$22.97</td>
<td>$41.35</td>
<td>$50.31</td>
<td>$88.66</td>
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<tr>
<td>UC Care</td>
<td>$141.74</td>
<td>$255.13</td>
<td>$358.26</td>
<td>$471.65</td>
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</table>

### Pay Band 2

<table>
<thead>
<tr>
<th>Contributions</th>
<th>EE</th>
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<th>EE+Sp</th>
<th>EE+Fam</th>
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<tr>
<td>UC B&amp;G HMO</td>
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<td>$165.50</td>
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<td>Kaiser HMO</td>
<td>$63.15</td>
<td>$113.67</td>
<td>$141.85</td>
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<tr>
<td>HSP</td>
<td>$61.15</td>
<td>$110.07</td>
<td>$137.47</td>
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<td>UC Care</td>
<td>$179.92</td>
<td>$323.85</td>
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### Pay Band 3

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<th>EE+Fam</th>
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<td>UC B&amp;G HMO</td>
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<td>$236.02</td>
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<td>$102.33</td>
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<td>HSP</td>
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<td>UC Care</td>
<td>$219.10</td>
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### Pay Band 4

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<th>EE+Sp</th>
<th>EE+Fam</th>
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<tbody>
<tr>
<td>UC B&amp;G HMO</td>
<td>$171.70</td>
<td>$309.05</td>
<td>$422.27</td>
<td>$559.62</td>
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<tr>
<td>Kaiser HMO</td>
<td>$142.90</td>
<td>$257.22</td>
<td>$300.89</td>
<td>$415.18</td>
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<tr>
<td>HSP</td>
<td>$140.90</td>
<td>$253.62</td>
<td>$296.51</td>
<td>$409.20</td>
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<tr>
<td>UC Care</td>
<td>$259.67</td>
<td>$467.40</td>
<td>$604.46</td>
<td>$812.19</td>
</tr>
</tbody>
</table>

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$0 Employee Premium Contribution for the CORE Plan

Open Enrollment
Oct. 29 – Nov. 24, 2020
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 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.
## Confirmation Statements

**UCPath Center**

**Confirmation of Elections Entered - Open Enrollment 2021 Benefits**

<table>
<thead>
<tr>
<th>Health Plans</th>
<th>Plan Selected</th>
<th>Coverage Category/Base</th>
<th>Pay Period Pre Tax Deduction</th>
<th>Pay Period After Tax Deduction</th>
<th>Employer Pay Period Contribution</th>
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</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Kaiser South</td>
<td>Self + Children (NC)</td>
<td>$110.07</td>
<td>$0.00</td>
<td>$955.89</td>
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<tr>
<td>Dental</td>
<td>Delta Dental PPO</td>
<td>Family (NA+NC)</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$126.87</td>
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<tr>
<td>Vision</td>
<td>Vision Service Plan (VSP)</td>
<td>Family (NA+NC)</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$12.11</td>
</tr>
<tr>
<td>Supplemental Health Plans***</td>
<td>Supplemental Health Plans</td>
<td></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disability, Life and Accident Insurance</th>
<th>Plan Selected</th>
<th>Coverage Category/Base</th>
<th>Pay Period Pre Tax Deduction</th>
<th>Pay Period After Tax Deduction</th>
<th>Employer Pay Period Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>Basic Life</td>
<td>$50000</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$4.34</td>
</tr>
<tr>
<td>Supplemental Life****</td>
<td>Supplemental Life 5x Annual</td>
<td>$420000</td>
<td>$0.00</td>
<td>$20.58</td>
<td>$0.00</td>
</tr>
<tr>
<td>Basic Dependent Life</td>
<td>Waive</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exp Dependent Life - Spouse/DD****</td>
<td>SpolIF2.5X</td>
<td>$200000</td>
<td>$0.00</td>
<td>$16.60</td>
<td>$0.00</td>
</tr>
<tr>
<td>Exp Dependent Life - Child</td>
<td>Expanded Dep Life-Child 10K</td>
<td>$100000</td>
<td>$0.00</td>
<td>$0.33</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee &amp; Dependent AD&amp;D****</td>
<td>AD &amp; D Family</td>
<td>$500000</td>
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<td>$8.50</td>
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<tr>
<td>Basic Disability</td>
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<td>$0.00</td>
<td>$8.04</td>
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<tr>
<td>Voluntary Short Term Disability*</td>
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<td>$7000.00</td>
<td>$0.00</td>
<td>$20.00</td>
<td>$0.00</td>
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<tr>
<td>Voluntary Long Term Disability*</td>
<td>Voluntary Long Term Disability</td>
<td>$7000.00</td>
<td>$0.00</td>
<td>$20.30</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Charlie Bucket

Session Date: 09/17/2020

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**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](ucal.us/benefitsfair)
- Open now, accessible 24/7 until 5 pm on November 24th
- 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.

**Open Enrollment**
Oct. 29 – Nov. 24, 2020
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

• 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
• UC's virtual benefits fair: ucal.us/benefitsfair
Questions?